

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.



Key Metrics

(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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	52,746	56,200	56,078	56,330	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	52,112	55,571	55,714	55,947	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



2021 EU-wide Transparency Exercise Capital Confédération Nationale du Crédit Mutuel

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	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 61,342	As of 31/12/2020 65,229	As of 31/03/2021 65,199	As of 30/06/2021 65,241	C 01.00 (r010.e010)	Articles 4/118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r020,c010)	Article St. of CRR
	_	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	52,256	55,711	55,831	56,083		
	A.1.1	instruments)	10,883	10,923	11,039	11,172	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-351	-377	-329	-462	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-94	-103	-112	-137	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-6,067	-5,757	-5,731	-5,665	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-17	-20	-23	-17	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-389	-400	-406	-394	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-16	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-12	-12	-10	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 34(1) point (k) (i) and 89 to 91 of CRR; Articles 34(1) point (k) (ii), 243(1) point (ii), 243(1) point (iii) and 238 of CRR; Articles 35(1) point (k) (iii) and 339(3) of CRR; Articles 36(1) point k) (iv) and 135(4) of CRR. 36(1) point k) (iv) and 135(8) of CRR and Articles 36(1) point k) (iv) and 135(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-12	-12	-12	-10	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r490,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-4	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	148	144	121	141	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
								. Articles 483(1) to (3), and 494 to 497 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	148	144	121	141	C 01.00 (r220,c010)	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	490	490	247	247	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4	4	4	4	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and disductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	485	485	243	243	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,746	56,200	56,078	56,330	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	10,023	9,913	9,806	9,644	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tiler 2 Capital components and deductions	-1,058	-496	-501	-549	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010) + C 01.00 (*930,c010) + C 01.00 (*940,c010) + C 01.00 (*950,c010) + C 01.00 (*950,c010) + C 01.00 (*978,c010) + C 01.00 (*978,c010)	
	A.4.3	Tier 2 transitional adjustments	-369	-388	-184	-184	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CADITAL DATEON (C)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.62%	18.67%	18.50%	18.32%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.79%	18.84%	18.58%	18.40%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.69%	21.86%	21.61%	21.31%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	52,108	55,567	55,710	55,942	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.57%	18.62%	18.46%	18.27%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	auditory point of view at the re-	corting data are not taken into a	and to this sale father			

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
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, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s002) - C 08.01 (r040, c280, s
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 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c
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 1900, 010, 501*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.



	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	12.0.07.07		,,	,,
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 ¹	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 subsidaries, 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 subsidaries, 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

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Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	20			As of 31	/12/2020			As of 31/	/03/2021			As of 30,	/06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	118,108				133,475				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)(ii);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)(ii); 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 nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	(min EUR) As of 30/09/2020					As of 31/12/2020								As of 31	/03/2021			As of 30/06/2021								
		Gross carry	ring amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	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)
amortised cost	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.

⁽P) 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.



Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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



Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilitic	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		7,214	6,923	6,983	7,105	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	708	835	952	1,200	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	658	274	1,258	1,343	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	6,682	4,939	7,500	7,999	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		759,371	770,255	777,696	811,000	



2021 EU-wide Transparency Exercise Market Risk

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	SA						M									IN						
			VaR (Memoran	(Memorandum item) STRESSED VaR (Memorandum item) AND MIGI			NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
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 Of which: General risk	1,324 459	1,668 673	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	459 844	6/3 972	0	0	0	U							0	,	0	0						
Foreign exchange risk	011	972	0	0	0	0							l o	0	١	0						
Commodities risk	0	ő	ŏ	ő	ŏ	ő							ů ő	ŏ	ő	ő						
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
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
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						
Of which: General risk	500	478	l ő	0	l ő	0							l ő	l ő	l ő	0						
Of which: Specific risk	950	933	0	0	ō	0							0	ō	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

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

					Standardise	d Approach								
		As of 30/09/2020 As of 31/12/2020												
	(min EUR. %)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount provisions											
	Central governments or central banks	141,008	153.802	2,371		158.159	168,989	2.732						
	Regional governments or local authorities	11,982	11,203	2,103		12,020	10,872	2,063						
	Public sector entities	52,474	52,946	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	43,715	18,389	16,925		42,349	19,199	17,039						
	of which: SME	4,909	4,112	3,869		4,896	4,479	3,667						
	Retail	55,439	41,338	30,029		56,122	41,754	30,303						
Consolidated data	of which: SME	9,023	5,458 16,554	3,119 7.328		8,948 17.738	5,669 17.261	3,240 7,632						
	Secured by mortgages on immovable property of which: SME	16,895 2,049	1,944	1,019		1,069	1,024	7,632 462						
	Exposures in default	6,400	2,591	2,982	3.711	6.862	3.070	3,590	3,657					
	Items associated with particularly high risk	1,035	989	1,474	0,11	1,312	1.291	1,924						
	Covered honds	36	36	4		47	47	7						
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	1,637	446	312		1,712	491	353						
	Equity	463	463	481		491	491	513						
	Other exposures	2,615	2,615	2,574		2,486	2,486	2,445						
	Standardised Total ²	342,496	308,899	67,587	5,132	357,914	323,513	69,299	5,144					

					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	117,506	131.407	2,095		134.212	146.087	2.428			
	Regional governments or local authorities	11,188	10,422	2,083		11,363	10,225	2,043			
	Public sector entities	52,009	52,359	63		50,590	50.615	58			
	Multilateral Development Banks	32,000	0	0.0		0.000	30,013	0			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	2,238	1,249	314		2,431	1,432	197			
	Corporates	8,884	7,354	6,025		8,762	7,467	5,901			
	of which: SME	1,021	925	777		1,299	1,096	829			
	Retail	17,072	13,864	9,796		17,712	14,367	10,126			
FRANCE	of which: SME	3,963	3,373	1,927		3,963	3,635	2,077			
TRAINCE	Secured by mortgages on immovable property	5,956	5,809	2,549		6,201	5,940	2,581			
	of which: SME	391	386	255		219	212	160			
	Exposures in default	2,659	1,308	1,556	1,296	2,710	1,421	1,721	1,242		
	Items associated with particularly high risk	315	268	393		568	546	807			
	Covered bonds		0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,549	358	224		1,637	415	278			
	Collective investments undertakings (CIU) Equity	1,949	186	203		1,037	189	210			
	Other exposures	1.292	1.292	1,269		1.191	1.191	1.168			
	Other exposures Standardised Total ²	1,292	1,292	1,207	1.769	1,171	1,191	1,100	1,756		
	Sementered Local	(ii) Octobral assessment and the Co							1,736		

5,564 437 307 0 0 577 4,388 7891 17,801 957 53 22 254 40 GERMANY

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	1.055	1.055			1.503	1.503		
	Regional governments or local authorities	1	1	0		1	1	ō	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	6	6	0		0	0	0	
	International Organisations	. 0				. 0			
	Institutions	742	669	134		699	638 1.043	128	
	Corporates of which: SME	11,023 1,238	1,229 804	1,210 785		9,300 133	1,043	1,014	
	of which: SME Retail	246	206	153		254	218	161	
	of which: SME	15	12	7		16	17	7	
LUXEMBOURG	Secured by mortgages on immovable property	1.465	1,368	696		1,505	1.410	681	
	of which: SME	814	737	443		15	12	7	
	Exposures in default	24	17	22	7	62	33	41	25
	Items associated with particularly high risk	70	70	105		62	62	93	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	. 0			0			
	Collective investments undertakings (CIU)	80	80	80		75	75	75	
	Equity	21 173	21 173	21 173		20 155	20 155	20 155	
	Other exposures	1/3	1/3	1/3	13	155	155	155	30
	Standardised Total ²				13				29

		(?) Total value adjustments and crovisions oer country of counterparty excludes those for securistisation excourses, additional valuation adjustments (AVRs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWITZERLAND	Control operations of control of	2,659 1 0 0 0 97 2,636 146 149 4,751 65 371 474 0 0 0 0 377	2,659 0 0 0 0 9 9 5 1,185 125 92 4 4,747 65 317 474 0 0 0 0 377	0 0 0 0 20 1,177 170 68 2 2,144 29 339 711 0 0 0 0 371 711	43	2,700 0 0 0 0 133 2,633 145 15 5,203 49 300 467 6 0 6 1	2,699 0 0 0 0 1323 1,224 188 8 8 3 3 5,199 44 45 6 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	46		
	Standardised Total ²	109	109	109	52		103	103	56		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

	CONTROL GOOD PRODUCT OF CHARLES										
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
BELGIUM	Control coverments or central basics Accident deverments or local authorities Authorities or local authorities Markhard Development Basics International Constantions Stantisticins Generational Constantions Stantisticins Generation of Constantions Basic Basic	1,519 2122 2122 2122 2122 2122 2122 2122 2	1,520 212 0 0 624 238 3,683 3,	0 0 0 14 14 612 2265 2,948 246 1,253 133 339 2 0 0 8 8 9	365	1.541 100 0 0 196 855 219 4,353 4,55 1,51 150 673 0 0 0 0 0	1,541 166 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 8 0 0 2 25 596 1,77 2,813 20 1,20 1,20 0 0 0 0 0 0	367		
	Standardised Total ²				452				458		
	(1) Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation sections (e.g., substitution effects).										

⁽¹⁾ Orisinal encourse, unlike Encourse value, is recorded before takino into account zow effect due to creat convenion factors or credit risk missation such resources (i.e., substitution effects).
⁽²⁾ Total value advantments and consistence or country of constrainers excludes those for securidation encourses, additional valuation advantments (ANA) and other own funds reductions evalued to the exposures, that factoring points word and ANA property control and accountry or constrainers (ANA) and other own funds reductions evalued to the exposures, that factoring points word and ANA property constrainers.

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control overmentate or control tables (account overmentate or rock and architects and account overmentate or rock and architects and account of the control overmentate or rock and architects described on the control overmentate or rock and architects described or rock	4,196 0 0 0 0 550 333 6 4 28 0 4 28 0 0 0 0 0 0 0 0	4,191 0 0 660 148 12 2 2 7 7 0 3 28 0 0 0	0 0 0 0 1099 1400 1212 1 1 1 0 10 5 4 0 0 0 0 0 0 1400 1400 14		3,673 0 0 0 0 199 486 6 4 19 0 5 27 0 0 0 0 211	3,666 0 0 0 10 159 255 25 1 1 19 0 4 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 19 274 7 7 7 7 0 0 0 0 0	1

Octoire decourse, within Economy value is recorded before lattice the account any effect due to constitue define or constitution and continues (see, authorithment facts).

Total was activated and provisions or construct Constitutions' conducts these for excursionation consumes, additional valuation advantages (SARIA) and other own funds reductions related to the exposures, the facilities are constructed and the advantages of the disaptives.

					Standardise	d Approach			
			As of 30,	09/2020			As of 31)	12/2020	
	(mb File %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	
	Multilateral Development Banks International Organisations	o o		0				0	
	Institutions	87	86	39		69	68	29	
	Corporates	1,561	1,184	1,143		1,385	1,003	912	
	of which: SME	466	411	373		488	455	367	
	Retail	2,438	1,961	1,390		2,416	1,981	1,407	
SPAIN	of which: SME	630	453	259		576	439	251	
SPAIN	Secured by mortgages on immovable property	1,071	1,038	405		1,147	1,095	420	
	of which: SME	376	365	132		403	384	133	
	Exposures in default	655	199	231	453	585	182	213	402
	Items associated with particularly high risk			0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0					0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		1		0	0	0	
	Equity	3	3	3		3	3	3	
	Other exposures	152	152	147		166	166	160	
	Standardised Total ²	.,,			549				546

10 Civilianal essourar, unified Essourar value, is recorted before takins into account any effect due to credit convention factors or credit risk missiation techniscus (a.e., substitution effects).

(3) Total value adjustments and crevisions our country of countemanty excludes those for eccumination excourses, additional valuation adjustments (ANA) and other own funds reductions valued to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0	0	0		1 0	1 0	0			
	Public sector entitles Multilateral Development Banks	0	122	0		0	111	0			
	International Organisations Institutions	0 1,135	0 1,118	0 129		0 592	0 592	0			
	Corporates of which: SME	469 95	250 88	248		778 282	580 280	536 237			
	Retail	77	37	27 5		82 47	37	26 5			
UNITED KINGDOM	of which: SME converted by mortgages on immovable property of which: SME	213 9	212	80 7		194	193 0	70			
	Exposures in default Items associated with particularly high risk	18 0	15 0	21 0	3	53 0	50 0	69 0	2		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	17 0	17 0	2 0		9	9	1 0			
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0			
	Other exposures Standardised Total ²	18	18	18	3		8	8	3		

		(2) Total value adjustments and envisions our country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general oresit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2020			As of 31	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Contral overcomments or contral basis in Sectional overcomments or local authorities Public section entities Public section entities Indicated the section of the Indicated in the section of the Indicated in the Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated Indicated I	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0	
	Other exposures	·	,		-	۰		ů	_	

**Control encours, with Econom rate. A recent before table in bound on the first day in both encourse, and the Econom rate. A recent before table in bound on the first day in both encourse, and the encourse in the first in both encourse in the encourse i

					Standardise	d Approach						
			As of 30	/09/2020			As of 31,	/12/2020				
	(min PUP %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min 50%-56) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0		0		0	0	0				
	International Organisations Institutions	0	0	0		0	0	0				
	Corporates of which: SME	Ö	i i	0		0	ō	,				
Country of	or which: SME Retail of which: SME			0		0	0	0				
Counterpart 10	Secured by mortgages on immovable property	0		0		0	0	0				
1	of which: SME Exposures in default	0		0	0	0	0	0	0			
Ì	Items associated with particularly high risk Covered bonds	0		0		0	0	0				
İ	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU)	0	0	0		0	0	0				
	Equity Other exposures	0		0		0	0	0				
	Standardised Total ²	(i) Original encourse, unlike Encourse value, is recorded before taking into account any effect due to creat convension factors or creat risk missasion techniques (e.e., substitution effects).										



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			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	155.054	169.136	2,728		181.966	194,082	2,609			
	Regional governments or local authorities	11,964	10,857	2,061		12,344	11,014	2,077			
	Public sector entities	51,788	51,861	72		53,131	53,259	70			
	Multilateral Development Banks	1,248	1,248	0		1,315	1,315	0			
	International Organisations	1,096	1,096	0		1,158	1,158	0			
	Institutions	5,349	3,712	557		5,438	3,221	551			
	Corporates	42,547 5,270	19,832	17,627		44,180 5,283	20,659	18,446 4.042			
	of which: SME Retail	5,270 56.452	4,780 42,230	3,902 30.648		5,283 57.212	4,920 42,792	4,042			
	of which: SMF	9,053	5,733	3,276		9,223	42,792 5.887	3,364			
Consolidated data	Secured by mortgages on immovable property	18,403	17,924	7,832		19,555	19,032	8,437			
	of which: SMF	1,587	1,547	755		2,219	2,170	917			
	Exposures in default	6,549	2,770	3,202	3,626	6,308	2,788	3,234	3,40		
	Items associated with particularly high risk	1,336	1,296	1,930		1,415	1,314	1,955			
	Covered bonds	55	55	11		44	44	7			
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	1,427	425	312		2,287	1,156	3,925			
	Equity Other exposures	474 2.863	474 2.863	496 2.821		240 3.198	240 3.198	268 3.157			
		2,863 356,605	325,777	70,299	5.120	3,198	3,198	3,157 75,779	4.90		
	Standardized Total 2 355,000 325,777 70,299 5,120 389,602 355,270 75,779 4,900										

					Standardise	d Approach					
			As of 31;	03/2021			As of 30	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	129.343	144.485	2,435		155,344	168.577	2,340			
	Regional governments or central banks	11,320	10,223	2,033		11.631	10,309	2,059			
	Public sector entities	51,499	51,452	72		52.843	52.861	70			
	Multilateral Development Banks	31,433	0.,402	100		32,045	0	,,,			
	International Organisations	ō	ō	ō		ō	ō	i i			
	Institutions	2,674	1,165	134		3,390	1,353	199			
	Corporates	8,095	6,858	5,341		8,277	7,154	5,638			
	of which: SME	1,043	934	707		864	758	538			
	Retail	17,906	14,427	10,159		18,262	14,765	10,392			
FRANCE	of which: SME	4,345	3,702	2,116		4,457	3,818	2,182			
TIONINGE	Secured by mortoages on immovable property	6,369	6,116	2,650		6,615	6,364	2,747			
	of which: SME	217	213	160	1.220	239	227	169	1,208		
	Exposures in default	2,692 594	1,421	1,687		2,785 644	1,536	1,827			
	Items associated with particularly high risk Covered honds	599	554	818		644	543	799			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	8	8	1 4		0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1.362	360	248		2,054	923	2,926			
	Equity	172	172	193		143	143	171			
	Other exposures	1.452	1.452	1.430		1.495	1.495	1.473			
	Standardised Total ²	1,112		1,33	1.738		-7.55	17.11	1,728		
	Standardised Total	(I) Original superson coefficient							4.2		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 31,	03/2021			As of 30	06/2021			
	(min EUR. %)	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	6,700	6,611	91		7,609	7,522	89			
	Regional governments or local authorities	367	357	5		436	427	7			
	Public sector entities	204	204	ō		203	203	i i			
	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	12,769	4,774	4,604		12,975	4,739	4,567			
	of which: SME	1,192	1,013	849		1,217	1,045	880			
	Retail	25,972	17,888	13,237		26,007	17,866	13,218			
GERMANY	of which: SME	3,172	1,003	573		3,192	1,015	580			
GERMAN	Secured by mortgages on immovable property	52	52	20		52	52	20			
	of which: SME	22 1.695	22 526	9 573	1.104	22 1.632	22 518	9 585	1.112		
	Exposures in default	1,695	526	5/3	1,104	1,632	518	585	1,112		
	Items associated with particularly high risk Covered honds	45	45	6/		52	52	/8			
i	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	1			
i	Collective investments undertakings (CIU)	o o	o o	ő		4	4	4			
i	Equity	8	8	9		9	9	9			
i	Other exposures	438	438	427		610	610	600			
i	Standardised Total ²				1,722				1,724		

(1) Output appears, cells Econom value, in reported before taking into account any effect due to creat consecution or cell fail and indigate before taking into account any effect due to creat consecution or cell fail an eligibate before taking and put to the consecution of the c

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(mh EJR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,910	2,910	0		2,965	2,965	0	
	Regional governments or local authorities Public sector entities	1 0	1	0		1 0	1	0	
	Multilateral Development Banks	0	0	0		7	7	0	
	International Organisations Institutions		0	0		0	0	0	
			500	100		128	131	26	
	Corporates of which: SME	9,900 132	1,162 120	1,135		10,675 39	1,310	1,303 32	
	Retail	261	224	166		249	212	157	
LUXEMBOURG	of which: SME	16	12	7		16	13	7	
LUXEMBOURG	Secured by mortgages on immovable property	1,645	1,537	741		1,990	1,851	907	
	of which: SME Exposures in default	18	15	10		12 34	9	5	10
	Exposures in default Items associated with particularly high risk	33	10	17	19	53	10	70	10
	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)	65	65	65		125	125	869	
	Eaulty	17 297	17 297	17 297		17 270	17 270	17 270	
	Other exposures	297	297	297	25		2/0	2/0	
	Standardised Total ²				25				Z3

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	i) and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	2,133	2,133	0		2,071	2,071	0	
	Public sector entities	0	0			0	3	1	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	ō	0	0		0	0	0	
	Institutions	175	172	34		307	267	53	
	Corporates	2,792	1,327	1,281		2,619	1,258	1,235	
	of which: SME	178	117	73		138	137	117	
	Retail	375	88	66		459	121	90	
SWITZERLAND	of which: SME	13	3			16 5,366		2,454	
	Secured by mortgages on immovable property of which: SME	5,275 540	5,274 540	2,338 301		5,966 976	5,346 975	2,454	
	Exposures in default	161	108	131	33	161	64	59	32
	Items associated with particularly high risk	485	485	728		482	482	723	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	60	60	60		60	60	60	
l	Other exposures	98	98	98		107	107	107	
	Standardised Total ²				44				47

(1) Olyainal regionate, unlike Epipaser value, is regionate infere taking rise azimunit any effect did as to condition complete the properties of the condition complete and any condition and provides are consist and consistent and provides are consist and consistent and provides are consistent and consistent and provides are consistent and consistent and consistent and provides are consistent and consistent



Credit Risk - Standardised Approach
Confédération Nationale du Crédit Mutuel

	Confédération Nationale du Crédit Mutuel								
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Contral coveraments or contral basis Reliable of coveraments or local authorities Reliable of providence or local authorities Reliable of providence or Reliable Reliable of providence or Reliable Reliable of solid or solid	1,474 165 0 0 0 52 877 229 5,166 469 3,374 350 0 0 0 0	1,474 1455 0 0 0 0 0 50 646 228 4,041 377 3,310 286 0 0 0 7 7 256	0 7 7 0 0 0 7 604 188 2,963 216 1,498 112 318 0 0 0 0 7 7 7 244	364	1,694 145 0 0 0 0 86 926 243 5,167 474 404 660 0 0 5 5 7 7 395	1,495 145 0 0 0 0 689 2253 390 3,901 391 2255 0 0 0 5,7 75	7 7 0 0 0 0 5 2 5 2 7 7	354
	Standardised Total ²				458				445

(1) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk militation beforeign (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposure, additional valuation adjustments (AUAs) and other own funds industrion related to the exercises. Note inclining execution exposures, and inclining executions (AUAs) and other own funds industrions related to the exercises. Note inclining execution executions (AUAs) and other own funds industrions related to the exercises.

					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,948	3,943	0		4,245	4,240	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0			
	Multilateral Development Banks International Organisations	0	0	0		0		0	
	Institutions	226	226	33		39	39	4	
	Corporates	480	294	273		599	413	379	
	of which: SME	97	97	82		180	180	153	
	Retail	5	2	1		5	2	1	
UNITED STATES	of which: SME	.4	1	1		3	1	0	
	Secured by mortgages on immovable property of which: SME	19	19	,		22	22	8	
	or which: SME Exposures in default	10	9	13	,	8	7	10	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	

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

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

		exposures, but includes gener	al Chick hisk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(main Pilip Ma)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Contral consuments or contral basis. Politics can't existing Multitated Dovelsoment Basis Multitated Dovelsoment Basis Multitated Dovelsoment Basis Multitated Dovelsoment Basis Multitated Section S	2,047 1 0 0 41 1,593 2,251 401 1,192 407 572 0 0 0	2,016 1 0 0 40 1,251 287 287 1,140 388 149 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	422	1,587 1 0 0 109 1,685 5,73 2,240 1275 412 510 0 0 0	1,599 1 1 0 0 0 5 1,318 5 1,823 294 1,224 392 148 0 0 0 144 4	0 0 0 0 24 1,213 436 1,315 165 0 0 0 0 144	363
	Other exposures Standardised Total ²	189	189	183	561	187	187	181	500
	Standardised (Otal								300

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

(7) Total value before the engineering of consentering analysis of the consentering

		(2) too was equations are proteins per correspond consepuny excess trace for excession expected, excessive values experience, levely are care one to the horizons have a true consequence, excessive values experience, levely are care one to the horizons have a true consequence, excessive values experience, levely are care one to the horizons have a true consequence. Standardised Approach												
					Standardise	d Approach								
			As of 31,	/03/2021			As of 30,	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR. %)													
	Central governments or central banks Regional governments or local authorities	1	1	0		12	12	0						
	Public sector entities	0	120			0	110							
	Multilateral Development Banks	n n				0								
	International Organisations	ō	ō	0		ō	ō	ō						
	Institutions	619	622	62		626	606							
	Corporates	767	591	533		851	661	595						
		367	365	310		426	425	361						
	Retail	94	42	30		95 44	42	30						
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property	49	10	6			10	6						
OHITED HANGDOIN	Secured by mortgages on immovable property	188	187	68		184	184	66						
	of which: SME Exposures in default	20	70	1 27	2	99	10	25	2					
	Exposures in default Items associated with particularly high risk	30	20 0	37	,	32	29	40	,					
	Covered bonds	9	-	1		8		1						
	Claims on institutions and corporates with a ST credit assessment	ō	ō	0		0	0	ō						
	Collective investments undertakings (CIU)	0	0	0		1	1	1						
	Equity	0	0	0		0	0	0						
	Other exposures		8	8		5	5	5						
	Standardised Total ²				3				3					

[1] Original exposure, utilial: Exposure value, is reported before taking into account any effect date to credit connection functions or credit risk militigation inchrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes tricke for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	s) and other own runus reduct	oons related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks								
	Regional governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities	0	ō			ō	ō	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0			0	0	0	
	of which: SME	0				0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0			0	0	0	0
	Items associated with particularly high risk	o o	o o	0	Ů	ŏ	ŏ	ő	
	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	
	Eoulty Other exposures	0	0			0	0	0	
	Other exposures Standardised Total ²	0			0	0	0	0	0
	Stallbardised fotal								

U)

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

(2) Total value advisatments and nonsidens one recently of reconstructed warfulness those for survividacions empresses additional valuation advisatments (Albica) and other runs funds confurince solated.

		exposures, but includes gene		unterparty excludes crose for se	сановол ефонец воло	rai valuatori alguloritiriti (AliA	.,	JOHN TERRITO TO UNE	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mi) PUR. %). Central governments or central banks Recional governments or local authorities Public sector entities	0 0 0	C	0 0 0		0 0 0	0	0 0 0	
	Multilateral Development Banks International Organisations Institutions Corporates	0 0 0	0	0 0		0 0 0	0	0	
Country of Counterpart 10	of which: SME Retail of which: SME Secured by mortosoes on immovable property	0	0	0		0	0	0	
	of which: SME It is a source in default Items associated with particularly high risk Covered bonds	0 0	0	0 0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0	0 0		0	0	0	
	Standardised Total ²				0				

Credit Risk - IRB Approach

		Confédération Nationale du Crédit Mutuel												
								IRB Ap	proach					
					As of 3	0/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		41,151	5	38,955	6,953	0	10	40,124	2	37,403	7,426	0	15
	Corporates	Corporates - Of Which: Specialised Lending	185,237 11,316	3,658 206	145,995 10.731	83,772 8.474	1,708	2,645 59	184,818 11.936	3,371 149	146,616 11,289	81,607 9.014	1,679	3,122 58
		Corporates - Of Which: SME	46.079	1.314	10,731 40,188	8,474 18.138	1.012	837	47,372	1.293	42.071	9,014 16.980	966	851
	Retail	corpulates - or winds: sinc	363.988	6.224	331.792	36.847	2,189	3.931	370.107	6.033	337,389	36,862	2.080	4.090
	Polician .	Retail - Secured on real estate property	195,266		192,081	22,577	932	1.501	198,946	2.721	195,738	22,639	882	1,561
		Retail - Secured on real estate property - Of Which: SME	29,196	793	28.785	5.900	321	468	29,791	778	29.362	5.895	310	471
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	166,070	2.045	163.297	16.678	611	1.033	169.156	1.944	166.376	16.744	572	1.089
		Retail - Qualifying Revolving	22,406	167	11,523	1,163	37	146	22,580	162	11,567	1,154	35	153
		Retail - Other Retail	146,316	3,218	128,188	13,107	1,220	2,284	148,581	3,150	130,084	13,069	1,163	2,367
		Retail - Other Retail - Of Which: SME	49,845	2,238	38,706	6,900	966	1,507	50,325	2,217	38,580	6,752	927	1,482
		Retail - Other Retail - Of Which: non-SME	96,471	980	89,482	6,207	254	777	98,255	934	91,504	6,317	236	885
	Equity		19,382	0	19,382	65,136	0		20,016	0	20,016	67,360	0	
		credit-obligation assets				6,056						6,392		
	IRB Total ²					198,763						199,648		

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

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21,662	5	21,160	4,434	0	4	22,574	1	21,991	4,994	0	3
	Corporates	153,500	3,196	120,029	67,435	1,624	2,371	153,728	2,981	121,562	65,985	1,610	2,817
	Corporates - Of Which: Specialised Lending	5,377	58	4,927	3,912	0	20	5,732	50	5,252	4,218	0	19
	Corporates - Of Which: SME	44,177	1,247	38,429	17,054	929	782	45,260	1,224	40,229	15,960	898	792
	Retail	360,194	6,143 2.786	328,221 189.781	36,440	2,166	3,884	366,337 196,577	5,957 2,672	333,830	36,489	2,059 867	4,03
	Retail - Secured on real estate property	192,932 29,142	2,786 790	28.732	22,314 5.885	916 320	1,476	29.734	775	193,404 29,306	22,376 5.878	309	1,53
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		1.996	28,732 161.049	5,885 16.429	597	1.010	29,734	1.897	29,306 164,098	16.498	558	1.065
	Retail - Secured on real estate property - Of which: non-or Retail - Qualifying Revolving	163,790 22,305	1,996	11.470	16,429	36	1,010	22,480	1,897	11.514	15,498	34	1,065
	Retail - Other Retail	144,957	3.193	126,970	12.971	1,214	2.264	147.280	3.127	128.912	12.965	1.158	2.34
	Retail - Other Retail - Of Which: SMF	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	290	761	97.059	914	90.407	6,737	232	870
	Equity	18,332	0	18.332	62.148	0	0	18.830	0	18.830	64.033	0	0
	Other non credit-obligation assets	10,101		11,712			-	10,010	_	10,000	- 1,000		
	IRR Total												

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

							IRB Ap	proach											
				As of	0/09/2020					As of	31/12/2020								
		Original Exposure ¹		Original Exposure ¹						ginal Exposure ¹ Exposure Value ¹		amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions						
	Central banks and central governments	0	0	0 2.284	0 370	0 0		0	0	0	0	0	0						
	Institutions	2,307	0	3,566	2.304			2,165 4,477		2,140 3.612	359								
	Corporates Corporates - Of Which: Specialised Lending	4,318 174	3	3,566	2,304 154	4	26	184	3	3,612	2,289 160		25						
	Corporates - Of Which: SME	315	2	288	174	4	2	340	2	280	151	4	2						
	Retail	212	3	194	21		3	210	3	194	20		3						
	Retail - Secured on real estate property	121	3	119	14		3	121	3	119	13	1	3						
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	n n	â	2	ő	2	i	i i	n						
GERMANY	Retail - Secured on real estate property - Of Which: non-S	119	3	117	13	1	1	120	3	118	12	1	1						
	Retail - Qualifying Revolving	8	0	4	0	0		8	0	4	1	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) Oxional execure. unlike Execure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,011	0	1,011	42	0	0	525	0	525	17	0	0
	Corporates	2,541	4	2,137	1,438	2	11	2,638	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 Retail	371 191	4	316 174	211 20	2	4	395 194	4	294 177	173 21	2	3
		191		174	13		4	199		1//	21 14		9
	Retail - Secured on real estate property	113	3	112	13	1	2		3	115	14	1	- 2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	104		103	10	1	1	10 106		105	3	1	1
EGAET IDOUTED	Retail - Secured on real estate property - Ut Which: non-si Retail - Qualifying Revolving	109	1	103	10	0	0	106	1	105	11	0	1
	Retail - Other Retail	70	2	59	7	1	2	71	2	59	7		0
	Retail - Other Retail - Of Which: SME	17	3	12		1 :	- 1	16		11		1 :	1 ,
	Retail - Other Retail - Of Which: non-SME	54	2	46	3		1	55	2	47	3 4		1
	Equity	87	n	87	307	0	â	88	n	88	312	0	n
	Other non credit-obligation assets	07	Ů	07		_	-		_			, and	ı -
	IRB Total												

(3) Original exposure, unille Exposure value, is reconst before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,775	0	382	77 263	0	0	2,178 864	0	460	93 249	14	0
		863	16	528	263	21	14	869	16	525	249	19	16
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	99	16	96	62	21	14	111	16	103	55	14	16
	Retail	854	30	796	101		15	863	29	809	101	2.7	15
	Retail - Secured on real estate property	613	23	600	82	7	9	614	22	599	81	7	10
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	ń	ń	1	0	1	0.	ń	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-Si	612	23	598	82	7	9	613	22	598	80	7	10
	Retail - Qualifying Revolving	20	1	11	2	ò	1	20	1	10	2	ò	1
	Retail - Other Retail	221	6	186	17	1	5	229	6	200	19	1	5
	Retail - Other Retail - Of Which: SME	8	0	3	1	0	0	11	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	213	6	182	17	1	5	219	6	196	18	1	5
	Equity	3	0	3	7	0	0	3	0	3	5		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 mitisation techniques (e.g., substitution effects).

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount .	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	Of which: Of which: provisions Of which: Of which: provisions											0
	Institutions	632 1.828	0 58	631 1,380	104 490	0	0 33	435 1.900	0 58		53 532	0	0 57
	Corporates	70	58	1,380	490 58	1	33	70	58	1,457	532	0	5/
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	245	0	220	58 128			312	0	282	58 146		0
	Retail	344	3	318	35	2	- 6	348	3	320	35	2	-
	Retail - Secured on real estate property	172	4	170	20	î	2	170	4	168	19	î	3
	Retail - Secured on real estate property - Of Which: SME	7	0	7	2	0		7	0	7	2	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si	166	4	163	18	1	2	163	4	161	18	1	2
	Retail - Qualifying Revolving	15	1	8	1	0	1	15	1	8	1	0	1
	Retail - Other Retail	157	4	140	15	1	3	164	3	144	15	1	3
	Retail - Other Retail - Of Which: SME	18	1	12	3	0	0	18	0	12	3	0	0
	Retail - Other Retail - Of Which: non-SME	138	3	128	12	1	3	145	3	132	12	0	2
	Equity	23	0	23	48	0	. 0	26		26	56		0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		965	0	945	181	0	0	725	0	706	147	0	0
	Corporat		6,407	54	4,797	3,767	6	62	6,147	58	4,554	3,392	5	53
		Corporates - Of Which: Specialised Lending	626	0	597	485	0	1	892	7	872	698	0	2
		Corporates - Of Which: SME	40	4	39	28	6	2	272	4	230	159	5	2
	Retail		275	4	265	22	1	2	270	5	260	22	1	2
		Retail - Secured on real estate property	170	3	169	15	1	2	174	3	173	16	1	2
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sf	170	3	168	15	1	2	174	3	173	16	1	2
		Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
		Retail - Other Retail	103	1	96	7	0	1	93	1	86	6	0	1
		Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	2	0	0	0
		Retail - Other Retail - Of Which: non-SME	99	1	93	6	0	1	90	1	84	6	0	1
	Equity		195	0	195	710	0	0	215	0	215	784	0	0
	Other no	n credit-obligation assets												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central bar Institution Corporates		0 344 695	0 0 18	0 341 609	0 75 353	0 0 13	0 1 11	0 432 694	0 0 17	0 429 547	0 74 280	0 0 9	0 1 15
	Retail	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	145 103 114	8 10 1	145 91 108	115 66 10	0 13 0	0 11 1	137 104 114	8 10 1	137 94 107	107 54 10	9	2 11 1
SPAIN		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	44 0 43	1 0 1	43 0 43	4 0 4	0	0	45 0 45	1 0 1	45 0 44	3 0 3	0	0
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SMF	5 65 8	0 1	3 62 7	0 6	0	0 1	5 63 8	0 1	3 60 7	0 6	0	0 1
	Equity Other non	57 0	0	55 0	5	0	0	55 22	0	53 22	4 80	0	1 0	
	IRB Total	Controlligation assets												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		3,128	0	3,122	366	0	0	2,580	0	2,571	347	0	0
	Corporate	•	3,013	16 10	2,490 534	1,526 433	0	17	2,881	7	2,336 604	1,505 510	0	18
		Corporates - Of Which: Specialised Lending	566	10	438	433 186		0	653		217			0
	Retail	Corporates - Of Which: SME	446 402	0	4.88 385	186 38	0		226 404		389	65 35	0	0
	Recall	Retail - Secured on real estate property	274	4	272	26	1	3	271	4	270	23	1	3
		Retail - Secured on real estate property - Of Which: SME	1	,	1	0		n n	1	,	1	0		â
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	273	4	271	26	1	2	271	4	269	22	i	2
		Retail - Qualifying Revolving	4	ó	2	0	ō	ō	4	ó	2	0	ō	ō
		Retail - Other Retail	124	2	111	11	1	1	129	2	117	12	1	1
		Retail - Other Retail - Of Which: SME	3	1	2	1	1	0	3	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	121	1	109	11	0	1	126	2	115	12	1	1
	Equity		2	0	2	8	0	0	2	0	2	8	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	Of which: Of whi											0
		0	0	0	0			0	0		0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0		0		0	0	0		0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0		0		0	0		0	0		0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0		0	0	0	0	0	0	0
		0				0	0				0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0					0		0	0		0
			0				0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0					0		0	0		0
	Other non credit-obligation assets	-	0				0	- 0			0	-	-
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME		0		0	0	0	0	0	0	0	0	0
	Retail	corporata - or miles, and	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)											provision	
	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	14	41,413	2	38,882	6,640	0	10
	Corporates	185,453	3,420	146,397	81,973	1,679	3,135	185,711	3,683	147,501	82,368	1,823	2,781
	Corporates - Of Which: Specialised Lending	12,396	144	11,696	9,250	0	60	12,505	175 1.388	11,796	9,174	1,072	66
	Corporates - Of Which: SME Retail	48,521 374,340	5,947	41,748 340.767	16,717 36.465	971 2.023	867 4.021	48,929 382.313	1,388 5.858	42,864 348.236	17,193 37.251	1,072	1,006
	Retail - Secured on real estate property		2,670	198.657	22.464	2,023 860	1.533	208.365	2,597	204.823	23.161	835	1.574
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	201,920 30.359	2,6/0 754	198,657	22,969 5.854	298	463	208,365 31,427	2,597 747	30.952	6.011	297	515
Consolidated data	Retail - Secured on real estate property - Of Which; sone Retail - Secured on real estate property - Of Which; non-Sh	171,561	1.916	168.750	16.610	562	1.071	176.939	1.850	173.871	17.149	538	1.059
	Retail - Qualifying Revolving	22,953	160	11.633	1.135	35	140	23.236	158	11,775	1.137	34	147
	Retail - Other Retail	149,467	3.116	130,477	12.866	1.129	2.338	150.711	3.103	131.638	12.953	1.124	2.428
	Retail - Other Retail - Of Which: SMF	50.788	2,206	38,592	6,674	902	1.464	50.370	2.213	38.943	6.742	903	1.732
	Retail - Other Retail - Of Which: non-SME	98,679	910	91,884	6,192	228	875	100.341	890	92,695	6.211	221	696
	Equity	20.328	0	20,328	68.464	1		20.295	0	20.295	68.014	2	
	Other non credit-obligation assets				6,850						6,684		
	IRB Total ²				201,579						200.957		

								IRB Ap	proach					
					As of	31/03/2021					As of	80/06/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions	20,981	2	20,521	4,377	0	3	20,786	1	20,301	3,281	0	3
		Corporates Corporates - Of Which: Specialised Lending	153,607 6.049	3,057 51	120,537 5.536	66,058 4,398	1,610	2,798	154,054 6.228	3,267 51	121,830 5,686	66,506 4.488	1,755	2,390
		Corporates - Of Which: SME	46.360	1.239	39,800	4,398 15.859	904	21 807	6,228 46.910	1.319	41.014	4,488 16.365	1,006	940
		Corporates - Of Which: SME Retail	96,360 370,569	5.872	39,800	15,859 36.095	2.004	3 974	46,910 378,399	5,779	41,014 344,545	16,365 36.837	1,006	4.101
		Retail - Secured on real estate property	199,531	2,622	196.302	22,200	2,004	1,508	205.899	2,544	202.393	22.888	819	1,548
		Retail - Secured on real estate property - Of Which: SME	30.301	751	29.850	5.837	297	461	31.371	744	30.896	5.996	296	514
	FRANCE	Retail - Secured on real estate property - Of Which: non-Sh		1.870	166.452	16.363	548	1.047	174,528	1.800	171.498	16.893	523	1.035
		Retail - Qualifying Revolving	22.851	157	11.580	1.129	34	147	23.134	155	11.721	1.131	33	144
		Retail - Other Retail	148,186	3,094	129,321	12,766	1,124	2,319	149,366	3,081	130,430	12,818	1,119	2,408
		Retail - Other Retail - Of Which: SME	50,688	2,202	38,521	6,658	900	1,459	50,208	2,208	38,810	6,694	901	1,726
		Retail - Other Retail - Of Which: non-SME	97,498	892	90,800	6,108	224	860	99,158	872	91,620	6,124	218	682
1		Equity	19,132	0	19,132	65,153	1	0	19,108	0	19,108	64,881	2	0
		Other non credit-obligation assets												

Risk exp 3,160 4,400 189 364 209 121 2 119 8 80 12 3,134 3,552 189 284 193 119 2 117 4 70 3,778 4,511 202 314 211 123 1 122 8 80 12 3,756 3,690 201 272 194 120 1 119 4 70 361 2,427 176 153 19 12 0 12 0 362 2,429 188 154 19 12 0 12 0 6 GERMANY

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)	Of which: Value Of which: Of which											
	Central banks and central governments Institutions Corporates	0 2,089 2,490	0 3	2,068 2,104	320 1,302	0 2	0 0 30	682 2,632	0 0 2	0 662 2,174	0 48 1,251	0	0 0 51
	Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail	533 314 193	0 3 6	521 265 176	452 158 21	0 2 2	0 4 5	486 335 196	0 2 7	482 273 178	375 151 21	0 0 2	0 5 5
LUXEMBOURG	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	116 10 106	2	114 10 104	14 3 11	1 0	1 1	116 10 106	2 1	114 10 104	13 3 10	1 0	1 1
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	7 70 15	0 3 1	4 58 11	0 6 2	0 1 1	0 3 1	7 73 18	0 3 1	4 61 13	0 7 3	0 1 1	0 3 1
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	54 89	0	47 89	4 317	0	0	55 13	0	48 13	4 30	0	0
	IRB Total	(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cres	Sit conversion fa	tors or credit ris	k mitigation tech	nniques (e.g. substitutio	n effects).	

0 2,193 771 0 114 861 639 1 638 21 202 0 534 491 0 111 805 624 1 623 11 170 2,029 977 0 103 841 613 1 612 20 208 7 SWITZERLAND

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Confédération Nationale du Crédit Mutuel

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustme
	(min EUR, %)	Of which: defaulted 0 0 0 0 0							Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0
	Institutions	448 1.927	0 58	447 1.484	52 635	0	0 58	330 2.007	0 58	329 1.494	63 663	0	0
	Corporates		58		635 56	1	58	67	58	1,494		1	58
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	68 303	0	58 267	56 131		0	292	2	259	56 132		4
	Retail	354	3	326	36	2	-	359	3	337	37	2	6
	Retail - Secured on real estate property	176	4	173	20	î	3	174	4	171	19	î	3
	Retail - Secured on real estate property - Of Which: SME	7		6	1		0	6	0	6	1	0	
BELGIUM	Retail - Secured on real estate property - Of Which: non-Si	169	4	167	19	1	3	168	4	165	18	1	2
	Retail - Qualifying Revolving	15	1	8	1	0	1	15	1	8	1	0	1
	Retail - Other Retail	163	5	144	15	1	3	171	4	158	17	1	3
	Retail - Other Retail - Of Which: SME	18	0	13	3	0	0	16	0	12	3	0	0
	Retail - Other Retail - Of Which: non-SME	144	4	132	12	1	3	154	4	145	14	1	3
	Equity	32	0	32	68	0	0	59	0	59	120	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Origin	I Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,468	0 46	1,448	309 3.261	0	0 58	1,406	0	1,386	338 3.177	0	0
		6,7/5	46	5,174 860	3,261 675	5	58	873	36	4,885 853	673	5	59 15
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			429	50		2	392	4	392	51		2
	Retail	432 272	4	262	23	í	3	280	4	267	25	í	3
	Retail - Secured on real estate property	178	3	177	16	1	2	180	3	178	16	1	2
UNITED STATES	Retail - Secured on real estate property - I		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - I	Of Which: non-St 178	3	177	16	1	2	180	3	178	16	1	2
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	91	1	84	6	0	1	97	1	87	9	0	1
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	8	0	8	3	0	0
	Retail - Other Retail - Of Which: non-SME	89 207	1	82	6 753	0	1 0	89	1	80	6 425	0	1
	Equity Other non-credit-obligation assets	207	0	207	/53	0	0	122	0	122	425	0	
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	507	0	504	73	0	0	361	0	358	131	0	0
	Corporates - Of Which: Specialised Lending	652 132	18	519 132	281 102	9	15	605 120	10	493 120	268 99	9	13
	Corporates - Of Which: SME	104	10	95	55		11	100	10	92	54		12
	Retail	117	1	111	10	ń	1	120	10	113	10	ő	1
	Retail - Secured on real estate property	49	i	48	4	0	0	51	0	50	4	0	0
	Retail - Secured on real estate property - Of Which: SME	1	ō	1	ó	ō	ō	0	ō	0	ė .	ō	ō
SPAIN	Retail - Secured on real estate property - Of Which: non-St	49	1	48	4	0	0	50	0	50	4	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	62	1	60	6	0	1	64	1	60	6	0	1
	Retail - Other Retail - Of Which: SME	8	0	7	2	0	0	8	0	7	1	0	0
	Retail - Other Retail - Of Which: non-SME	54	0	53	4	0	1	56	1	53	4	0	0
	Equity	0			0	0	. 0	3	0	3		0	0
	Other non credit-obligation assets												
	IRB Iotal												

								IRB Ap	proach					
					As of 1	1/03/2021					As of 3	30/06/2021		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EU	1, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		2,473	0	2,456	435	0	0	2,253	0	2,249	391	0	0
	Corporates		2,950	7	2,419	1,628	0	19	3,039	34	2,471	1,656	0	23
	Corporates - Of Which: Special	ised Lending	657	0	610	515	0	0	681	0	626	475	0	0
	Corporates - Of Which: SME		231	0	224	67	0	0	230	0	223	67	0	0
	Retail		395	5	381	34	1	3	417	5	397	40	1	3
	Retail - Secured on real esta		264	4	262	22	1	2	286	4	284	28	1	2
UNITED KINGDOM	Retail - Secured	on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ONLIED KINGDOM		on real estate property - Of Which: non-SP	263	4	262	22	1	2	286	4	284	28	1	2
	Retail - Qualifying Revolving Retail - Other Retail		128		117	12			127		111	12	0	
			128	1	11/	12	0	1	12/	1	111	12	0	1
		etail - Of Which: SME	124	0	2 115	1		0	123	0	2 109	1	0	0
	Retail - Other Ri Equity	etail - Of Which: non-SME	129	1	115	11	0	0	123	0	109	11 59	0	1
	Other non credit-obligation assets				1	3		- 0	17		17	37		
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2021					As of 3	80/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustment and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0		0	0	0	0	
	Corporati	Corporates - Of Which: Specialised Lending	0	0		0		0	0	0	0	0	0	0
		Corporates - Of Which: SME	ő	ő	ő	ő	ő	o o	ő	ő	o o	ő	0	ő
	Retail		o	0	0	0		0	0		0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0		0		0		0	0		0	
	Equity	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0	0	0	0
		credit-obligation assets				0		0			0		- 0	
	IRB Total													

							IRB Ap	nroach					
				As of 1	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Corporates - Ut Which: SME Retail	0			0	0	0			0	0	0	0
	Retail - Secured on real estate property	0	0		0		0			0		0	0
	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0		0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0		0			0	0	0	
,,,,,	Retail - Qualifying Revolving	0			0		0	ő		0	o o	ő	0
	Retail - Other Retail	0					0			0			, o
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ő	ő	ő	ō	ő	o o	ŏ	ŏ	ő	ő	0	ő
	Equity	ō	ō	ō	o o	ō	ō	ō	ō	ō	ō	i o	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 effect



General governments exposures by country of the counterparty

						Conféd	ération Nationale du Cré							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	Notional amount	Can ying amount	Nodolai allouit			
[0 - 3M [[3M - 1Y [5 45	5 45	0	0	0	5 45	0	0	0	0	1	0	
[1Y - 2Y [[2Y - 3Y [Austria	6 211	6 211	0	0	0 185	6 26	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [21 139	21 139	0	0	8 103	13 36	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 427	0 427	0 0	0 0	0 296	0 130	0	0	0	0	0 1	0 0	0
[3M - 1Y [[1Y - 2Y [82 47	82 47 97	0	0	75 44 65	7	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	97 115 577	9/ 115 577	0	0	76 534	32 38 43	0	0	0	0	0	0	
[10Y - more		953	0 953	0	0	0 798	0 155	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	0 6	0 0	0	0	0	0 0	0	0	0 0	0 0	0 0	0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]		4 0 0	4 0 0	0	0	0 0	4 0 0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Denmark	0	0	0	0	0	0 0	0 0 0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [10	10	0	0	0	10	0	0	0	0	0	0	0
1Y - 2Y 2Y - 3Y	Estonia													
[3Y - 5Y [5Y - 10Y 10Y - more	Estonia													
Total	1													



General governments exposures by country of the counterparty

						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	1 5 104 0 34 67 0	1 5 104 0 34 67 0	0 0 0 0 0	0 0 0 0 0	0 5 100 0 34 56 0	1 0 4 0 0 0 111 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 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	France	2,191 1,773 1,397 1,329 4,219 3,942 1,511 16,362	2,191 1,773 1,397 1,329 4,219 3,942 1,511 16,362	0 0 0 57 8 0	0 39 0 12 0 0	1,366 1,232 834 755 3,166 2,345 561 10,259	825 502 563 561 996 1,589 950 5,987	0 0 0 4 1 1 2 50	0 3 1 30 213 13 104	0 0 0 0 19 8 89	0 0 5 1 209 86 630	498 1,273 191 24 1 17 298	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,072
[0 - 3M [3M - 1Y	Germany	53 207 166 85 165 345 20	53 207 166 85 165 345 20	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 177 128 45 112 262 15	23 30 38 39 53 83 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	102 0 0 0 0 0 0	0 0 0 0 0	5
Total [0 - 3M [Croatia													
[0 - 3M [Greece	8 0 0 0 0 0 0	8 0 0 0 0 0	8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[3M - 1Y [Hungary	8 0 0 0 0 0	8 0 0 0 0 0 0	8 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M	Ireland	0 0 0 30 0 137 0 0	0 0 30 0 137 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 30 0 137 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Italy	43 0 53 26 0 0	43 0 53 26 0 0	25 0 53 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	18 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Confed	lération Nationale du Cré							
						Dive	As of 31/12/2020							
				On balance sl		Direc	ct exposures		Deriva	bisson		Off balan	eo eboot	-
	(mln EUR)		1	On balance Si	ieet				Deriva	uves		OII balan	ce sneet	-
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
10.241				0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y 13Y - 5Y 15Y - 10Y	Lithuania	0 0 0	0	0	0	0	0	0 0 0	0 0	0 0	0	0	0 0 0	
Total		0 0	0 0	0 0	0	0	0 0 56	0 0	0	0	0 0	0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		6 0 19	6 0 19	0	0	0	6 0 19	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Luxembourg	36 156	36 156	0	0	27 128	9 29	0	0	0	0	0	0	
Total		275	275	0	0	155	1 120	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
T10Y - more Total T 0 - 3M T T 3M - 1Y T T 3M - 1Y T T T T T T T T T		5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [56 14 45	56 14 45	0 0 0	0 0 0	51 0 0	5 14 45	0 0 0	0 0	0	0 0	0 0 0	0 0 0	
	Netherlands	45 17 38 0	45 17 38	0	0	0	16 38 0	0	0	0	0	0	0	
Total [0 - 3M [175 0	0	0	0	0 52	123	0	0	0	0	0	0	0
[3M - 1Y [Poland	0 0 18	0 0 18	0	0	0 0 18	0	0 0 0	0 0	0 0	0	0	0 0 0	
[5Y - 10Y [Totalia	0 2 0	0 2 0	0 0	0 0 0	0 2 0	0	0 0 0	0 0	0	0 0	0 0 0	0 0 0	
Total T0 - 3M F		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	4
TO - 3M	Portugal	0 87	0 87	0	0	0 87	0	0	0	0	0	0	0	
		87 247 28 0	87 247 28 0	0	0	247 28 0	0	0	0	0	0	0	0 0 0	
Total [0 - 3M [[3M - 1Y [362 0 0	362 0 0	0 0	0 0	362 0 0	0	0	0 0	0 0	0 0	0	0 0 0	0
TO - 3M	Romania	8 0	8 0	8 0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0	0
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0 0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Slovenia													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total	L													



General governments exposures by country of the counterparty

						Confed	lération Nationale du Cré							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
T 0 - 3M F		28 53	28	0	0	25 53	3	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Spain	92	28 53 92 75	0	0	92	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Spain	75 347 338	75 347 338	0	0	75 347 337	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [932	932	0	0	929	3	0	0	0	0	0	0	1
[0 - 3M		4 18 2	4 18 2	0	0	0	4 18 2	0	0	0	0	0	0 0 0	
[3Y - 5Y [5Y - 10Y	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [0 27	0 27	0	0	0	0 27	0	0	0	0	0	0 0	0
[17 - 27 [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 0	0	0 0	0	0 0	0 0	0	0 0	0 0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Iceland	9 0 2	9 0 2	0	0	0 0 2	0	0	0	0	0	0	0	
l 10Y - more		0 12	0 12	9	0	0 2	0 0	0	0	0	0	0	0	0
[0 - 3M [0	0 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
1 2Y - 3Y I 13Y - 5Y I	Norway													
Total	1													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia	0 16	0 16	0 0 16	0	0	0	0	0	0	0	0	0	
		0 28	0 28	0 28	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [2 0	2 0	0 0	0	0	2 0	0	0	0	0	0	0	Ü
[1Y - 2Y [Canada	8 26 313	8 26 313	0 0 20	0	0 24 256	8 2 37	0 0 0	0 0	0 0	0 0	0 0	0 0 0	
[5Y - 10Y [[10Y - more	1	55 0	55 0	4 0	0	38 0	12	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y	1	85 0	85 0	0 0	0 0	85 0	62 0	0	0 0 0	0 0 0	0 0	0 0	0 0 0	4
[1Y - 2Y [Hong Kong	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	1	85	85	0	0	85	0	0	0	. 0	0	0	0	0



General governments exposures by country of the counterparty

As of 31/12/2020 Direct exposures		
Direct exposures		
(min EUR) On balance sheet Derivatives	Off bala	ance sheet
		sheet exposures
Derivatives with positive fair value Derivatives with negative fair value	ilue	
Total carrying amount of		Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets assets (net of short		
positions)	Nominal	Provisions
of which: Financial assets of which: Financial assets at designated at fair value through other fair value through other approximation of which: Financial assets at designated at fair value through other approximation of which: Financial assets at designated at fair value through other approximation of which: Financial assets at designated at fair value through other approximation of which: Financial assets at designated at fair value through other approximation of the fair value and the fair value through other approximation of the fair value and the fair v	ount	
held for trading through profit or loss comprehensive income comprehensive income comprehensive income		
	0	0
[XY-2Y] 40 40 0 0 0 0 0 0	0	0
13Y-5Y	0	0
131 - 131	0 0	0 100
	0	0
1 f3Y-5Yf	0	0
Total 2.393 2.393 66 0 2.184 143 0 0 0	0 0	0 0
[0 - 341] [3M - 1Y]		
[1Y - 2Y [
[3Y - 5Y] China [5Y - 10Y] [JJY' - more		
Total	1 0	0 0
	0	0
	0	0
Total 5 5 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1	0 0
	0	0
	0	0
1(10'-more 0 0 0 0 0 0 0 0 0	0 0	0 0
	0	0
[7Y-5Y]	0	0
TSY - 10YT	0 0	0
[0.3M] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0	0 0
[1Y-2Y] 83 83 0 0 0 83 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1	0 201	0
131-311 1.79 1.79 1.79 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	76 33 0	0
110Y more	0 316	0 0
13M-1Y 82 82 64 0 0 17 0 0 0 0 17 17-2Y 15 15 0 0 0 0 0 0 0 0 0	0	0
7.2Y-3Y	258 0	0
197 - more	0 258	0 9



General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

						Conied	eration Nationale du Cre	ait Mutuei						
							As of 31/12/2020)						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 91 95 50 55 45 0	0 91 95 50 55 45 0	0 0 11 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 91 84 46 55 45 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 15 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	21 74 81 131 428 458 0	21 74 81 131 428 458 0	0 9 16 0 0	0 0 0 0	0 43 16 96 361 385 0	21 22 49 35 67 74	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 42 27 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance s	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	49 0 42 176 18 203 17	49 0 42 176 18 203 17	0 0 0 0 0 48 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 35 150 5 115 0	49 0 6 26 13 39 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [Belgium	113 127 101 47 89 517 69 963	113 27 101 47 89 517 69	0 0 0 0 0 0 0 0	0 0 0 0 0	76 27 66 15 75 479 57 795	35 0 35 32 15 38 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0
[0 - 3M	Denmark	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

						Conied	eration Nationale du Créd							
						Di	As of 30/06/2021							
						Direc	t exposures					9551.1		
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
						1								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Flaturity	country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [1 4	1 4	0	0	0	1 4	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland	101 0 35	101	0	0	101 0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		90 65	35 90 65	25 35	0	30 56 21	5 9 10	0	0	0 0 0	0 0	0 0 0	0 0	
Total f 0 - 3M f		296 1,525 1,213	296 1,525 1,213	60 0	9 0	208 698 432	28 787 781	0	2	0	0	628 1 1 1 1 0	0	0
TO - 3M	France	1,525 1,213 1,669 1,257 4,431 3,560 1,852	1,525 1,213 1,669 1,257	0	0 13	1,069 732	787 781 600 512 1,021 1,521 855	0 3	0 32	0	5 2	1.119 176 34	0	
[3Y - 5Y [5Y - 10Y 10Y - more Total	Trance	4,431 3,560 1,852	4,431 3,560 1,852	59 4 54	0	3,351 2,035 943	1,021 1,521 855	0 2 43	206 13 103	16 6 59	207 84 637	1 15	0	
Total		15,507 151 151 84	15,507 151 84	117 0	52	9,260 117 63	6,078 34 21	48 0	103 357 0	81 0	935 0	286 2,259 98	0	992
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		310 36	310 36	0 0	0	262 0	48 36	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	310 36 266 308	266 308	73	0	206 167	60 68	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [3M - 1Y		1.161	1.161	80	0	815	266	0	0	0	0	99	0	7
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Croatia													
f10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 0	0 0	0 0	0 0	0 0	0 0	0	0	0	0	0 0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0 30 0	0 30 0	0 0	0	0 30 0	0	0 0 0	0 0 0	0 0 0	0 0	0	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Ireland	0 130 10	0 130 10 14	0	0	0 130	0	0	0	0	0	0	0	
f 10Y - more Total		10 14 184	10 14 184	10 14 24	0	0 160	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 27 79	0 27 79	0 27 27	0	0 0	0	0	0	0	0	0	0	
[1Y - 2Y [Italy	79 224 65	79 224 65	27 0 27	0	52 224 38	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		13 36 444	13 36 444	13 36 130	0 0	0 0 314	0 0	0 0	0 0	0 0	0 0	0 0	0	0
Total [0 - 3M [,,,,	_56	,	324		,						
[1Y - 2Y [Latvia													
IVCai														



General governments exposures by country of the counterparty

						Conféc	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of			<u> </u>			<u> </u>					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative ilitariciai assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			can ying amount				
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	0 6	0 6	0 6	0	0	0	0	0	0	0	0	0	
[10Y - more Total		6 56	6 56	6	0	0	0 0 56	0	0	0	0	0	0	0
[0 - 3M [6 0	6 0	0	0	0	6 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Luxembourg	20 34 149	20 34 149	0	0	0 25 107	20 9 42	0	0	0	0	0	0	
l 10Y - more Total		12 276	12 276	12 12	0	0 132	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Malta													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y		61 14	61 14	0	0	52 0	10 14	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Netherlands	0 45 16	0 45 16	0	0	0	0 45 16	0	0	0	0	0	0	
		41 0	41 0	0	0	0	41 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [177 0	177 0	0	0	52 0	125	0	0	0	0	0	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Poland	0 18	0 18	0	0	0 18	0	0	0	0	0	0	0	
[5Y - 10Y [Poland	0 2	0 2	0	0	0 2	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	20 0	20 0	0 0	0	20 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	4
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]		0 0 255	0 0 255	0	0	0 0 255	0	0	0	0	0	0	0	
7 2Y - 3Y F F3Y - 5Y F F5Y - 10Y F	Portugal	255 69 28	255 69 28	0 0	0	255 69 28	0 0	0	0	0 0 0	0	0	0	
Total		18 371	18 371	14 14	0	4 357	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0 8 n	0 8 0	0 8 0	0	0	0 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Romania	0	0	0 0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	4	9 0 17	9 0 17	9 0 17	0 0	0	0 0	0 0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [0 0	0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 0	0	0 0	
[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0 0 0	0	0 0	0	0 0	0 0	0	0 0 0	0 0 0	0	0	0	
Total	-	0	Ō	ő	ő	ő	ő	ő	ŏ	ő	ő	ŏ	ŏ	0
[0 - 3M [
[3Y - 5Y] [5Y - 10Y]	Slovenia													
f 10Y - more Total	4													



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions)	Direct expince sheet assets of which: Financial assets of which: Financial assets at of which:		Derivatives with negative fair value	Off balance sheet Off-balance sheet exposures Nominal Provisions	Risk weighted exposure amount
Total carrying amount of non-derivative financial	accets of which: Financial assets of which: Financial assets at designated at fair value fair value through other	Derivatives with positive fair value	Derivatives with negative fair value	Off-balance sheet exposures	Risk weighted exposure amount
Total carrying amount of non-derivative financial	assets of which: Financial assets of which: Financial assets at of which designated at fair value fair value through other	Derivatives with positive fair value	Derivatives with negative fair value	Off-balance sheet exposures	Risk weighted exposure amount
Total gross carrying amount of non- non-derivative financial	designated at fair value fair value through other	kh: Financial assets at			Risk weighted exposure amount
Total gross carrying amount of non- non-derivative financial	designated at fair value fair value through other	kh: Financial assets at		Nominal Provisions	Risk weighted exposure amount
Total gross carrying amount of non- non-derivative financial	designated at fair value fair value through other		it Carrying amount Notional amount	Nominal Provisions	exposure amount
of which: Financial head for tradir					
10 - 34V	0 0 110 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 1844 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
10 - 34f 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	
10 - 394 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 34f 0 0 0 13M - 14Y 0 0 0 0 13M - 14Y 0 0 0 0 13M - 24Y 0 0 0 0 13M - 24Y 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 [0 - 381 334 - 147 114 - 247 124 - 247 124 - 347 124 - 347 124 - 347 124 - 347 124 - 347 134 134 134 134 134 134 134 134 134 13	0 0	0 0 0	0 0	0 0	0
10 - 384 1	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 384 1	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 0 0 0 0 0 0 0 0 0 0 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
Total	187 0 466 0 0 0 208 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



General governments exposures by country of the counterparty

						Conféd	lération Nationale du Cré	dit Mutuel						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet .				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	177 75 40 0 0 61 0 354	177 76 40 0 0 61 0	0 0 0 0 6 0	0 0 0 0	177 76 40 0 0 55 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	70
[0 - 3M [U.S.	4 14 37 0 40 73 1,904	4 14 37 0 40 73 1,904 2,072	0 0 0 0 0 2 53 55	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 21 1,851	4 14 37 0 36 50 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [China													
[0 - 3M [Switzerland	0 0 0 0 0 5 5	0 0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0	
[0 - 3M [Other advanced economies non EEA	69 3 18 9 149 14 54 314	69 3 18 9 148 14 34	0 0 2 0 43 14 42 101	0 0 0 0	69 3 16 9 105 0 12 213	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 7	0 4 0 0 0 0 0 7	0 0 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 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
[0 - 3M [Middle East	0 89 89 124 193 105 0 599	0 89 89 124 193 105 0	0 7 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 82 89 124 193 105 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 200 0 74 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latin America and the Caribbean	3 16 16 18 8 15 0 17	3 16 16 8 15 0 17	0 0 0 0 10 0 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 0 0 0	3 16 16 6 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 262 0 262	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10



General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

						Conted	eration Nationale du Cre	eait Mutuei						
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	0 114 73 35 52 39 2	0 114 73 35 52 39 2	0 22 4 0 0 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 92 69 35 52 39 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 6 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	47 36 90 171 474 404 18	47 36 90 171 474 404 18	0 0 0 0 0 11 15	0 0 0 0 0	31 15 46 125 412 317 2	16 21 45 46 62 77	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 39 25 0 0	0 0 0 0	
Total		1,240	1,240	25	0	948	266	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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Confédération Nationale du Crédit Mutuel

				ı	As of 30/09/202	0							ı	s of 31/12/202	0			
		Gro	oss carrying amou	int			ed impairment, ac fair value due to (Collaterals and financial		Gross	carrying amou	ınt			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wh	nich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perform	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
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	1,530	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

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extraording on the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a carellided intercontain contraction, see guinted in Annual collective (15) to 863/101-11-15 in Supervisory reported series based in the sign convention, the provisors of the sign convention, the provisors



Performing and non-performing exposures Confédération Nationale du Crédit Mutuel

					As of 31/03/202									As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, acc fair value due to c		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performi	ng exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perforn	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	132,667	0	0	0	0	0	0	0	0	159,528	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	50,942		245	245	244	27	199	199	
Central banks	1,068	0	0	0	0	c	0	0	0	1,163	0	0	0	0	0	0		0
General governments	21,445	0	0	0	0	7	0	0	0	21,194	0	0	0	0	6	0	(0
Credit institutions	19,010	0	1	1	1	11	1	1	0	18,755	0	1	1	1	9	1	1	. 0
Other financial corporations	2,965	0	136	136	136	5	134	134	0	3,313	0	134	134	133	4	132	131	. 0
Non-financial corporations	6,284	0	81	81	81	3	59	59	0	6,516	0	110	110	110	8	67	67	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
Central banks	144	0	0	0	0	C	0	0	0	193	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
Credit institutions	54,003	7	2	2	2	5	5 1	1	1	56,313	12	1	1	1	5	1	1	. 0
Other financial corporations	16,486	24	260	260	260	61	139	139	88	16,048	289	272	272	259	71	140	135	105
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
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
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
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
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
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
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
OFF-BALANCE SHEET EXPOSURES	185,295		558	558	558	409	184	184	100	198,488		589	589	531	349	191	177	106

⁽¹⁾ For the difficition of non-performing exposures please refer to COMMISSION IMPERISTING (ESCALATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2 Template related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (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 exported. Institution (institution is exposured in fair value of the reported according to the PRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, in a credit-part of the result of the resu



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		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
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 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

[©]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 FINKEP framework (templates F18.00 / F19.00), 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-TTS 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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Confédération Nationale du Crédit Mutuel

			As of 31/	03/2021					As of 30/0	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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 nonperforming 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
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	o	o	129	129	o	0	0	o
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 F18.00 / F19.00), 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

				7/09/2020						1/12/2020						/03/2021						/06/2021		
	Cross com	ving amount	AS OF 31	3/09/2020			Cross car	ving amount	AS OF 3	1/12/2020		1	Cunco con	rving amount	AS OF 3	1/03/2021			Cross con	ving amount	AS OF 3U	/06/2021		_
	Gluss call	ying amount				Accumulated	GIUSS Cai					Accumulated	Gioss can					Accumulated	Gloss Call					Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			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 guarrying	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	17.891	501	0	18.475	876	876	18.473	494	0	18.555	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	37	37	1,140	24	0	1,182	30	30	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	165	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	693	0	7,104	459	459	7,104	571	0	7,187	490	490	7,187	639	0
J Information and communication	3.571	159	159	3.570	89	0	3.699	144	144	3.698	85	0	3.865	137	137	3.863	77	0	3.682	116	116	3.681	77	0
K Financial and insurance activities	14,002	514	514	14,002	447	0	13,920	382	382	13,920	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,	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	248.535	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative morantaria and public guarantee schemes in accordance with EBA Guidelines EBA,GL/2020/92. Confederation Nationals of York Must

i								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform													Performing			Non-perform				Performing			Non-performin				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Irratruments with significant increase in credit risk sinos initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not pist-due or pist-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	1,184	1,157	72	123	28	16	17	39	29	9	17	9	4	4	0	4	846	821	30	509	25	8	17	32	25	1	12		2	4	0	
of which: Households	468	452	43	52	17	8		25	19		10	6	2	1		3	199	166	1	s	11	2	5	17	11	0	1	6	1	2	0	1
of which: Collateralised by residential immovable property	205	200	1	7	5	4	3	1	1	0	0	0		0		0	15	14	0		0	۰	0	0		0		0	0	0	0	
of which: Non-financial corporations	713	702	30	71	11		9	13	10	1	6	3	2	3	0	1	646	632	28	504	14	5	12	15	13	1	11	2	1	2	0	7
of which: Small and Medium-sized Enterprises	686	675	30	68	11		9	13	10	1	6	3	2	3	0	1	631	617	28	495	14	5	12	15	13	1	11	2	1	2	0	7
of which: Collateralised by commercial immovable property	43	43	1	4	0	۰	0	1	1	0	1	0		0		0	6	6	0	3	0		0	0		0		0	0	0	0	

								An of 30	09/2020															As of 31	/12/2020							
	Gross :	sanying amount								pairment, accum.	lated negative chan	nges in fair valu	e due to credit risi	k .	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								ilmert, accum	lated negative char	ges in fair valu	ue due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi	ing						Non-performi						Performing			Non-perform	ing						Non-performi				
(min ELR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance missures	Of which: Unlikely to pay that are not past-due or past-due < 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant moratoria	64,309	63,862	211	6,865	447	407	84	568	450	11	290	119	106	29		126	62,299	61,697	210	5,970	592	207	162	695	515	20	201	190	es.	33	۰	230
of which: Households	1,349	1,326	1	235	23	2	16	80	69	0	43	11		9	0	13	1,537	1,437	57	250	100	13	54	112	71	11	47	41	3	2		63
of which: Collateralised by residential immovable property	87	85	1	2	1	1	1			0	0	0	۰	0		0	270	263	1	7	7	5	5	2	1	0	0	0	0	0		2
of which: Non-financial corporations	62,836	62,414	210	6,629	422	402	68	400	381	11	247	108	105	21		111	60,611	60,120	153	5,720	491	195	108	581	443	9	154	139	63	31	0	166
of which: Small and Medium-sized Enterprises	55,988	55,626	188	6,106	363	343	66	433	340	10	228	92	90	19		99	53,909	53,486	132	1,363	423	175	105	509	393		141	116	53	29		151
of which: Collateralised by commercial immovable property	1,139	1,131	11	132			0	7	6	0	3	1	1			0	1,143	1,134	11	40	9	7	0	9	-	0	4	1	1	0		2

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit sisk since initial recognition but net credit- impained (Stage 2)		Of which: exposures with forbairance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		g Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing		Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	18,552	18,288	18	606	264	256	3	65	27	0	3	37	37	0	1,477	128	20,331	19,957	7	3,982	374	248	34	65	20	0		45	30	3	1,607	176
of which: Households		0			0				0			0				0	0	۰			0			0				0				
of which: Collateralised by residential immovable property		0			0				0			0				0	0	۰			0			0				0				
of which: Non-financial corporations	18,544	18,284	18	608	260	252	3	64	27	0	3	37	37	0	1,477	126	20,321	19,951	7	1,982	370	244	34	64	20	0	9	44	30	3	1,607	176
of which: Small and Medium-sized Enterprises	15,667	15,429			239			49	16			34				111	16,577	16,266			311			53	15			37				126
of which: Collateralised by commercial immovable property	102	102			0				0			0				0	109	109			0			0				0				



ation on loans and advances subject to legislative and non-inguislative moration and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2001/02. Corrideration Nationale out Ordet Mutual

İ	As of 33.(03)2021															As of 30/06/2021																
	Gross	carrying amount							Accumulated impairment, accumulated regulative changes in fair value due to credit risk. Second of the guarante that Consecution of the guarante that Consecution of the guarante that Consecution of the guarante that Consecution of the guarantee							Gross carrying amount															Gross carrying amount	
(min EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeining measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit-impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: espoisures with forbearance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	646	622	84	432	24	6	11	39	32	11	23	7	2	3	0	4	585	564	104	393	21	2		38	32	11	21	6	1	2	0	2
of which: Households	140	131	2	s	9	1	4	14	10	0	1	5	0	2	0	1	128	120	1	s		0	4	20	13	0	2	6		2	0	
of which: Collaboralised by residential immovable property			0		0		0	0	0	0		0		0	0	0	1	1	0		0	0		0		0		0	0			
of which: Non-financial corporations	506	491	83	425	15	5	7	24	23	11	22	2	1	1	0	3	457	444	103	388	13	1	4	20	19	11	19	1	0	1	0	2
of which: Small and Medium-sized Enterprises	493	478	82	419	15	5	7	24	22	11	22	2	1	1	0	3	445	432	103	382	13	1	4	20	19	11	19	1	0	1	0	2
of which: Collaboralised by commercial immovable property	1	1	0	1	0		0	0	0	0		0		0	0	0	0	0	0	۰	0	0	0	0		0		0	0	0	0	

	Au of 31/03/2021														As of 30/06/2021																	
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount												×	Miximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing Non-performing								Performing									Performing			Non-performing				Performing							
(min EUR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasisance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unidudy to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expined EBA-compliant moratoria	58,232	57,549	218	9,873	683	214	174	914	700	26	584	215	72	54	0	196	54,424	53,698	217	8,652	725	196	175	820	578	26	471	242	71	22	0	202
of which: Households	1,471	1,348	72	247	123	16	61	123	69	14	46	54	s	20	0	25	1,409	1,273	71	227	136	18	55	124	62	14	39	62	6	17	0	45
of which: Collaboralised by residential immovable property	260	251	1	s		5	6	2	1	0		1	1	0	0	2	256	247	1	7	9	5	7	2	1	0		1	1		0	1
of which: Non-financial corporations	56,626	56,066	146	9,625	560	196	114	791	631	11	538	160	68	35	0	171	52,888	52,298	145	8,425	590	177	119	696	516	12	431	179	65	6		157
of which: Small and Medium-sized Enterprises	50,510	50,020	129	2,501	490	182	107	709	571	11	495	139	57	32	0	148	47,295	46,787	126	2,234	508	162	113	621	468	12	400	154	54	38	۰	133
of which: Collaboralised by commercial immovable property	1,042	1,037	9	188	6	4	1		6	0	4	1	1	0	0	0	971	966	13	187	5	3	0	7	6	0	4	1	1	0	0	3

İ	As of 33/03/2021														Au of 30 (05) 2021																	
															Maximum amount of the guarantee that can be considered	Gross carrying amount	⁷⁹ Gross carrying amount													k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: sopoisns with forbearance measures	Of which: Instruments with significant increase in cwdit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trealined (Stage 2)		Of which: exposures with forbasisince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forberance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	20,889	20,399		5,317	490	279	53	90	32	0	25	58	35	7	18,682	203	18,455	17,004	5	3,865	571	362	42	155	82		8	73	50	4	16,500	327
of which: Households	۰	0			0			0	0			0				۰	1	1			0			0	۰			0				
of which: Collaboralised by residential immovable property		0			0			0	0			0					0				0			0				0				0
of which: Non-financial corporations	20,876	20,393		5,317	465	274	65	90	32	0	25	57	34	7	18,673	200	18,444	17,676	5	3,865	567	357	4	155	82	۰	Œ	72	50	4	16,491	327
of which: Small and Medium-sized Enterprises	17,446	17,040			407			75	25			50				164	15,250	14,787			453			116	55			61				274
of which: Collateralised by commercial immovable property	119	119			0							0				۰	116	115			0							0				0