



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	Groupe Cr�dit Mutuel
<b>LEI Code</b>	9695000CG7B84NLR5984
<b>Country Code</b>	FR

## 2018 EU-wide Transparency Exercise

### Capital

Groupe Crédit Mutuel

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>53,648</b>	<b>53,207</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>44,420</b>	<b>44,274</b>	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,781	9,961	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	41,628	40,979	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	509	20	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	362	372	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-74	-68	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,376	-6,391	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-4	-5	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,170	-518	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-296	-260	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) (ii) and 379(3) of CRR, Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-296	-260	C 01.00 (r460,r010)	Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	61	185	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	224	208	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	1	-23	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-164	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,158</b>	<b>1,019</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	46	47	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	1,111	972	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>45,578</b>	<b>45,293</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,070</b>	<b>7,915</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,341	8,935	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	-473	-1,057	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	203	37	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>254,685</b>	<b>265,774</b>	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	36	0	C 05.01 (r010,r040)		
<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.44%</b>	<b>16.66%</b>	CA3 (1)	-	
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.90%</b>	<b>17.04%</b>	CA3 (3)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.06%</b>	<b>20.02%</b>	CA3 (5)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>44,359</b>	<b>44,089</b>	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))	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.42%</b>	<b>16.59%</b>	D.1/(B-B.1)	-	
<b>Memo items</b>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Groupe Crédit Mutuel

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,578	45,293	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	44,406	44,136	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	692,726	731,874	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	692,726	731,874	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.0%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Groupe Crédit Mutuel

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	229,568	237,412
Risk exposure amount for securitisation and re-securitisations in the banking book	702	752
Risk exposure amount for contributions to the default fund of a CCP	96	155
Risk exposure amount Other credit risk	228,770	236,505
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,625	3,496
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	264	157
Risk exposure amount for Credit Valuation Adjustment	958	925
Risk exposure amount for operational risk	21,528	23,940
Other risk exposure amounts	6	0
<b>Total Risk Exposure Amount</b>	<b>254,685</b>	<b>265,774</b>

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

## 2018 EU-wide Transparency Exercise

### P&L Groupe Crédit Mutuel

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	16,768	7,945
Of which debt securities income	815	321
Of which loans and advances income	12,809	6,427
Interest expenses	9,608	4,236
(Of which deposits expenses)	3,271	1,721
(Of which debt securities issued expenses)	2,552	1,193
(Expenses on share capital repayable on demand)	0	0
Dividend income	161	108
Net Fee and commission income	5,838	2,947
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	494	78
Gains or (-) losses on financial assets and liabilities held for trading, net	501	317
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	261	246
Gains or (-) losses from hedge accounting, net	-34	-17
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	868	466
<b>TOTAL OPERATING INCOME, NET</b>	<b>15,248</b>	<b>7,854</b>
(Administrative expenses)	9,593	5,069
(Depreciation)	617	291
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-47	7
(Commitments and guarantees given)	-2	-12
(Other provisions)	-44	19
Of which pending legal issues and tax litigation <sup>1</sup>	88	
Of which restructuring <sup>1</sup>	0	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	975	561
(Financial assets at fair value through other comprehensive income)	n.a.	133
(Financial assets at amortised cost)	n.a.	428
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	0
(of which Goodwill)	15	0
Negative goodwill recognised in profit or loss	0	20
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	548	600
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>4,640</b>	<b>2,546</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>3,032</b>	<b>1,850</b>
Profit or (-) loss after tax from discontinued operations	22	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>3,055</b>	<b>1,850</b>
Of which attributable to owners of the parent	2,978	1,815

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Group Crédit Mutuel

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	89,950	88,681	836		94,846	93,498	1,939	
	Regional governments or local authorities	10,849	9,921	1,940		10,769	9,902	1,942	
	Public sector entities	32,477	33,454	72		35,739	36,169	59	
	Multilateral Development Banks	881	881	0		853	853	0	
	International Organisations	1,135	1,136	0		1,030	1,030	0	
	Institutions	4,358	3,303	644		5,092	3,463	671	
	Corporates	43,745	22,483	20,605		43,355	20,078	18,924	
	of which: SME	3,047	2,503	2,396		3,463	3,041	2,893	
	Retail	47,597	35,533	25,568		49,170	36,265	26,180	
	of which: SME	9,541	6,088	3,462		9,210	5,786	3,260	
	Secured by mortgages on immovable property	12,657	12,081	5,762		10,984	10,885	4,313	
	of which: SME	536	516	235		490	477	217	
	Exposures in default	6,048	2,168	2,590	3,780	5,716	2,129	2,448	3,520
	Items associated with particularly high risk	340	314	466		507	494	733	
	Covered bonds	224	224	0		90	90	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,230	285	179		1,251	301	194		
Equity	306	305	310		340	340	348		
Securitisation	87	84	51		83	80	66		
Other exposures	1,667	1,667	1,645		1,772	1,772	1,751		
<b>Standardised Total<sup>2</sup></b>	<b>253,550</b>	<b>212,519</b>	<b>60,690</b>	<b>3,840</b>	<b>261,697</b>	<b>217,369</b>	<b>59,578</b>	<b>4,561</b>	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
FRANCE	Central governments or central banks	72,398	72,385	753		71,675	71,675	1,626	
	Regional governments or local authorities	10,490	9,563	1,914		10,401	9,535	1,908	
	Public sector entities	31,046	32,457	65		34,969	35,247	51	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,165	1,441	280		2,270	1,198	276	
	Corporates	13,934	11,246	9,466		9,433	8,246	7,186	
	of which: SME	1,499	1,243	1,178		1,438	1,351	1,242	
	Retail	18,538	16,038	11,378		15,308	12,539	8,801	
	of which: SME	4,159	3,646	2,083		3,866	3,379	1,931	
	Secured by mortgages on immovable property	5,001	4,452	2,746		2,885	2,868	1,143	
	of which: SME	109	102	65		80	79	54	
	Exposures in default	3,139	1,306	1,574	1,766	2,433	1,089	1,274	1,299
	Items associated with particularly high risk	340	314	466		507	494	732	
	Covered bonds	71	71	7		32	32	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,204	259	153		1,225	275	168		
Equity	32	32	32		19	19	19		
Securitisation									
Other exposures	471	471	450		599	599	578		
<b>Standardised Total<sup>2</sup></b>	<b>187</b>	<b>187</b>	<b>450</b>	<b>1,857</b>	<b>187</b>	<b>187</b>	<b>450</b>	<b>1,857</b>	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
GERMANY	Central governments or central banks	3,732	3,668	0		3,646	3,573	0	
	Regional governments or local authorities	168	167	10		145	145	12	
	Public sector entities	639	639	0		575	573	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	424	357	72		531	440	81	
	Corporates	13,289	4,060	4,031		13,970	4,345	4,315	
	of which: SME	424	277	361		497	332	315	
	Retail	15,941	8,270	6,071		23,008	14,746	10,921	
	of which: SME	3,230	741	423		3,290	772	441	
	Secured by mortgages on immovable property	24	24	11		27	27	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	761	137	150	623	1,410	369	376	1,041
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	5		4	4	4		
Securitisation									
Other exposures	450	450	450		421	421	421		
<b>Standardised Total<sup>2</sup></b>	<b>807</b>	<b>807</b>	<b>450</b>	<b>807</b>	<b>807</b>	<b>807</b>	<b>450</b>	<b>1,474</b>	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
UNITED STATES	Central governments or central banks	2,580	2,580	0		2,241	2,241	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	80	80	16		222	222	39	
	Corporates	537	272	260		603	388	327	
	of which: SME	26	26	26		79	78	77	
	Retail	37	24	11		33	15	9	
	of which: SME	19	19	11		16	12	7	
	Secured by mortgages on immovable property	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	6	0	5	5	8	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	115	115	115		137	137	137		
Securitisation									
Other exposures	1	1	1		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>1</sup> 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).

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

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Credit Risk - Standardised Approach

Groupe Crédit Mutuel

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	1,100	1,100	0		1,452	1,452	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	40	8		40	36	7	
	Corporates	6,406	1,446	1,444		9,289	1,257	1,355	
	of which: SME	124	95	92		123	79	76	
	Retail	206	179	133		182	156	116	
	of which: SME	10	0	0		10	0	0	
	Secured by mortgages on immovable property	873	841	325		1,032	1,011	388	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	14	7	8	8	16	2	2	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	146	145	145		134	134	134		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	225	225	225	18	216	216	216	16	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
BELGIUM	Central governments or central banks	1,044	1,044	0		1,026	1,026	0	
	Regional governments or local authorities	112	112	0		111	111	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	55	55	11		108	107	22	
	Corporates	1,053	795	773		1,116	849	831	
	of which: SME	112	108	89		115	108	93	
	Retail	4,533	3,717	2,730		4,461	3,716	2,730	
	of which: SME	340	325	186		335	318	182	
	Secured by mortgages on immovable property	1,850	1,835	781		1,967	1,940	811	
	of which: SME	232	230	88		220	219	83	
	Exposures in default	735	276	321	457	761	325	390	435
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	26	26		26	26	26	
Equity	-3	-3	-3		12	12	12		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	280	280	280	482	269	269	269	510	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	2,225	2,225	0		2,418	2,418	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	163	79	16		114	79	16	
	Corporates	1,911	1,095	1,091		2,056	1,236	1,232	
	of which: SME	71	70	70		148	148	148	
	Retail	3,113	2,703	1,868		2,821	2,423	2,677	
	of which: SME	444	221	126		513	279	159	
	Secured by mortgages on immovable property	3,943	3,942	1,491		4,037	4,029	1,518	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	347	120	156	227	347	75	99	25
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	7		32	32	40		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	13	13	13	227	15	15	15	34	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	13	20	0		22	22	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	157	0		0	155	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	849	738	107		1,313	941	118	
	Corporates	845	529	527		850	510	508	
	of which: SME	41	40	40		118	113	113	
	Retail	72	68	42		65	56	37	
	of which: SME	51	50	29		30	29	17	
	Secured by mortgages on immovable property	35	35	14		39	39	16	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	17	1	8	8	11	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	50	50	5		17	17	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	21	21	21	1	20	20	20	1	

<sup>1</sup> 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).

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Mutuel

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
SPAIN	Central governments or central banks	802	802	8		752	752	3	
	Regional governments or local authorities	38	38	8		15	15	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	25	5		160	126	28	
	Corporates	1,382	1,025	1,023		1,459	1,031	998	
	of which: SME	618	526	523		607	511	508	
	Retail	2,314	2,026	1,398		2,316	1,957	1,359	
	of which: SME	789	681	389		718	606	346	
	Secured by mortgages on immovable property	941	825	363		884	860	385	
	of which: SME	194	184	82		189	178	80	
	Exposures in default	496	175	195	320	519	163	178	356
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		2	2	2		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	139	139	139	351	178	178	177	430	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Groupe Cr dit Mutuel

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	46,121	16	44,621	7,281	0	4	48,136	1
	Corporates	133,443	2,600	109,706	58,625	1,303	1,439	144,720	2,571
	Corporates - Of Which: Specialised Lending	8,972	0	8,696	6,576	0	18	9,413	99
	Corporates - Of Which: SME	34,256	1,213	32,029	14,078	846	616	36,236	1,286
	Retail	305,832	6,784	285,258	34,694	1,646	3,501	315,654	6,714
	Retail - Secured on real estate property	165,412	3,220	162,835	21,111	898	1,106	170,922	3,191
	Retail - Secured on real estate property - Of Which: SME	23,461	845	23,166	5,072	222	310	24,435	837
	Retail - Secured on real estate property - Of Which: non-SME	141,951	2,375	139,669	16,039	675	796	146,487	2,354
	Retail - Qualifying Revolving	18,689	165	10,104	1,205	32	127	16,634	165
	Retail - Other Retail	121,731	3,400	112,319	12,378	717	2,268	124,498	3,358
	Retail - Other Retail - Of Which: SME	38,632	2,272	34,774	6,393	476	1,370	39,679	2,449
	Retail - Other Retail - Of Which: non-SME	83,100	1,128	77,545	5,985	241	898	84,819	1,109
	Equity	18,419	1	18,419	62,248	5	0	18,565	6,273
Securitisation	5,459	0	5,459	532	0	5,889	686	5	
Other non credit-obligation assets									
IRB Total				168,782				177,679	

<sup>1</sup> 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).  
<sup>2</sup> For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	30,710	1	29,959	4,397	0	1	31,866	1
	Corporates	109,294	2,330	90,448	46,670	1,200	1,368	118,382	2,369
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	3,991	21
	Corporates - Of Which: SME	32,911	1,198	30,806	13,445	836	609	34,568	1,192
	Retail	302,573	6,701	282,188	34,333	1,626	3,457	311,698	6,630
	Retail - Secured on real estate property	163,341	3,167	160,798	20,854	883	1,084	168,795	3,139
	Retail - Secured on real estate property - Of Which: SME	23,411	841	23,117	5,056	221	309	24,388	833
	Retail - Secured on real estate property - Of Which: non-SME	139,929	2,326	137,681	15,798	662	776	144,407	2,306
	Retail - Qualifying Revolving	18,613	162	10,060	1,199	31	125	19,553	163
	Retail - Other Retail	120,619	3,372	111,330	12,279	712	2,248	123,350	3,328
	Retail - Other Retail - Of Which: SME	38,526	2,266	34,702	6,375	475	1,365	39,574	2,242
	Retail - Other Retail - Of Which: non-SME	82,093	1,106	76,628	5,904	237	883	83,776	1,086
	Equity	18,046	1	18,046	61,007	5	3	17,688	1
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	793	0	792	140	0	0	887	0
	Corporates	3,510	3	2,819	1,879	0	1	3,614	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	250	0
	Corporates - Of Which: SME	164	0	131	69	0	0	234	0
	Retail	227	6	209	26	1	4	225	6
	Retail - Secured on real estate property	137	3	136	16	1	2	137	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0
	Retail - Secured on real estate property - Of Which: non-SME	135	3	134	16	1	2	135	3
	Retail - Qualifying Revolving	7	0	4	1	0	0	7	0
	Retail - Other Retail	83	3	69	9	0	3	80	3
	Retail - Other Retail - Of Which: SME	20	1	12	3	0	1	20	1
	Retail - Other Retail - Of Which: non-SME	63	2	57	6	0	2	60	2
	Equity	6	0	6	11	0	12	0	12
Securitisation									
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>	Of which: defaulted <sup>3</sup>
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,184	14	1,184	988	0	0	1,150	0
	Corporates	4,533	76	3,376	2,590	0	5	5,263	71
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	713	24
	Corporates - Of Which: SME	35	0	35	19	0	0	258	0
	Retail	245	4	225	22	1	2	239	4
	Retail - Secured on real estate property	160	3	159	15	1	1	150	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	159	3	158	15	1	1	150	3
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0
	Retail - Other Retail	82	1	75	6	0	1	86	1
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0
	Retail - Other Retail - Of Which: non-SME	80	1	73	6	0	1	84	1
	Equity	81	0	81	293	0	89	0	89
Securitisation									
Other non credit-obligation assets									
IRB Total									

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Groupe Cr dit Mutuel

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	186	0	165	42	0	225	0	204	47	0	0	
	Corporates	1,656	5	1,336	611	2	1,000	6	1,660	1,300	4	6	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	264	0	264	0	0	
	Corporates - Of Which: SME	372	5	326	135	2	1	365	6	333	147	4	
	Retail	178	5	159	23	1	3	177	6	159	23	1	
	Retail - Secured on real estate property	98	3	96	14	1	1	102	3	100	14	1	
	Retail - Secured on real estate property - Of Which: SME	9	1	9	4	0	1	9	1	9	4	0	
	Retail - Secured on real estate property - Of Which: non-SME	89	1	87	10	1	93	1	91	10	0	1	
	Retail - Qualifying Revolving	5	0	3	0	0	0	6	0	3	0	0	
	Retail - Other Retail	74	3	60	9	1	2	68	3	56	8	1	
	Retail - Other Retail - Of Which: SME	24	2	16	5	0	1	23	2	16	5	1	
	Retail - Other Retail - Of Which: non-SME	50	1	44	4	0	1	45	1	40	4	0	
	Equity	162	0	162	559	0	0	162	0	162	548	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	526	0	526	65	0	0	488	0	474	62	0	
	Corporates	1,391	5	1,020	472	3	5	1,415	5	1,087	568	3	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	53	0	44	38	0	
	Corporates - Of Which: SME	194	5	190	104	3	5	129	5	125	61	3	
	Retail	207	10	285	39	2	6	310	11	290	36	3	
	Retail - Secured on real estate property	144	6	142	22	1	3	154	7	153	20	2	
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	7	1	7	2	0	
	Retail - Secured on real estate property - Of Which: non-SME	139	5	137	21	1	3	148	5	146	19	1	
	Retail - Qualifying Revolving	12	1	7	1	0	1	13	1	7	1	0	
	Retail - Other Retail	151	4	136	15	1	3	144	4	130	14	1	
	Retail - Other Retail - Of Which: SME	16	0	11	2	0	0	14	0	10	2	0	
	Retail - Other Retail - Of Which: non-SME	135	4	125	13	1	3	129	4	120	12	1	
	Equity	25	0	25	53	0	0	21	0	21	43	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	207	0	328	66	0	0	761	3	246	52	0	
	Corporates	688	0	440	191	0	0	690	0	444	177	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	98	0	95	51	0	0	89	0	85	46	0	
	Retail	723	26	677	93	7	13	776	26	724	104	7	
	Retail - Secured on real estate property	531	19	516	76	6	7	545	19	528	80	6	
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	528	19	513	75	6	7	543	19	526	80	6	
	Retail - Qualifying Revolving	14	1	8	1	0	1	16	1	9	2	0	
	Retail - Other Retail	178	6	153	16	1	5	216	7	187	22	1	
	Retail - Other Retail - Of Which: SME	7	0	4	1	0	0	8	0	4	1	0	
	Retail - Other Retail - Of Which: non-SME	171	6	149	15	1	5	208	6	183	21	1	
	Equity	16	0	16	31	0	0	26	0	26	50	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,070	0	5,063	816	0	0	5,128	0	5,118	759	0	
	Corporates	2,336	17	1,957	1,146	0	17	2,405	0	1,974	1,163	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	440	0	432	0	8	
	Corporates - Of Which: SME	87	0	82	20	0	0	90	0	84	33	0	
	Retail	387	10	368	40	2	4	372	9	356	36	2	
	Retail - Secured on real estate property	241	6	239	26	1	3	253	5	250	26	1	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	240	6	238	26	1	3	251	5	248	25	1	
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	
	Retail - Other Retail	143	4	128	14	1	1	116	4	105	10	1	
	Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	3	0	2	0	0	
	Retail - Other Retail - Of Which: non-SME	136	4	125	13	1	1	113	4	103	9	1	
	Equity	11	0	11	38	0	0	10	0	10	36	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Groupe Crédit Mutuel

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	390	0	403	83	0	355	0	351	51	0
	Corporates	420	0	334	232	0	689	0	407	272	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	120	0	118	137	0
	Corporates - Of Which: SME	24	0	13	9	0	52	0	40	27	0
	Retail	81	2	76	8	1	90	2	84	9	0
	Retail - Secured on real estate property	38	1	37	4	0	42	1	41	5	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail	37	1	36	4	0	41	1	40	4	0
	Retail - Qualifying Revolving	4	0	2	0	0	4	0	2	0	0
	Retail - Other Retail - Of Which: SME	39	1	36	3	0	44	1	41	4	0
	Retail - Other Retail - Of Which: non-SME	7	0	5	1	0	8	0	6	1	0
	Equity	32	0	31	2	0	37	1	35	2	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)											
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total											

<sup>1</sup> 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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Cr dit Mutuel

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>		of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities	of which: Loans and advances	of which: Debt securities		Loans and advances	Debt securities	Loans and advances	Debt securities					
<b>TOTAL - ALL COUNTRIES</b>	<b>35,103.3</b>	<b>9,061.8</b>	<b>26,041.4</b>	<b>2,314.2</b>	0.0	2,314.2	<b>50.3</b>	0.3	50.1	<b>23,097.5</b>	0.0	23,097.5	<b>9,061.6</b>	9,061.6	0.0	<b>579.6</b>	0.0	579.6
Austria	604.8	0.0	604.8															
Belgium	668.1	0.0	668.1															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	21,802.9	8,383.8	13,419.2															
Germany	2,134.9	0.0	2,134.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	124.5	0.0	124.5															
Italy	1,225.2	0.0	1,225.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,109.0	8.0	1,100.9															
Malta	0.0	0.0	0.0															
Netherlands	828.5	0.1	828.4															
Poland	0.0	0.0	0.0															
Portugal	467.3	0.0	467.3															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	679.0	0.0	679.0															
Sweden	112.6	0.0	112.6															
United Kingdom	3.7	0.0	3.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	5.0	0.1	4.9															
Australia	51.9	0.0	51.9															
Canada	509.7	4.6	505.1															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	133.6	0.0	133.6															
U.S.	3,431.7	0.0	3,431.7															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	1,210.9	665.2	545.6															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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

Regions:

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

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

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

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

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

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

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













2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Credit Mutuel

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				held for trading	designated at fair value through profit or loss	at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	U.S.	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		108	108	91	0	0	17	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		22	22	0	0	0	19	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		185	185	79	0	1	100	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		251	251	115	0	7	115	0	62	0	0	0	0	0	0	
I 10Y - more		1,725	1,725	91	0	1,634	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>2,291</b>	<b>2,291</b>	<b>376</b>	<b>0</b>	<b>1,642</b>	<b>199</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	China	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Switzerland	I 0 - 3M f	1,493	1,493	0	0	0	1,493	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>1,493</b>	<b>1,493</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,493</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Other advanced economies non EEA	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		17	17	14	0	3	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		18	18	18	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		7	7	7	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		42	42	42	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		6	6	6	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>104</b>	<b>104</b>	<b>101</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		28	28	28	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		12	12	12	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		12	12	12	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 10Y - more		4	4	4	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>56</b>	<b>56</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Middle East	I 0 - 3M f	1	1	0	0	1	0	0	0	0	0	0	0	0	
I 3M - 1Y f		16	16	0	0	0	16	0	0	0	0	0	0	15	0	
I 1Y - 2Y f		18	18	0	0	0	18	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		20	20	0	0	0	20	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		36	36	0	0	0	36	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		81	81	0	0	0	81	0	0	0	0	0	0	548	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>173</b>	<b>173</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>173</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>563</b>	<b>0</b>	<b>0</b>	
	Latin America and the Caribbean	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		21	21	0	0	21	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		17	17	0	0	0	17	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		14	14	0	0	0	14	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		19	19	0	0	0	19	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	245	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>74</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>245</b>	<b>0</b>	<b>10</b>	

## 2018 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Groupe Credit Mutuel

As of 30/06/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet							Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
		73	73	4	0	0	69	0	0	0	0	0	0	56	0	0	
		69	69	0	0	0	69	0	0	0	0	0	0	47	0	0	
		73	73	5	0	0	68	0	0	0	0	0	0	9	0	0	
		115	115	1	0	0	114	0	114	0	0	0	0	16	0	0	
		48	48	30	0	0	18	0	18	0	0	0	0	0	0	0	
		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>383</b>	<b>383</b>	<b>44</b>	<b>0</b>	<b>0</b>	<b>339</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>26</b>
		85	85	0	0	78	6	0	0	0	0	0	0	0	0	0	
		150	150	0	0	133	16	0	0	0	0	0	0	0	0	0	
		102	102	0	0	83	19	0	0	0	0	0	0	2	0	0	
		443	443	0	0	174	18	0	0	0	0	0	0	15	0	0	
		88	88	21	0	47	20	0	0	0	0	0	0	0	0	0	
		278	278	15	0	256	2	0	2	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>1,146</b>	<b>1,146</b>	<b>36</b>	<b>0</b>	<b>772</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>8</b>

#### Notes and definitions

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

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

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

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

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

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

#### Regions:

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

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Groupe Crédit Mutuel

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>56,710</b>	<b>0</b>	<b>530</b>	<b>530</b>	<b>0</b>	<b>101</b>	<b>0</b>	<b>57,349</b>	<b>0</b>	<b>505</b>	<b>505</b>	<b>20</b>	<b>228</b>	<b>0</b>
Central banks	931	0	0	0	0	0	0	802	0	0	0	0	0	0
General governments	23,727	0	0	0	0	0	0	22,148	0	0	0	5	0	0
Credit institutions	14,467	0	326	326	0	55	0	14,803	0	297	297	7	54	0
Other financial corporations	12,582	0	12	12	0	3	0	13,742	0	13	13	2	3	0
Non-financial corporations	5,003	0	193	193	0	43	0	5,853	0	195	195	6	171	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>550,032</b>	<b>1,181</b>	<b>14,899</b>	<b>14,899</b>	<b>637</b>	<b>8,268</b>	<b>3,528</b>	<b>585,186</b>	<b>993</b>	<b>14,614</b>	<b>14,614</b>	<b>2,189</b>	<b>8,004</b>	<b>3,326</b>
Central banks	63,237	0	0	0	0	0	0	68,783	0	1	1	1	0	0
General governments	9,067	45	42	42	0	5	20	9,415	40	43	43	6	3	20
Credit institutions	42,652	0	0	0	0	0	0	49,768	0	1	1	17	0	0
Other financial corporations	16,115	17	260	260	13	145	76	23,643	6	204	204	29	120	30
Non-financial corporations	198,533	607	7,705	7,705	151	3,831	2,309	205,695	435	7,506	7,506	908	3,768	2,152
of which: small and medium-sized enterprises at amortised cost	114,369	528	5,217	5,217	2	2,190	729	123,830	322	5,361	5,361	550	2,668	1,839
Households	220,427	511	6,892	6,892	473	4,288	1,123	227,881	513	6,860	6,860	1,228	4,112	1,123
<b>DEBT INSTRUMENTS other than HFT</b>	<b>606,742</b>	<b>1,181</b>	<b>15,429</b>	<b>15,429</b>	<b>637</b>	<b>8,369</b>	<b>3,528</b>	<b>642,535</b>	<b>993</b>	<b>15,119</b>	<b>15,119</b>	<b>2,208</b>	<b>8,232</b>	<b>3,326</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>149,445</b>		<b>435</b>	<b>435</b>	<b>0</b>	<b>180</b>	<b>84</b>	<b>155,188</b>		<b>447</b>	<b>447</b>	<b>165</b>	<b>176</b>	<b>83</b>

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

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

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

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

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Groupe Crédit Mutuel

(mln EUR)	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>			Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>131</b>	<b>131</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	131	131	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,724</b>	<b>2,786</b>	<b>1,312</b>	<b>1,302</b>	<b>753</b>	<b>3,489</b>	<b>2,588</b>	<b>1,332</b>	<b>1,252</b>	<b>1,128</b>	<b>1,128</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	49	33	13	13	10	42	30	14	13	22	22
Non-financial corporations	1,486	1,178	499	499	425	1,464	1,153	530	518	675	675
of which: small and medium-sized enterprises at amortised cost	781	568	211	211	138	791	597	234	225	463	463
Households	2,189	1,575	799	789	317	1,983	1,404	788	720	431	431
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,855</b>	<b>2,917</b>	<b>1,312</b>	<b>1,302</b>	<b>753</b>	<b>3,489</b>	<b>2,588</b>	<b>1,332</b>	<b>1,252</b>	<b>1,128</b>	<b>1,128</b>
<b>Loan commitments given</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□

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