



2021 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Confédération Nationale du Crédit Mutuel

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	52,256	55,711	55,831	56,083	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	52,256	55,711	55,831	56,083	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	52,746	56,200	56,078	56,330	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	52,746	56,200	56,078	56,330	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	61,342	65,229	65,199	65,241	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,342	65,229	65,199	65,241	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	296,551	298,367	301,744	306,211	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	296,551	298,367	301,744	306,211	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.62%	18.67%	18.50%	18.32%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.62%	18.67%	18.50%	18.32%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.79%	18.84%	18.58%	18.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	18.84%	18.58%	18.40%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.69%	21.86%	21.61%	21.31%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.69%	21.86%	21.61%	21.31%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	738,418	741,692	743,742	779,513	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.14%	7.58%	7.54%	7.23%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	52,746	56,200	56,078	56,330	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	52,112	55,571	55,714	55,947	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	738,418	741,692	743,742	779,513	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	738,418	741,692	743,742	779,513	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.1%	7.6%	7.5%	7.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.1%	7.5%	7.5%	7.2%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	61,342	65,229	65,199	65,241	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	52,256	55,711	55,831	56,083	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,883	10,923	11,039	11,172	C 01.00 (9103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	48,130	51,289	51,259	51,451	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-351	-377	-329	-462	C 01.00 (9180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	24	25	25	25	C 01.00 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-94	-103	-112	-137	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,067	-5,757	-5,731	-5,665	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-17	-20	-23	-17	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-389	-400	-405	-394	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-16	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-12	-12	-10	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9471,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 270(2) of CRR, Articles 36(1) point (b) (iii) and 133(8) of CRR and Articles 36(1) point (b) (iv) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-12	-12	-12	-10	C 01.00 (9460,010)	Articles 36(1) point (h) (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	0	0	C 01.00 (9480,010)	Articles 4(27), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (9490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (9500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-4	C 01.00 (9520,010)	Article 36(1) point (m) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	148	144	121	141	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	148	144	121	141	C 01.00 (9220,010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9250,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	490	490	247	247	C 01.00 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4	4	4	4	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	485	485	243	243	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,746	56,200	56,078	56,330	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,596	9,029	9,121	8,910	C 01.00 (9750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	10,023	9,913	9,806	9,644	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-1,058	-496	-501	-549	C 01.00 (9610,010) + C 01.00 (9620,010) + C 01.00 (9630,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9672,010)	
	A.4.3	Tier 2 transitional adjustments	-369	-388	-184	-184	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	296,551	298,367	301,744	306,211	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.62%	18.67%	18.59%	18.32%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.79%	18.84%	18.58%	18.40%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.69%	21.86%	21.61%	21.31%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	52,108	55,567	55,710	55,942	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.4+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.57%	18.62%	18.46%	18.22%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	263,551	266,410	269,405	273,284	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	67,226	69,114	70,023	75,390	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	8,150	8,705	9,000	8,799	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	116,984	114,839	115,068	114,569	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	65,136	67,360	68,464	67,843	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,968	2,695	2,625	3,374	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	660	639	699	812	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,324	1,273	1,280	1,339	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,919	2,973	3,131	2,900	C 02.00 (R520, c010)
Of which the standardised approach	2,919	2,973	3,131	2,900	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	343	220	203	250	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	25,128	24,376	24,604	24,501	C 02.00 (R590, c010)
Of which basic indicator approach	2,149	2,149	2,293	2,293	C 02.00 (R600, c010)
Of which standardised approach	1,258	1,244	1,260	1,269	C 02.00 (R610, c010)
Of which advanced measurement approach	21,721	20,983	21,052	20,939	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	296,551	298,367	301,744	306,211	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L

Confédération Nationale du Crédit Mutuel

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	12,613	16,427	4,743	8,437
Of which debt securities income	451	546	110	200
Of which loans and advances income	9,370	12,355	3,040	5,987
Interest expenses	6,241	7,970	2,618	4,273
(Of which deposits expenses)	1,994	2,595	614	1,213
(Of which debt securities issued expenses)	1,753	2,234	466	907
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	80	98	9	91
Net Fee and commission income	4,490	6,117	1,620	3,183
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	117	706	21	58
Gains or (-) losses on financial assets and liabilities held for trading, net	-114	-42	102	160
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-232	-3	74	382
Gains or (-) losses from hedge accounting, net	-17	-15	7	22
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	725	952	257	528
TOTAL OPERATING INCOME, NET	11,422	16,270	4,214	8,589
(Administrative expenses)	6,899	9,344	2,491	4,878
(Cash contributions to resolution funds and deposit guarantee schemes)	255	280	300	294
(Depreciation)	604	882	207	430
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-146	163	10	57
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	39	239	10	-43
(Other provisions)	-186	-76	0	101
Of which pending legal issues and tax litigation ¹	0	17	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,507	2,471	186	307
(Financial assets at fair value through other comprehensive income)	18	104	-1	0
(Financial assets at amortised cost)	1,489	2,367	187	308
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	20	1	73
(of which Goodwill)	0	11	0	68
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	565	780	329	661
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,866	3,891	1,349	3,209
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,204	3,110	1,002	2,474
Profit or (-) loss after tax from discontinued operations	47	3	0	7
PROFIT OR (-) LOSS FOR THE YEAR	2,251	3,114	1,002	2,481
Of which attributable to owners of the parent	2,215	3,069	996	2,468

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(mln EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	118,108				123,475				134,207				160,966				IAS 1.54 (i)	
Financial assets held for trading	31,068	10,587	19,194	1,287	25,341	8,130	16,155	1,055	30,744	7,818	21,691	1,235	29,302	7,405	20,236	1,660	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	6,530	1,191	1,096	4,242	7,318	1,401	1,291	4,625	7,411	1,372	1,321	4,718	7,112	1,365	854	4,894	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	589	75	19	494	557	77	9	471	558	77	8	473	575	77	8	490	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	53,235	41,388	10,002	1,846	48,124	38,152	8,080	1,892	45,560	36,243	7,590	1,727	45,004	36,430	6,828	1,746	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	585,891				593,952				600,032				609,066				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,361	0	3,361	0	3,157	0	3,157	0	2,685	0	2,684	0	2,461	0	2,461	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,596				3,523				2,944				2,681				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	35,144				37,045				36,421				37,832					
TOTAL ASSETS	837,522				852,490				860,561				895,001				IAS 1.9(a), IG 6	

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

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	51,818	323	1	-22	-2	-1	46,720	198	1	-22	-3	-1	44,175	198	1	-22	-2	-1	43,837	181	0	-23	-2	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)					
Financial assets at amortised cost	Debt securities	5,708	16	170	-1	0	-160	5,457	16	211	-2	0	-187	5,210	23	216	-1	0	-193	5,688	28	244	-1	-1	-199	Annex V.Part 1.31, 44(b)				
	Loans and advances	540,270	35,635	15,572	-1,383	-1,671	-8,265	535,534	49,269	15,389	-1,418	-2,265	-8,052	545,024	46,069	15,341	-1,364	-2,309	-7,983	559,496	40,057	14,210	-1,459	-2,134	-7,394	Annex V.Part 1.32, 44(a)				

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	23,115	18,229	23,557	21,324	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	806	760	821	1,073	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	731,942	747,831	750,290	785,609	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,508	3,435	3,029	2,993	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	220	255	341	340	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,073	3,481	3,503	3,482	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,194	1,355	1,457	1,213	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	12,423	14,826	14,149	13,230	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	93	94	85	843	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	776,375	790,266	797,232	830,106	IAS 1.9(b); IG 6
TOTAL EQUITY	61,147	62,225	63,329	64,894	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	837,522	852,490	860,561	895,001	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		7,214	6,923	6,983	7,105	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	708	835	952	1,200	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	658	274	1,258	1,343	Annex V.Part 1.31
Deposits	Central banks	25,889	26,622	28,030	53,738	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	125	575	2	631	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,332	6,652	6,992	6,897	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,860	4,244	4,066	4,036	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	43,014	34,629	40,615	39,856	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	6,682	4,939	7,500	7,999	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	47,405	50,382	48,625	49,730	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	28,382	33,089	30,199	32,659	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	201,624	210,244	215,248	211,128	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	153,534	157,973	163,748	163,016	ECB/2013/33 Annex 2.Part 2.9.1
	Households	255,648	260,758	266,648	273,627	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	194,893	200,495	206,229	213,086	Annex V.Part 1.42(f), 44(c)
Debt securities issued		167,983	170,092	159,434	163,434	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,664	10,670	10,615	10,573	Annex V.Part 1.37
Other financial liabilities		2,897	2,843	2,912	2,941	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		759,371	770,255	777,696	811,000	

2021 EU-wide Transparency Exercise

Market Risk

Confédération Nationale du Crédit Mutuel

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	1,596	1,305	0	0	0	0							0	0	0	0									
Of which: General risk	249	331	0	0	0	0							0	0	0	0									
Of which: Specific risk	1,345	974	0	0	0	0							0	0	0	0									
Equities	1,324	1,668	0	0	0	0							0	0	0	0									
Of which: General risk	459	673	0	0	0	0							0	0	0	0									
Of which: Specific risk	864	972	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	2,919	2,973	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
Traded Debt Instruments	1,656	1,463	0	0	0	0							0	0	0	0									
Of which: General risk	517	465	0	0	0	0							0	0	0	0									
Of which: Specific risk	1,010	930	0	0	0	0							0	0	0	0									
Equities	1,475	1,433	0	0	0	0							0	0	0	0									
Of which: General risk	500	478	0	0	0	0							0	0	0	0									
Of which: Specific risk	950	933	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	3	0	0	0	0							0	0	0	0									
Total	3,131	2,900	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)							
	Central governments or central banks	141,008	151,802	2,371	156,159	168,599	2,732	
	Regional governments or local authorities	11,982	11,261	2,103	12,039	16,872	2,463	
	Public sector entities	52,474	52,965	63	51,005	51,140	68	
	Multilateral Development Banks	1,333	1,333	0	1,292	1,291	0	
	International Organisations	1,394	1,394	0	1,105	1,105	0	
	Institutions	6,068	4,799	941	5,214	4,024	628	
	Corporates	42,715	38,389	36,825	42,349	38,199	37,039	
	of which: SME	4,909	4,112	3,869	4,896	4,479	3,667	
	Retail	55,439	41,338	30,029	56,112	41,794	30,323	
	of which: SME	9,023	5,409	3,130	8,946	5,669	3,240	
	Secured by mortgages on immovable property	16,895	16,594	7,238	17,738	17,251	7,632	
	Exposures in default	1,045	1,046	1,033	1,059	1,024	462	
	Items associated with particularly high risk	6,400	2,591	2,982	6,862	3,070	3,590	3,657
	Covered bonds	1,025	989	1,474	1,312	1,291	1,504	
	Polices on institutions and corporates with a ST credit assessment	35	35	4	47	47	7	
	Collective Investments undertakings (CIU)	1,637	466	312	1,712	461	353	
	Equity	463	463	481	481	491	513	
	Other exposures	2,615	2,576	2,576	2,485	2,465	2,465	
	Standardised Total ⁴	342,496	306,899	67,587	357,914	323,513	69,299	5,144

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)							
	Central governments or central banks	117,506	131,467	2,893	134,312	146,087	2,449	
	Regional governments or local authorities	11,188	10,423	2,081	11,363	10,225	2,041	
	Public sector entities	52,009	52,359	63	50,590	50,615	68	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,238	1,249	314	2,431	1,432	187	
	Corporates	8,884	7,354	6,025	8,762	7,467	5,901	
	of which: SME	1,021	925	777	1,299	1,086	829	
	Retail	12,022	11,864	9,796	12,712	12,351	10,126	
	of which: SME	3,963	3,373	1,927	3,963	3,633	2,077	
	Secured by mortgages on immovable property	5,959	5,899	2,549	6,201	5,943	2,581	
	Exposures in default	391	386	255	219	212	160	
	Items associated with particularly high risk	2,699	1,358	1,556	2,710	1,421	1,721	1,242
	Covered bonds	315	309	393	315	306	392	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	1,549	358	224	1,637	415	278	
	Equity	386	386	389	389	391	393	
	Other exposures	1,120	1,203	1,203	1,103	1,103	1,103	
	Standardised Total ⁴	177,506	166,899	37,587	192,914	178,513	39,299	3,756

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)							
	Central governments or central banks	5,658	5,594	67	6,338	6,307	92	
	Regional governments or local authorities	447	447	13	478	478	26	
	Public sector entities	307	307	0	281	281	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	682	577	101	710	644	107	
	Corporates	12,340	4,396	4,396	13,002	4,324	4,175	
	of which: SME	939	788	768	1,044	904	760	
	Retail	26,157	17,811	13,180	26,088	17,698	13,083	
	of which: SME	3,157	927	547	3,268	895	511	
	Secured by mortgages on immovable property	53	53	21	53	52	20	
	Exposures in default	22	22	9	22	22	9	
	Items associated with particularly high risk	1,940	254	267	1,756	578	650	1,112
	Covered bonds	46	46	57	51	51	76	
	Polices 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	9	9	10	1	1	2	
	Other exposures	111	111	103	493	493	493	
	Standardised Total ⁴	511	511	503	573	573	573	3,756

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)							
	Central governments or central banks	1,053	1,053	0	1,503	1,503	0	
	Regional governments or local authorities	1	1	0	1	1	0	
	Public sector entities	1	1	0	1	1	0	
	Multilateral Development Banks	6	6	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	742	669	134	699	636	128	
	Corporates	11,023	1,229	1,210	5,300	1,043	1,044	
	of which: SME	1,238	804	785	133	133	104	
	Retail	246	206	153	254	218	161	
	of which: SME	12	12	7	12	12	7	
	Secured by mortgages on immovable property	1,465	1,368	696	1,505	1,410	681	
	Exposures in default	814	733	443	814	733	443	
	Items associated with particularly high risk	24	17	32	62	33	41	25
	Covered bonds	70	70	105	62	62	93	
	Polices on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
	Collective Investments undertakings (CIU)	80	80	80	75	75	75	
	Equity	21	21	21	20	20	20	
	Other exposures	173	173	173	155	155	155	
	Standardised Total ⁴	173	173	173	155	155	155	25

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(in EUR, %)							
	Central governments or central banks	2,619	2,619	0	2,700	2,699	0	
	Regional governments or local authorities	1	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	97	96	20	133	132	26	
	Corporates	2,626	1,185	1,177	2,633	1,224	1,199	
	of which: SME	184	175	184	188	188	188	
	Retail	446	92	68	426	83	61	
	of which: SME	19	4	2	18	2	2	
	Secured by mortgages on immovable property	4,751	4,747	2,144	5,203	5,193	2,395	
	Exposures in default	65	65	29	49	49	39	
	Items associated with particularly high risk	371	317	339	330	250	271	46
	Covered bonds	474	474	711	467	467	721	
	Polices 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	37	37	37	61	61	61	
	Other exposures	109	109	109	105	105	105	
	Standardised Total ⁴	109	109	109	105	105	105	56

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in EUR, %)								
	Central governments or central banks	1,519	1,520	0		1,541	1,541	0	
	Regional governments or local authorities	212	212	0		150	149	8	
	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	155	794	34		136	145	26	
	Corporates	851	624	612		855	636	596	
	of which: SME	249	228	226		219	215	177	
	Retail	4,867	3,863	2,946		4,836	3,838	2,813	
	Secured by mortgages on immovable property	418	268	204		436	264	208	
	of which: SME	3,013	2,555	1,283		3,151	3,059	1,355	
	Exposures in default	352	361	123		330	336	129	
	Items associated with particularly high risk	666	300	129	365	678	310	147	327
	Covered bonds	1	1	2		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	8		0	0	0	
	Equity	9	9	9		7	7	7	
	Other exposures								
	Standardised Total ⁴	738	730	236	453	264	264	265	459

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	4,196	4,191	0		3,673	3,666	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	680	109	109		689	109	109	
	Corporates	351	148	140		486	295	274	
	of which: SME	13	12	12		96	90	76	
	Retail	6	7	7		6	7	7	
	Secured by mortgages on immovable property	4	4	0		3	1	0	
	of which: SME	28	27	10		19	19	7	
	Exposures in default	4	4	0		0	0	0	
	Items associated with particularly high risk	28	28	42	1	27	27	40	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	197	197	197		211	211	211	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				1				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	1,674	1,674	2		1,962	1,962	3	
	Regional governments or local authorities	1	1	0		1	1	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	87	86	89		89	88	89	
	Corporates	1,561	1,184	1,143		1,385	1,003	912	
	of which: SME	466	411	373		488	453	367	
	Retail	2,158	1,563	1,390		2,116	1,581	1,407	
	Secured by mortgages on immovable property	630	453	299		576	439	251	
	of which: SME	1,071	1,038	465		1,147	1,095	420	
	Exposures in default	376	363	132		403	384	133	
	Items associated with particularly high risk	605	199	231	413	585	182	219	402
	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	3		3	3	3	
	Other exposures								
	Standardised Total ⁴	152	152	147	549	166	166	159	546

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	122	0		0	111	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,135	1,118	129		932	992	103	
	Corporates	250	250	246		286	286	286	
	of which: SME	95	88	88		282	280	237	
	Retail	77	77	62		62	37	46	
	Secured by mortgages on immovable property	42	9	5		47	9	5	
	of which: SME	213	212	80		194	193	70	
	Exposures in default	0	9	7		0	0	0	
	Items associated with particularly high risk	18	15	21	3	13	50	69	2
	Covered bonds	17	17	2		9	9	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	18	18	18		8	8	8	
	Standardised Total ⁴				3				3

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		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
(in EUR, %)									
Consolidated data	Central governments or central banks	151,054	169,136	2,728		161,866	194,062	2,609	
	Regional governments or local authorities	11,894	10,857	2,061		12,244	11,014	2,077	
	Public sector entities	51,788	51,861	72		53,131	53,239	70	
	Multilateral Development Banks	1,248	1,248	0		1,315	1,315	0	
	International Organisations	1,086	1,086	0		1,138	1,138	0	
	Institutions	5,349	3,712	557		5,438	3,221	501	
	Corporates	41,547	19,821	17,637		41,180	20,659	18,466	
	of which: SME	5,270	4,780	3,902		5,383	4,500	4,042	
	Retail	36,424	40,239	30,048		35,797	42,762	31,062	
	of which: SME	8,021	5,713	3,276		8,211	5,807	3,364	
	Secured by mortgages on immovable property	18,403	17,024	7,832		19,555	19,032	8,437	
	of which: SME	1,587	1,547	755		2,218	2,170	917	
	Exposures in default	6,549	2,770	3,302	3,626	6,308	2,788	3,234	3,401
	Items associated with particularly high risk	1,236	1,266	1,500		1,415	1,314	1,555	
	Covered bonds	35	35	11		44	44	7	
Claims on institutions and corporates with a 4Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		1,427	421	312		2,287	1,156	3,305	
Equity		474	474	496		240	240	289	
Other exposures		2,861	2,861	2,851		3,138	3,138	3,137	
Standardised Total ³		356,605	325,777	70,289	5,120	389,692	355,276	75,779	4,900

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	125,343	149,485	2,435		151,349	168,177	2,340	
	Regional governments or local authorities	11,350	10,221	2,041		11,651	10,359	2,059	
	Public sector entities	51,499	51,462	72		52,843	52,862	70	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,074	1,160	134		3,390	1,333	199	
	Corporates	8,095	6,608	5,341		8,277	7,134	5,438	
	of which: SME	1,043	834	707		864	798	538	
	Retail	17,906	14,427	10,159		18,362	14,763	10,303	
	of which: SME	4,346	3,762	2,116		4,427	3,818	2,382	
	Secured by mortgages on immovable property	6,389	6,138	2,683		6,615	6,364	2,747	
	of which: SME	217	213	180		239	227	189	
	Exposures in default	2,602	1,421	1,887	1,220	2,785	1,536	1,827	1,208
	Items associated with particularly high risk	594	594	818		644	543	795	
	Covered bonds	8	8	4		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		1,352	360	248		2,054	933	2,505	
Equity		112	172	183		141	146	171	
Other exposures		1,422	1,422	1,430		1,450	1,450	1,452	
Standardised Total ³					1,738				1,728

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	6,700	6,611	91		7,569	7,522	89	
	Regional governments or local authorities	267	271	427		428	427	427	
	Public sector entities	204	204	0		203	203	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	790	733	91		555	492	91	
	Corporates	12,789	4,274	4,604		12,975	4,739	4,557	
	of which: SME	1,182	1,013	893		1,217	1,045	880	
	Retail	25,972	17,888	13,237		26,007	17,866	13,218	
	of which: SME	3,172	1,903	977		3,152	1,915	980	
	Secured by mortgages on immovable property	52	52	20		52	52	20	
	of which: SME	12	12	9		12	12	9	
	Exposures in default	1,695	526	573	1,104	1,632	518	585	1,112
	Items associated with particularly high risk	46	46	52		52	52	52	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		4	4	4	
Equity		8	8	9		9	9	9	
Other exposures		431	431	427		610	610	603	
Standardised Total ³					6,722				6,724

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	2,910	2,910	0		2,965	2,965	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		7	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	555	500	189		128	131	26	
	Corporates	9,900	1,162	1,135		10,675	1,210	1,203	
	of which: SME	132	120	92		39	39	32	
	Retail	261	224	166		249	212	157	
	of which: SME	16	12	13		16	13	13	
	Secured by mortgages on immovable property	1,646	1,537	741		1,990	1,851	907	
	of which: SME	38	15	10		12	9	5	
	Exposures in default	35	16	17	19	34	16	19	18
	Items associated with particularly high risk	60	60	90		53	53	79	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		65	65	65		125	125	86	
Equity		17	17	17		17	17	17	
Other exposures		257	257	257		270	270	270	
Standardised Total ³					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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	2,111	2,111	0		2,511	2,511	0	
	Regional governments or local authorities	0	0	0		5	5	1	
	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	179	172	34		307	287	53	
	Corporates	2,762	1,327	1,281		2,619	1,298	1,235	
	of which: SME	178	117	71		138	117	117	
	Retail	375	88	66		459	121	90	
	of which: SME	13	3	2		16	3	3	
	Secured by mortgages on immovable property	5,275	5,274	2,338		5,368	5,346	2,404	
	of which: SME	540	540	301		976	975	393	
	Exposures in default	161	108	131	33	161	84	99	32
	Items associated with particularly high risk	485	485	738		482	482	723	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a 5Y credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		60	60	60		60	60	60	
Other exposures		59	59	59		107	107	107	
Standardised Total ³					44				47

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
BELGIUM	(in EUR, %)								
	Central governments or central banks	1,474	1,474	0		1,494	1,494	0	
	Regional governments or local authorities	145	145	7		145	145	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	52	50	7		86	86	5	
	Corporates	877	846	694		926	689	647	
	of which: SME	229	238	188		243	223	189	
	Retail	5,146	4,941	2,863		5,187	4,053	2,870	
	of which: SME	449	277	218		474	299	223	
	Secured by mortgages on immovable property	3,374	3,310	1,488		3,764	3,691	1,662	
	of which: SME	388	345	132		404	391	152	
	Exposures in default	650	385	318	364	640	285	313	364
	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		52	52	52	
	Equity	7	7	7		7	7	7	
	Other exposures	256	256	251		395	395	391	
	Standardised Total ⁴				458				445

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	3,944	3,943	0		4,145	4,145	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	226	224	31		39	39	4	
	Corporates	480	294	273		599	413	379	
	of which: SME	97	97	82		188	130	119	
	Retail	5	2	1		1	1	1	
	of which: SME	4	1	1		3	2	0	
	Secured by mortgages on immovable property	19	19	7		23	12	8	
	of which: SME	0	0	0		3	3	1	
	Exposures in default	10	9	0	1	10	8	7	1
	Items associated with particularly high risk	29	29	43		41	41	62	
	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		1	1	15	
	Equity	288	288	288		288	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				4				5

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	2,047	2,016	2		1,587	1,599	0	
	Regional governments or local authorities	1	1	1		1	1	1	
	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	41	40	49		109	109	51	
	Corporates	1,593	1,251	1,195		1,685	1,318	1,213	
	of which: SME	529	490	398		573	535	435	
	Retail	2,251	1,817	1,310		2,246	1,823	1,315	
	Secured by mortgages on immovable property	401	298	170		393	294	168	
	of which: SME	1,182	1,140	438		1,275	1,234	473	
	Exposures in default	407	388	134		412	392	133	
	Items associated with particularly high risk	572	149	166	422	510	148	166	363
	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		14	14	14	
	Equity	4	4	4		4	4	4	
	Other exposures	139	139	137		137	137	131	
	Standardised Total ⁴				561				500

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	1	1	0		12	12	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	130	0		0	110	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	619	622	62		626	606	71	
	Corporates	787	591	531		851	661	565	
	of which: SME	367	363	310		426	425	361	
	Retail	94	42	30		95	42	30	
	of which: SME	46	10	6		46	10	6	
	Secured by mortgages on immovable property	188	187	68		188	184	66	
	of which: SME	2	2	0		69	69	12	
	Exposures in default	30	28	37	3	32	29	40	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	9	1	1		8	8	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	8	8	8		5	5	5	
	Standardised Total ⁴				3				3

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		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: subordinated		Of which: subordinated				Of which: defaulted		Of which: subordinated		Of which: subordinated	
		(in EUR, %)															
Consolidated data	Central banks and central governments																
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	41,151	5	38,955	6,953	0	10	40,124	2	37,403	7,426	0	15	16,863	966	851	
	Corporates	185,227	3,658	145,995	83,772	1,708	2,645	184,818	3,371	146,616	81,007	1,679	3,122	337,385	36,862	2,080	
	Corporates - Of Which: Specialised Lending	11,316	296	10,751	8,474	0	19	11,056	149	11,289	9,014	0	16	11,289	9,014	0	
	Corporates - Of Which: SME	46,079	1,314	40,188	18,138	1,012	637	47,372	1,293	42,071	16,980	966	851	42,071	16,980	966	
	Retail	365,988	6,224	351,792	36,847	2,186	1,831	370,107	6,033	337,385	36,862	2,080	4,690	337,385	36,862	2,080	
	Retail - Secured on real estate property	195,366	2,838	192,081	23,577	932	1,501	196,946	2,721	195,738	22,639	882	1,561	195,738	22,639	882	
	Retail - Secured on real estate property - Of Which: SME	29,196	793	28,765	5,900	321	468	29,791	778	29,363	5,895	310	471	29,363	5,895	310	
	Retail - Secured on real estate property - Of Which: non-SME	166,070	2,045	163,297	16,678	611	1,033	168,155	1,944	166,374	16,744	572	1,089	166,374	16,744	572	
	Retail - Qualifying Revolving	22,406	167	11,523	1,163	37	146	22,580	162	11,567	1,154	35	153	11,567	1,154	35	
	Retail - Other Retail	146,316	3,218	138,888	13,107	1,220	2,288	146,981	3,150	139,084	13,069	1,163	1,267	146,981	3,150	1,163	
Retail - Other Retail - Of Which: SME	49,845	2,238	38,786	6,900	966	1,507	50,325	2,217	38,580	6,752	927	1,462	50,325	2,217	927		
Retail - Other Retail - Of Which: non-SME	96,471	980	89,462	6,207	254	777	96,255	934	91,504	6,317	726	885	96,255	934	726		
Equity	19,382	0	19,382	65,136	0		20,016	0	20,016	67,380	0		20,016	67,380	0		
Other non credit-obligation assets				6,085						6,182							
IRB Total ³				158,763						599,648							

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

FRANCE		IRB Approach													
		As of 30/09/2020													
		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: subordinated	Of which: subordinated	Of which: defaulted	Of which: subordinated			Of which: subordinated					
(in EUR, %)															
Central banks and central governments															
	21,662	0	0	0	0	0	0	4	22,574	1	21,991	4,994	0	2,817	
Institutions															
Corporates	153,500	3,196	120,029	67,435	1,424	2,371	153,728	2,981	121,540	65,985	1,610	2,817			
Corporates - Of Which: Specialized Lending	5,377	98	4,957	3,912	0	20	5,721	99	5,252	4,218	0	19			
Corporates - Of Which: SME	44,177	1,247	38,428	17,054	929	782	45,260	1,224	40,228	15,960	898	792			
Retail	362,194	6,143	338,221	36,440	2,166	3,884	368,337	5,957	333,836	36,489	2,059	4,033			
Retail - Secured on real estate property															
Retail - Secured on real estate property - Of Which: SME	192,932	2,786	189,781	22,314	916	1,476	196,577	2,672	191,404	22,376	867	1,533			
Retail - Secured on real estate property - Of Which: non-SME	29,142	790	28,712	5,885	326	466	29,774	775	29,304	5,878	309	473			
Retail - Secured on real estate property - Of Which: non-SME	163,790	1,996	161,069	16,429	597	1,010	166,803	1,897	164,098	16,488	558	1,065			
Retail - Qualifying Revolving															
Retail - Qualifying Revolving	22,305	164	11,470	1,156	36	146	22,480	159	11,514	1,147	34	150			
Retail - Other Retail	144,957	3,193	126,970	12,971	1,214	2,264	147,260	3,127	128,812	12,965	1,158	1,248			
Retail - Other Retail - Of Which: SME	49,678	2,233	38,569	6,852	964	1,503	50,221	2,212	38,505	6,737	926	1,478			
Retail - Other Retail - Of Which: non-SME	95,279	961	88,400	6,119	250	761	97,039	914	89,407	6,229	232	870			
Equity															
Equity	18,332	0	18,332	62,148	0	0	18,830	0	18,830	64,033	0	0			
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		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: subordinated				Of which: defaulted	Of which: subordinated			
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,307	3	2,284	370	0	0	2,165	0	2,140	399	0	0
	Corporates	4,318	3	3,566	3,304	26	3	3,612	3,289	4	25	25	
	Corporates - Of Which: Specialised Lending	174	0	174	154	0	1	184	0	184	160	0	0
	Corporates - Of Which: SME	215	7	208	174	3	3	240	4	240	151	4	3
	Retail	212	5	194	21	1	3	210	5	194	20	1	3
	Retail - Secured on real estate property	121	3	119	14	1	1	121	3	119	13	1	2
	Retail - Secured on real estate property - Of Which: SME	119	3	117	13	1	1	120	3	118	12	1	1
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	8	4	4	0	8	4	4	0	4	0	0	0
	Retail - Other Retail	82	2	71	7	0	2	80	2	71	6	0	2
	Retail - Other Retail - Of Which: SME	12	1	9	2	0	1	12	1	9	2	0	1
	Retail - Other Retail - Of Which: non-SME	70	1	62	5	0	1	68	1	62	5	0	1
	Equity	3	0	3	10	0	0	3	0	3	10	0	0
	Other non credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		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: subordinated				Of which: defaulted	Of which: subordinated			
(in EUR, %)													
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,011	0	1,011	42	0	0	525	0	525	17	0	0
	Corporates	2,341	4	2,137	1,438	2	11	2,538	4	2,152	1,495	2	11
	Corporates - Of Which: Specialised Lending	460	0	450	407	0	0	498	0	486	427	0	0
	Corporates - Of Which: SME	371	4	336	211	2	4	395	4	294	173	2	3
	Retail	191	7	174	20	2	4	194	7	177	21	2	4
	Retail - Secured on real estate property	113	3	112	13	1	2	117	3	115	14	1	2
	Retail - Secured on real estate property - Of Which: SME	9	2	9	1	1	1	10	2	10	2	1	1
	Retail - Secured on real estate property - Of Which: non-SME	104	1	103	10	0	1	106	1	105	11	0	1
	Retail - Qualifying Revolving	7	0	4	0	0	0	7	0	4	0	0	0
	Retail - Other Retail	70	3	59	7	1	2	71	3	59	7	1	2
	Retail - Other Retail - Of Which: SME	17	1	12	3	1	1	16	1	11	3	1	1
	Retail - Other Retail - Of Which: non-SME	54	2	46	4	0	1	55	2	47	4	0	1
	Equity	87	0	87	307	0	0	88	0	88	312	0	0
	Other non credit-obligation assets												
IRB Total													

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

		IRB Approach																	
		As of 30/09/2020						As of 31/12/2020											
		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	(in EUR, %)									
										Of which: defaulted	Of which: subordinated	Of which: defaulted	Of which: subordinated						
SWITZERLAND		Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions	1,775	0	382	77	0	0	2,178	0	460	93	0	0	0	0	0	0	0
		Corporates	863	16	528	263	21	14	864	16	525	269	14	16	0	0	0	0	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: SME	99	16	96	62	21	14	111	16	103	55	14	16	0	0	0	0	
		Retail	894	20	796	101	8	15	863	29	809	101	8	15	0	0	0	0	
		Retail - Secured on real estate property	613	23	600	82	7	9	634	22	599	81	7	10	0	0	0	0	
		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0	0	0	0	0	
		Retail - Secured on real estate property - Of Which: non-SME	612	23	600	82	7	9	633	22	598	80	7	10	0	0	0	0	
		Retail - Qualifying Revolving	20	1	11	2	0	0	20	1	10	1	0	1	0	0	0	0	
		Retail - Other Retail	221	6	186	17	1	5	229	6	200	19	1	5	0	0	0	0	
		Retail - Other Retail - Of Which: SME	8	0	3	1	0	0	11	0	4	1	0	1	0	0	0	0	
		Retail - Other Retail - Of Which: non-SME	213	6	182	17	1	5	218	6	196	18	1	5	0	0	0	0	
		Equity	3	0	3	7	0	0	3	0	3	5	0	0	0	0	0	0	
		Other non credit-obligation assets																	
		2020 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).

⁽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)

⁽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).

⁽¹⁾ *Nelital pinnava* = *uliala* Pennock *uliala*. It is essential having taken into account any effort due to moral reasoning further to moral risk mitigation techniques to a *qualitative* effort.

(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).

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

IRB Approach												
As of 31/03/2021												
	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		
	(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	42,560	3	40,157	7,827	0	41,413	2	38,882	6,640	0	10
	Corporates	185,463	3,420	146,397	81,573	1,079	185,711	3,683	147,581	82,388	1,823	2,781
	Corporates - Of Which: Specialised Lending	12,396	144	11,696	9,250	0	12,396	175	11,796	9,174	0	66
	Corporates - Of Which: SME	48,521	1,306	41,748	16,717	971	48,929	1,388	42,864	17,093	1,072	1,006
	Retail	374,340	5,947	346,763	36,465	2,023	422,313	5,858	348,238	37,251	1,993	4,449
	Retail - Secured on real estate property	201,520	2,679	198,657	22,464	880	153,3	2,997	204,823	23,161	835	1,574
	Retail - Secured on real estate property - Of Which: SME	30,359	754	29,957	5,894	298	463	747	30,553	6,611	297	515
	Retail - Secured on real estate property - Of Which: non-SME	171,561	1,916	168,705	16,610	582	1,071	176,559	173,871	17,149	538	1,059
	Retail - Qualifying Revolving	22,953	180	22,953	1,135	35	149	118	22,953	1,175	117	34
	Retail - Other Retail	146,407	3,116	136,477	12,866	1,179	132,138	3,053	131,638	12,953	1,124	2,428
	Retail - Other Retail - Of Which: SME	50,788	2,206	38,592	6,674	902	1,464	50,370	2,213	38,943	6,742	903
	Retail - Other Retail - Of Which: non-SME	95,619	910	97,885	6,192	228	855	108,341	890	92,695	6,211	221
Equity		20,328	0	20,328	68,464	1	20,295	0	20,295	68,014	2	
Other non credit-obligation assets												
IRB Total ³					201,579					206,957		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach													
As of 31/03/2021													
	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			
	(in EUR, %)												
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	20,981	2	20,525	4,377	0	3	20,786	1	20,393	3,281	0	3
	Corporates	153,007	3,057	120,537	66,058	1,610	2,798	154,054	3,267	121,830	66,506	1,755	2,390
	Corporates - Of Which: Specialised Lending	4,099	11	5,336	4,398	0	21	6,228	31	5,686	4,488	6	23
	Corporates - Of Which: SME	46,360	1,239	39,800	15,899	904	807	46,920	1,319	41,014	16,365	1,006	940
	Retail	170,560	5,872	137,203	35,995	2,004	2,974	176,299	5,779	134,545	36,537	1,971	4,101
	Retail - Secured on real estate property	199,531	2,652	196,302	22,200	846	1,508	205,899	2,544	202,393	22,888	819	1,548
	Retail - Secured on real estate property - Of Which: SME	20,324	751	29,850	5,837	297	461	31,371	744	30,896	5,996	296	514
	Retail - Secured on real estate property - Of Which: non-SME	169,211	1,870	166,452	16,363	548	1,047	174,528	1,800	171,498	16,893	523	1,035
	Retail - Qualifying Revolving	22,811	157	11,380	1,129	34	147	23,134	195	11,721	1,131	33	144
	Retail - Other Retail	146,180	3,094	126,321	12,766	1,124	2,319	149,366	3,081	136,430	12,818	1,119	2,409
	Retail - Other Retail - Of Which: SME	50,488	2,262	38,523	6,658	900	1,459	50,208	2,208	38,810	6,694	901	1,726
	Retail - Other Retail - Of Which: non-SME	95,692	802	40,800	6,108	224	660	99,158	872	41,620	6,124	218	682
Equity		19,112	0	19,112	65,153	1	0	19,108	0	19,108	64,881	2	0
Other non credit-obligation assets													
IRB Total													

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

IRB Approach													
As of 31/03/2021													
	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			
(in EUR, %)													
GERMANY	Central banks and central governments												
	Institutions	3,160	0	3,124	361	0	4	3,778	0	3,756	362	0	0
	Corporates	4,400	3	3,552	2,427	0	23	4,511	5	3,690	2,429	4	39
	Corporates - Of Which: Specialised Lending	189	0	189	176	0	1	202	0	201	188	0	1
	Corporates - Of Which: SME	364	2	284	131	4	14	314	5	272	154	4	6
	Retail	209	5	193	19	1	4	211	6	194	19	1	3
	Retail - Secured on real estate property	121	3	119	12	1	2	123	4	120	12	1	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	1	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	119	3	117	12	1	1	122	4	119	12	1	1
	Retail - Qualifying Revolving	6	0	4	0	0	6	1	3	0	0	0	0
	Retail - Other Retail	80	2	70	6	0	2	80	2	70	6	0	2
	Retail - Other Retail - Of Which: SME	12	1	9	2	1	1	12	1	8	2	0	1
	Retail - Other Retail - Of Which: non-SME	67	1	61	5	0	1	68	1	61	5	0	1
Equity	3	0	3	11	0	0	27	0	27	95	0	0	
Other non credit-obligation assets													
IRB Total													

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

IRB Approach												
As of 31/03/2021												
	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		
(in EUR, %)												
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,089	0	2,088	320	0	0	682	0	662	48	0
	Corporates	2,400	3	2,394	1,362	2	20	2,632	2	2,174	1,201	0
	Corporates - Of Which: Specialised Lending	531	0	521	462	0	0	486	0	482	375	0
	Corporates - Of Which: SME	114	3	105	138	2	4	135	2	123	151	0
	Retail	193	6	176	21	2	5	196	7	178	21	2
	Retail - Secured on real estate property	116	3	114	14	1	2	116	3	114	13	1
	Retail - Secured on real estate property - Of Which: SME	10	2	10	3	1	1	10	3	10	3	1
	Retail - Secured on real estate property - Of Which: non-SME	106	1	104	11	0	1	106	1	104	10	0
	Retail - Qualifying Revolving	7	0	4	0	0	7	0	4	0	0	0
	Retail - Other Retail	70	3	58	6	1	3	73	3	61	7	1
	Retail - Other Retail - Of Which: SME	15	1	11	2	1	1	18	1	13	3	1
	Retail - Other Retail - Of Which: non-SME	54	2	47	4	0	2	55	2	48	4	0
Equity	89	0	89	317	0	0	13	0	13	30	0	
Other non credit-obligation assets												
IRB Total												

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

				IRB Approach														
				As of 31/03/2021						As of 30/06/2021								
				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		
(in EUR, %)																		
SWITZERLAND	Central banks and central governments			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions			2,029	0	462	95	0	0	2,393	0	534	111	0	0	0	0	0
	Corporates			977	16	584	250	14	17	771	16	491	214	14	18	18	18	
	Corporates - Of Which: Specialised Lending			0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME			103	16	93	49	14	16	114	16	111	57	14	16	14	16	
	Retail			841	27	792	98	7	15	861	27	805	103	7	15	15	15	
	Retail - Secured on real estate property			613	20	600	80	6	10	639	20	624	85	6	10	10	10	
	Retail - Secured on real estate property - Of Which: SME			1	0	1	0	0	1	0	1	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME			612	20	599	80	6	10	638	20	623	85	6	10	10	10	
	Retail - Qualifying Revolving			29	0	29	0	0	29	1	11	2	2	2	2	2	2	
	Retail - Other Retail			208	6	181	16	1	5	202	6	170	16	1	4	4	4	
	Retail - Other Retail - Of Which: SME			7	0	2	0	0	7	0	3	1	0	1	0	1	0	
	Retail - Other Retail - Of Which: non-SME			201	6	179	15	1	4	195	6	167	15	1	4	4	4	
Retail			3	0	3	0	0	0	3	0	3	0	0	0	0	0		
Other non credit-obligation assets																		
SIB Total																		

		IRB Approach																						
		As of 31/03/2021						As of 30/06/2021																
		Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions													
		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													
(in EUR, %)																								
BELGIUM	Central banks and central governments											0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions											448	0	447	52	0	0	328	328	0	328	63	0	0
	Corporates											1,507	58	1,484	635	1	58	2,007	58	2,494	663	1	58	1
	Corporates - Of which: Specialised lending											68	0	58	56	0	0	67	0	57	56	0	0	0
	Corporates - Of Which: SME											303	3	297	131	1	4	285	3	289	132	1	4	0
	Retail											354	9	326	36	2	6	359	8	337	37	2	6	0
	Retail - Secured on real estate property											173	4	173	20	1	3	174	4	174	19	1	3	0
	Retail - Secured on real estate property - Of Which: SME											7	0	6	1	0	0	6	0	6	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME											169	4	167	19	1	3	168	4	165	18	1	2	0
	Retail - Qualifying Revolving											15	1	8	1	0	1	8	1	8	1	0	1	0
	Retail - Other Retail											163	5	144	15	1	3	171	4	158	17	1	3	0
	Retail - Other Retail - Of Which: SME											18	0	13	3	0	0	16	0	12	3	0	0	0
	Retail - Other Retail - Of Which: non-SME											144	4	132	12	1	3	154	4	145	14	1	3	0
	Equity											32	0	32	68	0	0	59	0	59	120	0	0	0
	Other non credit-obligation assets																							
IRB Total																								

[illegible]

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Finland	1	1	0	0	0	1	0	0	0	0	0	0	0	
[3M - 1Y]		5	5	0	0	5	0	0	0	0	0	0	0	0	
[1Y - 2Y]		104	104	0	0	100	4	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		34	34	0	0	34	0	0	0	0	0	0	0	0	
[5Y - 10Y]		67	67	0	0	56	11	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		210	210	0	0	0	15	0	0	0	0	0	0	0	
[0 - 3M]	France	2,191	2,191	0	0	1,366	825	0	0	0	0	498	0	0	
[3M - 1Y]		1,773	1,773	0	39	1,232	502	0	3	0	0	1,273	0	0	
[1Y - 2Y]		1,397	1,397	0	0	834	563	0	1	0	5	191	0	0	
[2Y - 3Y]		1,329	1,329	0	12	755	561	0	4	30	0	24	0	0	
[3Y - 5Y]		4,219	4,219	57	0	3,166	996	1	213	19	209	1	0	0	
[5Y - 10Y]		3,942	3,942	8	0	2,945	1,589	2	13	8	86	17	0	0	
[10Y - more]	1,511	1,511	0	0	561	550	59	194	89	530	298	0	0		
Total		16,362	16,362	65	51	10,259	5,987	57	364	116	930	2,303	0	1,072	
[0 - 3M]	Germany	53	53	0	0	30	23	0	0	0	0	102	0	0	
[3M - 1Y]		207	207	0	0	177	30	0	0	0	0	0	0	0	
[1Y - 2Y]		166	166	0	0	128	38	0	0	0	0	0	0	0	
[2Y - 3Y]		85	85	0	0	45	39	0	0	0	0	0	0	0	
[3Y - 5Y]		165	165	0	0	112	53	0	0	0	0	0	0	0	
[5Y - 10Y]		345	345	0	0	262	83	0	0	0	0	0	0	0	
[10Y - more]	20	20	5	0	15	0	0	0	0	0	0	0	0	0	
Total		1,042	1,042	6	0	770	267	0	0	0	0	102	0	5	
[0 - 3M]	Croatia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Greece	8	8	8	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	8	8	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary	8	8	8	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	8	8	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		30	30	0	0	30	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		137	137	0	0	137	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		167	167	0	0	167	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	43	43	25	0	0	18	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	53	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		53	53	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		26	26	26	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		122	122	105	0	0	18	0	0	0	0	0	0	9	
[0 - 3M]	Latvia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain	28 53 92 75 347 338 0 932	28 53 92 75 347 338 0 932	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	25 53 92 75 347 337 0 929	3 0 0 0 0 0 0 4	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden	3 4 18 2 0 0 0 27	3 4 18 2 0 0 0 27	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3 4 18 2 0 0 0 27	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland	0 0 0 9 0 2 0 12	0 0 0 9 0 2 0 12	0 0 0 0 0 0 0 9	0 0 0 0 0 0 0 0	0 0 0 0 0 2 0 2	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway													0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia	0 0 0 0 16 0 28 44	0 0 0 0 16 0 28 44	0 0 0 0 16 0 28 44	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada	2 0 8 26 313 55 0 404	2 0 8 26 313 55 0 404	0 0 0 0 20 4 0 24	0 0 0 0 0 0 0 0	0 0 0 24 256 38 0 318	2 0 8 2 37 12 0 62	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	85 0 0 0 0 0 0 85	85 0 0 0 0 0 0 85	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	85 0 0 0 0 0 0 85	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Cr dit Mutuel

		As of 31/12/2020																
		Direct exposures												Risk weighted exposure amount				
(mln EUR)		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Japan	308 131 40 0 0 0 0	308 131 40 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	308 131 40 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	100				
Total		479	479	0	0	479	0	0	0	0	0	0	0					
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		U.S.	21 0 27 23 37 64 2,221	21 0 27 23 37 64 2,221	0 0 0 0 0 2 64	0 0 0 0 0 0 0	0 0 0 0 2 24 2,158	21 0 26 23 35 38 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0			
Total			2,393	2,393	66	0	2,184	143	0	0	0	0	0			0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more			China														0	
Total																		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more				Switzerland	0 0 0 0 0 1 5 0	0 0 0 0 0 1 5 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 1 5 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
Total	5				5	0	0	0	5	0	0	0	1	0		0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Other advanced economies non EEA				11 29 4 5 105 0 0	11 29 4 5 105 0 0	10 17 4 0 0 0 0	0 12 2 0 0 0 0	1 0 0 0 105 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0		0
Total		155			155	35	0	120	0	0	0	0	0	0	0			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more		Other Central and eastern Europe countries non EEA			16 0 0 0 0 0 0	16 0 0 0 0 0 0	16 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0			
Total			16		16	16	0	0	0	0	0	0	0	0		0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more			Middle East		0 81 0 114 179 137 0	0 81 0 114 179 137 0	0 7 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 74 83 114 179 137 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 201 76 33 0		0		
Total				595	595	7	0	0	588	0	0	0	0	316			0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more				Latin America and the Caribbean	3 82 15 11 5 0 0	3 82 15 11 5 0 0	0 64 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 11 5 0 0	3 17 15 0 5 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 258 0 0			9	
Total	115				115	64	0	0	51	0	0	0	0	258				0

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		91	91	0	0	0	91	0	0	0	0	15	0	
[1Y - 2Y]		95	95	11	0	0	84	0	0	0	0	0	0	
[2Y - 3Y]		50	50	4	0	0	46	0	0	0	0	0	0	
[3Y - 5Y]		55	55	0	0	0	55	0	0	0	0	0	0	
[5Y - 10Y]		45	45	0	0	0	45	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		337	337	16	0	0	321	0	0	0	0	15	0	48
[0 - 3M]	Others	21	21	0	0	0	21	0	0	0	0	0	0	0
[3M - 1Y]		74	74	9	0	43	22	0	0	0	0	0	0	
[1Y - 2Y]		81	81	16	0	16	49	0	0	0	0	42	0	
[2Y - 3Y]		131	131	0	0	96	35	0	0	0	0	27	0	
[3Y - 5Y]		428	428	0	0	361	67	0	0	0	0	0	0	
[5Y - 10Y]		458	458	0	0	385	74	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,194	1,194	26	0	900	268	0	0	0	0	68	0	44

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

[illegible]

(min EUR)

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

		As of 30/06/2021													
		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f	Spain	10	10	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		265	265	0	0	0	81	184	0	0	0	56	0		
I 1Y - 2Y f		63	63	0	0	0	63	0	0	0	0	0	0		
I 2Y - 3Y f		230	230	0	0	0	230	0	0	0	0	0	0		
I 3Y - 5Y f		182	182	31	0	0	151	0	0	0	0	0	0		
I 5Y - 10Y f		165	165	0	0	0	164	0	0	0	0	0	0		
I 10Y - more	54	54	43	0	0	10	0	0	0	0	0	0	0		
Total		967	967	74	0	0	708	185	0	0	0	56	0	0	
I 0 - 3M f	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		18	18	0	0	0	18	0	0	0	0	0	0		
I 1Y - 2Y f		6	6	0	0	0	6	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	2	2	2	0	0	2	0	0	0	0	0	0	0		
Total		26	26	2	0	0	0	24	0	0	0	0	0	2	
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	11	11	0	0	0	11	0	0	0	0	0	0	0		
Total		11	11	0	0	0	11	0	0	0	0	0	0	0	
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		9	9	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		2	2	0	0	0	2	0	0	0	0	0	0		
I 5Y - 10Y f		8	8	0	0	0	8	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		20	20	9	0	0	10	0	0	0	0	0	0	2	
I 0 - 3M f	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Australia	1	1	1	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		203	203	203	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		95	95	63	0	31	0	0	0	0	0	0	0		
I 10Y - more	133	133	128	0	0	0	4	0	0	0	0	0			
Total		431	431	395	0	0	36	0	0	0	0	0	0	0	
I 0 - 3M f	Canada	1	1	0	0	0	1	0	0	0	0	0	0	0	
I 3M - 1Y f		4	4	0	0	0	4	0	0	0	0	0	0		
I 1Y - 2Y f		6	6	0	0	0	6	0	0	0	0	0	0		
I 2Y - 3Y f		180	180	0	0	0	156	24	0	0	0	0	0		
I 3Y - 5Y f		217	217	10	0	0	189	18	0	0	0	0	0		
I 5Y - 10Y f		308	308	177	0	0	121	10	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		717	717	187	0	0	466	64	0	0	0	0	0	4	
I 0 - 3M f	Hong Kong	208	208	0	0	0	208	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0			
Total		208	208	0	0	0	208	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2021

		As of 30/06/2021														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Japan	177	177	0	0	177	0	0	0	0	0	0	0	0		
I 3M - 1Y f		76	76	0	0	76	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		40	40	0	0	40	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		61	61	0	0	55	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		354	354	6	0	348	0	0	0	0	0	0	0	0	70	
I 0 - 3M f	U.S.	4	4	0	0	0	4	0	0	0	0	0	0	0		
I 3M - 1Y f		14	14	0	0	0	14	0	0	0	0	0	0	0		
I 1Y - 2Y f		37	37	0	0	0	37	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		40	40	0	0	3	36	0	0	0	0	0	0	0		
I 5Y - 10Y f		73	73	2	0	21	50	0	0	0	0	0	0	0		
I 10Y - more		1,904	1,904	53	0	1,851	0	0	0	0	0	0	0	0	0	
Total		2,072	2,072	55	0	1,876	141	0	0	0	0	0	0	0	0	
I 0 - 3M f	China															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	1	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		5	5	0	0	5	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	5	0	0	0	0	0	0	1	0	1	
I 0 - 3M f	Other advanced economies non EEA	69	69	0	0	69	0	0	0	0	0	0	0	0		
I 3M - 1Y f		3	3	0	0	3	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		18	18	2	0	16	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		9	9	0	0	9	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		148	148	43	0	105	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		14	14	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		54	54	42	0	12	0	0	0	0	0	0	0	0		
Total		314	314	101	0	213	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Other Central and eastern Europe countries non EEA	4	4	0	0	4	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		7	7	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		11	11	7	0	4	0	0	0	0	0	0	0	0	4	
I 0 - 3M f	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		89	89	7	0	82	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		89	89	0	0	89	0	0	0	0	0	0	200	0		
I 2Y - 3Y f		124	124	0	0	124	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		193	193	0	0	193	0	0	0	0	0	0	74	0		
I 5Y - 10Y f		105	105	0	0	105	0	0	0	0	0	0	30	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		599	599	7	0	6	593	0	0	0	0	0	304	0	0	
I 0 - 3M f	Latin America and the Caribbean	3	3	0	0	0	3	0	0	0	0	0	0	0		
I 3M - 1Y f		16	16	0	0	16	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		16	16	0	0	16	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		8	8	0	0	2	6	0	0	0	0	0	0	0		
I 3Y - 5Y f		15	15	10	0	5	0	0	0	0	0	0	262	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		17	17	17	0	0	0	0	0	0	0	0	0	0		
Total		74	74	27	0	2	45	0	0	0	0	0	262	0	10	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2021

Direct exposures

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at amortised cost						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount								Notional amount		Carrying amount		Notional amount		Nominal	Provisions
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		114	114	22	0	0	92	0	0	0	0	0	6	0	
[1Y - 2Y]		73	73	4	0	0	69	0	0	0	0	0	0	0	
[2Y - 3Y]		35	35	0	0	0	35	0	0	0	0	0	0	0	
[3Y - 5Y]		52	52	0	0	0	52	0	0	0	0	0	0	0	
[5Y - 10Y]		39	39	0	0	0	39	0	0	0	0	0	0	0	
[10Y - more]	2	2	0	0	0	0	0	0	0	0	0	0	0		
Total		314	314	28	0	0	286	0	0	0	0	0	6	0	44
[0 - 3M]	Others	47	47	0	0	31	16	0	0	0	0	0	0	0	
[3M - 1Y]		36	36	0	0	15	21	0	0	0	0	0	39	0	
[1Y - 2Y]		90	90	0	0	46	45	0	0	0	0	0	25	0	
[2Y - 3Y]		171	171	0	0	125	46	0	0	0	0	0	0	0	
[3Y - 5Y]		474	474	0	0	412	62	0	0	0	0	0	0	0	
[5Y - 10Y]		404	404	11	0	317	77	0	0	0	0	0	0	0	
[10Y - more]	18	18	15	0	2	1	0	0	0	0	0	0	0		
Total		1,240	1,240	25	0	948	266	0	0	0	0	0	64	0	42

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Confédération Nationale du Crédit Mutuel

	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³							
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3							
(mln EUR)																		
Cash balances at central banks and other demand deposits	116,489	0	0	0	0	0	0	0	0	131,752	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	59,014	0	171	171	171	26	160	160	0	53,558	0	212	212	212	27	188	188	0
Central banks	0	0	0	0	0	0	0	0	0	1,027	0	0	0	0	0	0	0	0
General governments	25,238	0	0	0	0	7	0	0	0	23,184	0	0	0	0	7	0	0	0
Credit institutions	22,787	0	1	1	1	9	1	1	0	20,550	0	1	1	1	9	1	1	0
Other financial corporations	2,750	0	135	135	135	3	132	132	0	2,853	0	130	130	130	4	128	128	0
Non-financial corporations	6,709	0	36	36	36	7	27	27	0	5,944	0	81	81	81	7	59	59	0
Loans and advances (including at amortised cost and fair value)	591,487	2,466	15,572	15,572	15,572	3,055	8,265	8,265	4,015	600,211	1,822	15,389	15,389	15,389	3,683	8,052	8,052	3,889
Central banks	59	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0
General governments	11,288	131	50	50	50	10	4	4	14	11,367	60	47	47	47	8	4	4	13
Credit institutions	54,502	11	5	5	5	5	1	1	0	54,135	8	2	2	2	5	1	1	0
Other financial corporations	15,401	37	354	354	354	54	189	189	97	15,244	9	288	288	288	60	143	143	90
Non-financial corporations	248,545	1,380	8,259	8,259	8,259	1,398	3,905	3,905	2,654	252,893	1,154	8,074	8,074	8,074	1,911	3,799	3,799	2,605
of which: small and medium-sized enterprises at amortised cost	196,738	967	7,072	7,072	7,072	837	3,448	3,448	2,407	202,642	813	6,927	6,927	6,927	1,309	3,311	3,311	2,339
of which: Loans collateralised by commercial immovable property at amortised cost	28,485	21	778	778	778	130	323	323	423	30,801	63	799	799	799	141	340	340	458
Households	261,692	908	6,903	6,903	6,903	1,588	4,166	4,166	1,249	266,473	591	6,979	6,979	6,979	1,699	4,106	4,106	1,180
of which: Loans collateralised by residential immovable property at amortised cost	130,829	132	1,590	1,590	1,590	234	495	495	1,064	134,514	135	1,504	1,504	1,504	302	448	448	998
of which: Credit for consumption at amortised cost	55,854	755	4,855	4,855	4,855	1,252	3,374	3,374	131	56,066	426	5,046	5,046	5,046	1,286	3,340	3,340	141
DEBT INSTRUMENTS other than HFT	766,990	2,466	15,743	15,743	15,743	3,080	8,426	8,426	4,015	785,521	1,822	15,601	15,601	15,601	3,710	8,240	8,240	3,889
OFF-BALANCE SHEET EXPOSURES	188,676		534	534	534	198	187	187	108	186,023		541	541	541	394	188	188	95

⁽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, subtable 29

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

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

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

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	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			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			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(min EUR)																				
Cash balances at central banks and other demand deposits	132,667	0	0	0	0	0	0	0	0	0	159,528	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	50,771	0	217	217	217	26	194	194	0	0	50,942	0	245	245	27	199	199	0	0	0
Central banks	1,068	0	0	0	0	0	0	0	0	0	1,163	0	0	0	0	0	0	0	0	0
General governments	21,445	0	0	0	0	7	0	0	0	0	21,194	0	0	0	6	0	0	0	0	0
Credit institutions	19,010	0	1	1	1	11	1	1	0	0	18,755	0	1	1	9	1	1	1	0	0
Other financial corporations	2,965	0	136	136	136	5	134	134	0	0	3,313	0	134	134	4	132	131	0	0	0
Non-financial corporations	6,284	0	81	81	81	3	59	59	0	0	6,516	0	110	110	8	67	67	0	0	0
Loans and advances (including at amortised cost and fair value)	606,451	1,759	15,341	15,341	15,341	3,673	7,983	7,983	3,952	614,529	1,652	14,859	14,859	14,210	3,604	7,598	7,394	4,144	0	0
Central banks	144	0	0	0	0	0	0	0	0	193	0	0	0	0	0	0	0	0	0	0
General governments	12,708	63	69	69	69	10	4	4	15	12,664	55	54	54	48	8	3	3	13	0	0
Credit institutions	54,003	7	2	2	2	5	1	1	1	56,313	12	1	1	1	5	1	1	0	0	0
Other financial corporations	16,486	24	260	260	260	61	139	139	88	16,048	289	272	272	259	71	140	135	105	0	0
Non-financial corporations	253,236	1,056	8,075	8,075	8,075	1,903	3,758	3,758	2,654	255,114	816	7,999	7,999	7,432	1,864	3,654	3,480	2,843	0	0
of which: small and medium-sized enterprises at amortised cost	203,600	693	6,671	6,671	6,671	928	3,276	3,276	2,276	206,550	551	6,819	6,819	6,359	1,449	3,249	3,113	2,398	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	31,027	70	797	797	797	147	333	333	453	31,540	32	873	873	846	198	349	332	483	0	0
Households	269,874	608	6,934	6,934	6,934	1,695	4,081	4,081	1,194	274,196	480	6,532	6,532	6,468	1,657	3,800	3,775	1,182	0	0
of which: Loans collateralised by residential immovable property at amortised cost	137,341	139	1,491	1,491	1,491	302	453	453	1,007	141,290	127	1,500	1,500	1,478	294	459	450	998	0	0
of which: Credit for consumption at amortised cost	56,198	435	5,014	5,014	5,014	1,288	3,323	3,323	152	56,321	342	4,710	4,710	4,673	1,280	3,088	3,073	146	0	0
DEBT INSTRUMENTS other than HFT	789,889	1,759	15,558	15,558	15,558	3,699	8,176	8,176	3,952	824,998	1,652	15,104	15,104	14,454	3,631	7,797	7,593	4,144	0	0
OFF-BALANCE SHEET EXPOSURES	185,295		558	558	558	409	184	184	100	198,488		589	589	531	349	191	177	106	0	0

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

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

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

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

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	131	131	0	0	0	0	125	125	0	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	131	131	0	0	0		125	125	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)	4,769	3,462	1,636	1,500	1,763	1,211	5,023	3,753	1,736	1,646	1,739	1,185
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	2	0	0	2	2	2	2	0	0	2	2
Credit institutions	1	1	0	0	0	0	1	1	0	0	0	0
Other financial corporations	235	205	131	128	77	63	188	153	84	79	67	60
Non-financial corporations	2,185	1,715	703	680	1,123	788	1,991	1,584	602	580	1,083	757
of which: small and medium-sized enterprises at amortised cost	1,789	1,377	590	569	1,011		1,559	1,234	470	452	924	
Households	2,345	1,539	801	691	561	358	2,840	2,014	1,050	988	588	366
DEBT INSTRUMENTS other than HFT	4,900	3,593	1,636	1,500	1,763		5,148	3,878	1,736	1,646	1,739	
Loan commitments given	46	28	0	0	26	0	38	22	0	0	22	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	131	131	0	0	0	0	129	129	0	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	131	131	0	0	0		129	129	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)	6,448	4,019	1,913	1,716	2,743	1,263	6,866	3,936	1,904	1,632	2,956	1,366
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	5	1	1	4	4	9	5	1	1	4	4
Credit institutions	1	1	0	0	1	1	0	0	0	0	0	0
Other financial corporations	220	152	83	80	88	60	214	152	83	79	73	59
Non-financial corporations	3,075	1,820	703	652	1,810	808	3,502	1,827	743	622	1,980	907
of which: small and medium-sized enterprises at amortised cost	2,327	1,241	517	471	1,538		3,022	1,485	634	520	1,843	
Households	3,147	2,042	1,127	984	840	391	3,141	1,951	1,077	931	899	396
DEBT INSTRUMENTS other than HFT	6,579	4,150	1,913	1,716	2,743		6,995	4,065	1,904	1,632	2,956	
Loan commitments given	47	30	0	0	32	0	70	32	0	0	29	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Confédération Nationale du Crédit Mutuel

(m€ EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021										
	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	11,544	487	487	11,544	310	0	11,409	482	482	11,409	314	0	11,636	491	491	11,636	315	0	11,887	479	479	11,886	322	0					
B Mining and quarrying	646	34	34	646	24	0	633	33	33	633	23	0	704	26	26	704	23	0	664	26	26	664	23	0					
C Manufacturing	17,893	851	851	17,893	501	0	18,475	876	876	18,473	494	0	18,553	864	864	18,553	491	0	18,252	778	778	18,252	483	0					
D Electricity, gas, steam and air conditioning supply	2,807	73	73	2,807	31	0	2,935	69	69	2,935	29	0	2,969	64	64	2,969	29	0	3,104	72	72	3,104	33	0					
E Water supply	1,107	31	31	1,107	22	0	1,214	33	33	1,214	23	0	1,140	27	27	1,140	24	0	1,182	22	22	1,182	22	0					
F Construction	13,706	658	658	13,706	399	0	14,141	652	652	14,141	399	0	14,324	621	621	14,324	400	0	14,340	623	623	14,340	389	0					
G Wholesale and retail trade	24,793	1,376	1,376	24,793	859	0	26,009	1,372	1,372	26,009	907	0	25,451	1,395	1,395	25,451	882	0	24,651	1,338	1,338	24,651	884	0					
H Transport and storage	9,279	289	289	9,279	185	0	9,283	261	261	9,283	136	0	9,260	279	279	9,260	146	0	9,143	330	330	9,143	146	0					
I Accommodation and food service activities	6,763	437	437	6,763	340	0	7,004	445	445	7,004	493	0	7,104	459	459	7,104	571	0	7,187	490	490	7,187	639	0					
J Information and communication	3,371	159	159	3,371	89	0	3,609	144	144	3,608	85	0	3,365	137	137	3,365	77	0	3,482	116	116	3,481	77	0					
K Financial and insurance activities	14,002	514	514	14,002	447	0	13,520	382	382	13,520	330	0	14,336	427	427	14,336	336	0	13,743	391	391	13,743	333	0					
L Real estate activities	75,754	1,670	1,670	75,754	990	0	76,488	1,661	1,661	76,479	1,019	0	76,620	1,567	1,567	76,611	970	0	78,508	1,551	1,551	78,501	951	0					
M Professional, scientific and technical activities	20,216	526	526	20,216	302	0	20,341	509	509	20,341	352	0	20,510	582	582	20,510	394	0	20,400	592	592	20,400	389	0					
N Administrative and support service activities	8,300	298	298	8,300	182	0	8,234	292	292	8,234	228	0	8,199	326	326	8,193	230	0	8,432	331	331	8,426	227	0					
O Public administration and defence, compulsory social security	218	0	0	218	0	0	217	0	0	217	0	0	190	0	0	190	0	0	191	0	0	191	0	0					
P Education	1,866	47	47	1,866	28	0	1,929	44	44	1,929	31	0	1,944	36	36	1,944	25	0	1,960	36	36	1,960	25	0					
Q Human health services and social work activities	9,645	137	137	9,645	97	0	9,940	126	126	9,940	92	0	9,985	119	119	9,985	93	0	10,132	119	119	10,132	97	0					
R Arts, entertainment and recreation	1,780	80	80	1,775	65	0	1,840	82	82	1,840	116	0	1,874	80	80	1,874	93	0	1,930	85	85	1,930	104	0					
S Other services	24,654	593	593	24,652	452	0	25,183	612	612	25,176	440	0	24,570	564	564	24,570	560	0	25,726	612	612	25,726	373	0					
Loans and advances	248,545	8,259	8,259	246,536	5,303	0	252,893	8,074	8,074	252,874	5,709	0	253,236	8,075	8,075	253,218	5,661	0	255,114	7,999	7,999	255,099	5,518	0					

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Confédération Nationale du Cr dit Mutuel

(mln EUR)	As of 31/03/2021																			As of 30/06/2021																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures															
Loans and advances subject to active EBA-compliant moratoria	646	622	84	422	24	6	11	36	12	11	23	7	2	3	0	4	582	564	104	303	21	2	8	38	32	11	31	6	1	2	0	2						
Of which: Households	140	131	2	5	5	1	4	14	10	0	1	5	0	2	0	1	128	120	1	5	0	0	4	18	13	0	2	6	0	2	0	0						
Of which: Collateralised by residential immovable property	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Of which: Non-financial corporations	586	491	82	426	19	5	7	24	22	11	22	2	1	1	0	2	457	444	103	288	13	1	4	20	18	11	19	1	0	1	0	2						
Of which: Small and Medium-sized Enterprises	463	478	82	439	15	5	7	24	22	11	22	2	1	1	0	3	445	432	103	282	13	1	4	20	18	11	18	1	0	1	0	2						
Of which: Collateralised by commercial immovable property	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																								
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount												
	Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures			Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures
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Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
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Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures		
Performing		Of which: exposures with forbearance measures		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Performing		Of which: exposures with forbearance measures		Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with forbearance measures		Of which: likely to pay that are not past-due >= 90 days		Public guarantee received in the context of the COVID-19 crisis		Inflows to non-performing exposures																		

(mln EUR)	Gross carrying amount	As of 31/03/2021										Maximum amount of the guarantee that can be considered	Gross carrying amount	As of 30/06/2021										Maximum amount of the guarantee that can be considered	Gross carrying amount							
		Accumulated impairment, accumulated negative changes in fair value due to credit risk					Accumulated impairment, accumulated negative changes in fair value due to credit risk																									
		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing			Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due >= 90 days			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures					
Newly originated loans and advances subject to public guarantee schemes	20,889	20,309	8	5,317	460	279	65	90	32	0	25	58	35	7	18,862	203	18,435	17,884	5	3,665	571	362	42	155	82	0	48	73	50	4	16,500	327
Of which: Households	0	0						0	0		0				0	1	1		0					0	0							0
Of which: Collateralised by residential immovable property	0	0						0	0		0				0	0	0		0					0	0							0
Of which: Non-financial corporations	20,878	20,303	8	5,317	465	274	65	90	32	0	25	57	34	7	18,873	200	18,444	17,878	5	3,665	567	357	42	155	82	0	48	72	50	4	16,496	327
Of which: Small and Medium-sized Enterprises	12,446	12,040						25	25		50				54	15,250	14,767							116	55							274
Of which: Collateralised by commercial immovable property	119	119						0	0		0				0	116	115							0	0							0