

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



2018 EU-wide Transparency Exercise Capital

							PT 011 1 T 0 1
Part				As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
18							
Part 10 10 10 10 10 10 10 1			transitional adjustments)				
Part			instruments)				
Part			Retained earnings				Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Part		A.1.3	Accumulated other comprehensive income	509	20	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Part		A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
1		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	362	372	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	-74	-68	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
Part		A.1.8	(-) Intangible assets (including Goodwill)	-6,376	-6,391	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
1		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,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,170	-518	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 1S9 of CRR
Part		A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
1.1		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	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	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
March Marc		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-296	-260	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), 36(1) point (b) (i) and 89 to 91 of CRC, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b), 244(1) point (b) and 358 of CRC, Articles 36(1) point b) (iii) and 379(1) of CRC, Articles 36(1) point b) (iv) and 152(8) of CRC, Articles 36(1) point b) (iv) and 152(8) of CRC.
Material Content		A.1.14.1		-296	-260	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Auto		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,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
Note Part		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
ALI		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,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
ALE Comment ALE Commen		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
ALIEST Transcription delichemenia (CE) 180 24 (11.44 + 11.14)	i ransitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
A 17 The solution of optimization does a particular (CTT Could introduces (CTT) 1/4 1/		A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
ACCOUNT TEST CONTINUED AND SECURIOR AND SECURIOR AND SECURIOR AND SECURIOR AND SECURIOR TO A CONTINUED AND SECURIOR AND SECURIOR TO A CONTINUED AND SECURIOR AN		A.1.21	Transitional adjustments	61	185	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
A 2		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	224	208	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Action Action Total Copyring (marked of addictions and after translational adjoinments) 1.159 1.0919 Clisial (concent) Action actio		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	1	-23	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A21		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-164	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
Accordance Acc		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,158	1,019	C 01.00 (r530,c010)	Article 61 of CRR
A		A.2.1	Additional Tier 1 Capital instruments	46	47	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A2A Addroved Ter Institutional adjustments 1,111 972		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
Add TER 2 CAPTAL (net of deductions and after transitional adjustments) 8,070 7,915 C0.00 (750,010) Anno 7.1 cf OR		A.2.4	Additional Tier 1 transitional adjustments	1,111	972	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
Act Tier 2 Capital instruments 8,341 8,935 C.0.00 (1900,0109) + C.0.100 (1900,		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,578	45,293	C 01.00 (r015,c010)	Article 25 of CRR
A4.2 Cther Ter 2 Capital components and deductions 4.73 -1,557 ct. 0.00 (e00,d10) + C01.00 (e00,d10) + C01.0		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,070	7,915	C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions		A.4.1	Tier 2 Capital instruments	8,341	8,935	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
Common Funds B		A.4.2	Other Tier 2 Capital components and deductions	-473	-1,057	+ C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) +	
REQUIREMENTS 8.1 Of which: Transitional adjustments included 36 0 c55.01 (1015;040)						+ C 01.00 (r960,c010)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 17.44% 16.66% C3 (1) -							Articles 92(3), 95, 96 and 98 of CRR
C.2 TIER 1 CAPITAL RATIO (**) Transitional period) 17.90% 17.04% C3 (3)							
C3 TOTAL CAPITAL RATIO (transitional period) 21.06% 20.02% C3 C3 C3 C3 C3 C3 C3 C	CAPITAL RATIOS (%)						
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded)	Transitional period					**	-
CET; NATIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 17.42% 16.59% D.1]/(F-B.1] .	CEII Canital						-
F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c010)	Fully loaded		COMMON EQUITY TIER 1 CAPITAL (fully loaded)	44,359	44,089	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (+402,c020)			COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.42%	16.59%	[D.1]/[B-B.1]	-
Memo items F Adjustments to 12 due to IFRS 9 transitional arrangements 0 C65.01 (+40,c330)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (H40,d33)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 C05.01 (H40;c040)		F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min 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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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)	



Risk exposure amounts

(min 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 ¹	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
Total Risk Exposure Amount	254,685	265,774

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

Groupe Crédit Mutuel

	As of 31/12/2017	As of 30/06/2018
(min EUR)		
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
TOTAL OPERATING INCOME, NET	15,248	7,854
(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 ¹	88	
Of which restructuring 1	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,640	2,546
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,032	1,850
Profit or (-) loss after tax from discontinued operations	22	0
PROFIT OR (-) LOSS FOR THE YEAR	3,055	1,850
Of which attributable to owners of the parent	2,978	1,815

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

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



Market Risk Groupe Crédit Mutuel

									,													
	SA					IM	1									IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017									As of 30/06	/2018					
			VaR (Memorai			STRESSED VaR (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					
(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)	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS 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
Traded Debt Instruments	1,411	1,982	0	0	0	0							0	0	0	0						
Of which: General risk	226	633	ō	ō	ō	0							ō	ō	0	0						
Of which: Specific risk	1,062	1,257	0	0	0	0							Ů.	0	0	0						
Equities	933	1,228	0	0	0	0							0	0	0	0						
Of which: General risk	252	364	0	0	0	0							0	0	0	0						
Of which: Specific risk	657	846	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	9	0	0	0	0							0	0	0	0						
Total	2,344	3,219	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	. 0



Credit Risk - Standardised Approach

Groupe Crédit Mutuel

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions
	(min EUR, %)								
	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	3.483	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	6,058	3,462		9,210	5,706	3,260	
Consolidated data	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		607	494	733	
	Covered bonds	224	224	22		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	1,646		1,772	1,772	1,751	
	Standardised Total	253,550	212.519	60,690	3,840	261,697	217,369	59,578	4,561

(I) 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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	72,398	72,385	753		71.675	71,675	1.826	
	Regional governments or local authorities	10.490	9.563	1.914		10.401	9.535	1,926	
	Public sector entities	10.490 31.646	9.563 32.457	1.914		10.401 34.969	9.535 35.247	1.908	
	Multilateral Development Banks	31,040	32,437	00		34,909	33,247	91	
	International Organisations	0	0			0	0	0	
	Institutions	2.165	1.441	280		2.270	1.198	276	
	Corporates	13.934	11.248	9.466		9,433	8.246	7.186	
	of which: SMF	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	
FRANCE	Secured by mortgages on immovable property	5.001	4,492	2.746		2.885	2.868	1.143	
TIVANCE	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	2,7.00	607	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	
	Standardised Total ²				1.857				1.697

Congrains desposare, unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the substitution effects.

7° Total values deployments and provisions per country of counterparty exclusions the fore securities to exclusion exposure, additional valuation frequency. As of the control frequency and the cont

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %) Central governments or central banks	0.000				2.414	4 500		
	Regional governments or local authorities	3,732	3,668 167	0		3,646	3,573	0	
	Public sector entities	168 639	167 639	10		145 575	145 573	12	
	Multilateral Development Banks	639	639	0		5/5	5/3	0	
	International Organisations	0	0	0		U	U	0	
	International Organisations Institutions		0	0			440		
	Corporates	424 13.289	357 4,060	72 4.031		531 13.970	440 4.345	81 4.315	
	of which: SMF	13,289	4,000	4,031		13,970	332	4,315 315	
	Retail	424 15.941	8,270	6.071		23,008	332 14,746		
	of which: SME							10,921	
CEDMANN		3.230	741 24	423		3.290	772 27	441 12	
GERMANY	Secured by mortgages on immovable property of which: SME	24	24	11		27			
	Exposures in default	0 761	137	150	623	1.410	0 369	0 376	1.041
	Exposures in default Items associated with particularly high risk	/61 0	13/	150	623	1,410	369	3/6	1,041
	Covered bonds	0	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0		0		U	0	0	
	Equity						0		
	Securitisation	4	4	5		4	4	4	
	Other exposures	450	450	450		421	421	421	
	Other exposures Standardised Total ²	450	430	430	807	421	421	421	1,474

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

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

Total value adjustments and provi	sions per country or counterparty excludes those for securistisation exposures, additional valuation adjus	unicita (AVA) una cenci omi funta			reak rak dayasuncha.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(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	2,580	2,580	0		7.241	7,241	0	
	Regional governments or local authorities	2,300	2,300	0		7,241	7,241	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	o o		0		0		0	
	International Organisations	0	0	0		0	i ,	0	
	Institutions	80	80	16		222	222	39	
	Corporates	537	272	260		603	338	327	
	of which: SME	26	26	26		79	78	77	
	Retail	37	24	15		33	15	9	
	of which: SME	19	19	11		16	12	7	
UNITED STATES	Secured by mortgages on immovable property	2	2	1		1	1	1	
ONLINED OTHER	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	o o	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	
	Standardised Total ²				0	_			0

O Standardised Total*

Totayanal exposure, unitiee Exposure value, is reported before baking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

Total value aductments and novivious one country of countercuty excludes those for securidation or occurrence, additional valuation aductments (AVIA) and of other own funds reductions related to the exposures, but includes owneral credit risk adiabatments.



Credit Risk - Standardised Approach

Groupe Crédit Mutuel

			GI GE	pe creat riataci					
					Standardis	ed Approach			
			As of 31/12	2/2017					
		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	1.100	1.100	0		1.452	1.452	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	9	8	2		9	8	2	
	Multilateral Development Banks International Organisations		0	0		0	0	0	
	Institutions	0 45	40	0		0	0	0	
	Corporates	6.406	1,448	1.444		9,289	36 1.357	1,355	
	of which: SME	124	1,446	92		9,269	79	76	
	Retail	206	179	133		182	156	116	
	of which: SME	10	1/9	5		102	8	110	
LUXEMBOURG	Secured by mortgages on immovable property	873	841	325		1,032	1.011	388	
LOXELIBOOKG	of which: SME	1	1	0		1,032	1,011	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	225	225	225		216	216	216	
	Standardised Total ²				18				16

Total subset adjustments and provisions per country of counterparty excludes those for securities in exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk as

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	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	
BELGIUM	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	280	280	280		269	269	269	
	Standardised Total ²				482				510

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(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	2.225	2,225	0		2.418	2.418	0	
	Regional governments or local authorities	2,223	2,223	0		2,410	2,710	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		Ů	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	1.988		782	423	267	
	of which: SME	444	221	126		513	279	159	
SWITZERLAND	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	101	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	13	13	13		15	15	15	
	Standardised Total ²				227				34

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

(2) Total value adjustments and provin	sions per country of counterparty excludes those for securistisation exposures, additional valuation adius	tments (AVAs) and other own funds	reductions related to the exor	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	2018	
		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	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 Institutions	0 849	0 738	0 107		1.313	0 941	0 118	
	Corporates	845	736 529	527		1,313	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	
LINITED KINGDOM	Secured by mortgages on immovable property	35	35	14		39	39	16	
ONLIED IGNODOLI	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	21	21	21		20	20	20	
	Standardised Total ²				1				1

¹⁰ Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

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



Credit Risk - Standardised Approach

Groupe Crédit Mutuel

			GI GE	pe creat riataci					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	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	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	25	5		160	126	28	
	Corporates	1,382	1,025	1,023		1,409	1,001	998	
	of which: SME Retail	618	526	523		607	511	508	
	of which: SME	2,314	2,026	1,398		2,316	1,957	1,359	
SPAIN		789	681	389		718	606	346	
SPAIN	Secured by mortgages on immovable property of which: SME	843	826	363		884	860	385	
	or which: SME Exposures in default	194	184	82		189	178	80 178	356
		498	175	195	320	519	163	1/8	356
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		U	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation		2	2			2		
	Other exposures	139	139	139		178	178	177	
	Standardised Total ²	139	139	139		1/8	1/8	1//	
	Standardised Total				351				430

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).
Or Total value and trustment was described for control or conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds 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	U		U		0	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		-		0

** Uniquial exposure, unities exposure value, is reported before saving non account any effect of use of coefficient content on service and exposure value, is reported before saving non account any effect of use of coefficient and effect of use of

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(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		0	٥		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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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



Credit Risk - IRB Approach Groupe Crédit Mutuel

							IRB Appro	ach						
				As of 31/12	/2017					As of 30	06/2018			
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	
	(min EUR, %)	Of which: defaulted ⁽²⁾		Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	46,121	16	44,621	7,281	0	4	48,136	1	46,561	7,564	0	7	
	Corporates	133.443	2.600	109.706	58.625	1.303	1.439	144.720	2.571	118.692	65.840	1.242	1.972	
	Corporates - Of Which: Specialised Lending	8,972	0	8,696	6,576	0	18	9,413	99	9,157	6,908	0	23	
	Corporates - Of Which: SME	34.256	1.213	32.029	14.078	846	616	36.236	1.206	33.730	15.906	802	716	
	Retail	305,832	6,784	285,258	34,694	1,646	3,501	315,054	6,714	293,389	34,935	1,745	3,865	
	Retail - Secured on real estate property	165.412	3.220	162.835	21.111	898	1.106	170.922	3.191	168.099	21.353	939	1.397	
	Retail - Secured on real estate property - Of Which: SME	23,461	845	23,166	5,072	222	310	24,435	837	24,105	4,901	236	405	
Consolidated data	Retail - Secured on real estate property - Of Which: non-	141,951	2,375	139,669	16,039	675	796	146,487	2,354	143,994	16,452	703	993	
	Retail - Qualifying Revolving	18,689	165	10,104	1,205	32	127	19,634	165	10,538	1,295	36	152	
	Retail - Other Retail	121.731	3.400	112.319	12.378	717	2.268	124.498	3.358	114.752	12.287	770	2.315	
	Retail - Other Retail - Of Which: SME	38,632	2,272	34,774	6,393	476	1,370	39,679	2,249	35,760	6,014	514	1,513	
	Retail - Other Retail - Of Which: non-SME	83.100	1.128	77.545	5.985	241	898	84.819	1.109	78.991	6.273	256	802	
	Equity	18,419	1	18,419	62,248	5		18,565	1	18,565	62,835	5		
	Securitisation	5.459		5.459	652		0	5.889		5.889	686		0	
	Other non credit-obligation assets				5,282						5,820			
	IRB Total				168,782						177,679			

IRB 70tal | 168,782 |
**Original exposure, unitle Exposure value, is reported before taking into account any effect due to credit coversion factors or credit risk intojection techniques (e.g., substitution effects).
**For comprate—specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" evolute to the statting criteria approach.

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
				Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			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	30.710	1	29.959	4.397	0	1	31.866	1	31.152	4.705	0	3
	Corporates	109,294	2,330	90,448	46,670	1,290	1,368	118,382	2,369	97,579	52,121	1,231	1,840
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	3.991	21	3.863	2.998	0	6
	Corporates - Of Which: SME	32.911	1.198	30.806	13.445	836	609	34.568	1.192	32.232	15.041	793	705
	Retail	302,573	6,701	282,188	34,333	1,626	3,457	311,698	6,630	290,231	34,563	1,723	3,817
	Retail - Secured on real estate property	163.341	3.167	160.798	20.854	883	1.084	168.795	3.139	166.009	21.090	924	1.374
	Retail - Secured on real estate property - Of Which: SME	23,411	841	23,117	5,056	221	309	24,388	833	24,058	4,885	235	403
FRANCE	Retail - Secured on real estate property - Of Which: non-	139,929	2,326	137,681	15,798	662	776	144,407	2,306	141,951	16,205	690	970
	Retail - Qualifying Revolving	18,613	162	10,060	1,199	31	125	19,553	163	10,493	1,288	35	149
	Retail - Other Retail	120.619	3.372	111.330	12.279	712	2.248	123.350	3.328	113.730	12.185	764	2.294
	Retail - Other Retail - Of Which: SME	38,526	2,266	34,702	6,375	475	1,365	39,574	2,242	35,686	5,998	512	1,508
	Retail - Other Retail - Of Which: non-SME	82.093	1.106	76.628	5.904	237	883	83.776	1.086	78.044	6.187	252	786
	Equity	18,046	1	18,046	61,007	5	3	17,688	1	17,688	60,383	5	2
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments				0	0	0	0	0	0	0	0	0
	Institut		793	0	792	140	0	0	887	0	885	167	0	0
	Corpora		3.510	3	2.819	1.879	0	1	3.614	0	2.916	1.817	0	14
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	250	0	244	178	0	0
		Corporates - Of Which: SME	164	0	131	69	0	0	254	0	230	141	0	0
	Retail		227	6	209	26	1	4	225	6	205	25	1	5
		Retail - Secured on real estate property	137	3	136	16	1	2	137	3	135	17	1	2
CERMANN		Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-	135	3	134	16	1	2	135	2	133	16	0	2
		Retail - Qualifying Revolving	. 7	0	4	1	0	0	/	0	4	1	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	83 20	3	69	9	0	3	80 20	3	67	7	0	3
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		1	12	3	0	1		1	13	3	0	1
	Fauity	Retail - Other Retail - Of Which: non-SME	63	2	57	6	0	2	60 12	0	54 12	22	0	1
	Equity Securiti	and the second s	- 6	0	ь	- 11	- 0	0	12	0	12	22	U	0
		sation on credit-obligation assets												
	IRB Tot	al												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure ¹			sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			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	1.184	14	1.184	368	0	3	1.171	0	1.150	308	0	0
	Corporates	4,533	76	3,376	2,590	0	5	5,263	71	3,863	3,143	0	34
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	713	24	690	495	0	2
	Corporates - Of Which: SME	35	0	35	19	0	0	258	0	195	157	0	1
	Retail	245	4	235	22	1	2	239	4	229	21	1	2
	Retail - Secured on real estate property	160	3	159	15	1	1	150	3	149	15	1	1
	Retail - Secured on real estate property - Of Which: SN		0	1	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: no	159	3	158	15	1	1	150	3	148	15	1	1
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	82	1	75	6	0	1	86	1	79	6	0	1
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	80	1	73	6	0	1	84	1	77	5	0	1
	Equity	81	0	81	293	0	0	89	0	89	319	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Groupe Crédit Mutuel

							IRB Appro	ach										
				As of 31/12	2017					As of 30/	06/2018							
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure 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	0	0	0	0	0	0	0	0	0					
	Institutions	186	0	165	42	0	0	225	0	204	47	0	0					
	Corporates	1.656	5	1.336	611	2	1	2.000	6	1.660	1.300	4	6					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	266	0	264	261	0	0					
	Corporates - Of Which: SME	372	5	326	135	2	1	365	6	333	147	4	1					
	Retail	178	5	159	23	1	3	177	6	159	23	1	4					
	Retail - Secured on real estate property	98	3	96	14	1	1	102	3	100	14	1	1					
	Retail - Secured on real estate property - Of Which: SME		1	9	4	0	1	9	1	9	4	0	1					
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	89	1	87	10	0	1	93	1	91	10	0	1					
	Retail - Qualifying Revolving	5	0	3	0	0	0	6	0	3	0	0	0					
	Retail - Other Retail	74	3	60	9	1	2	68	3	56	8	1	2					
	Retail - Other Retail - Of Which: SME	24	2	16	5	0	1	23	2	16	5	1	1					
	Retail - Other Retail - Of Which: non-SME	50	1	44	4	0	1	45	1	40	4	0	1					
	Equity	162	0	162	559	0	0	162	0	162	548	0	0					
	Securitisation																	
	Other non credit-obligation assets																	
	IRB Total																	

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		526	0	526	65	0	0	488	0			0	0
	Corporat		1.391	5	1.020	472	3	5	1.415	5			3	6
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	53	0			0	0
	Retail	Corporates - Of Which: SME	194	5	190	104	3	5	129	5			3	5
	Retail	Retail - Secured on real estate property	307	10	285	39	2	6	310	11			3	7
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	144	6	142	22	1	3	154	7	f which: Exposure Value Value Of which: pro Of which:	3		
DEL CTUM		Retail - Secured on real estate property - Of Which: non-		0	5	1	0	0		1			0	0
BELGIUM		Retail - Qualifying Revolving	138 12		137	21	1	3	148 13	5	146	19	1	3
		Retail - Other Retail	151	1	136	1		1	144	1				1
		Retail - Other Retail - Of Which: SME	151	7	130	15	1	3	14	7		14	1	3
		Retail - Other Retail - Of Which: non-SME	135		125	13		2	129			12		
	Faulty		25	-	25	53	0	3	21	0			1	3
	Equity Securitisation	ation	- 25	U	25	33	U	U U	21	U	21	43	U	
		n credit-obligation assets												
	IRB Tota													

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			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	707	0	328	66	0	0	761	0	246	52	0	0
	Corporates	688	0	440	191	0	0	690	0	444	177	0	0
	Corporates - Of Which: Specialised Lending	0	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	0
	Retail	723	26	677	93	7	13	776	26	724	104	7	14
	Retail - Secured on real estate property	531	19	516	76	6	7	545	19	528	80	6	8
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	0	2	0	2	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	528	19	513	75	6	7	543	19	526	80	6	8
	Retail - Qualifying Revolving	14	1	8	1	0	1	16	1	9	2	0	1
	Retail - Other Retail	178	6	153	16	1	5	216	7	187	22	1	6
	Retail - Other Retail - Of Which: SME	7	0	4	1	0	0	8	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	171	6	148	15	1	5	209	6	183	21	1	6
	Equity	16	0	16	31	0	0	26	0	26	50	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		5,070	0	5,063	816	0	0	5,128	0	5,118	759	0	0
	Corpora		2.336	17	1.957	1.146	0	17	2.405	0	1.974	1.163	0	8
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	440	0	432	332	0	1
		Corporates - Of Which: SME	87	0	82	30	0	0	90	0	84	33	0	0
	Retail		387	10	368	40	2	4	372	9	356	36	2	4
		Retail - Secured on real estate property	241	6	239	26	1	3	253	5	250	26	1	3
		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	1	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	241	6	238	26	1	3	252	5	248	26	1	3
		Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
		Retail - Other Retail	143	4	128	14	1	1	116	4	105	10	1	1
		Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	3	0	2	0	0	0
		Retail - Other Retail - Of Which: non-SME	136	4	125	13	1	1	113	4	103	9	1	1
	Equity		11	0	11	38	0	0	10	0	10	36	0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												



Credit Risk - IRB Approach Groupe Crédit Mutuel

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	390	0	403	83	0	0	355	0	351	51	0	0
	Corporates	420	0	334	232	0	0	689	0	407	272	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	120	0	118	137	0	0
	Corporates - Of Which: SME	24	0	13	9	0	0	52	0	40	27	0	0
	Retail	81	2	76	8	1	1	90	2	84	9	0	1
	Retail - Secured on real estate property	38	1	37	4	0	0	42	1	41	5	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	37	1	36	4	0	0	41	1	40	4	0	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	39	1	36	3	0	1	44	1	41	4	0	1
	Retail - Other Retail - Of Which: SME	7	0	5	1	0	0	8	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	32	0	31	2	0	0	37	1	35	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	ō	0	ō	0	0	0	ō	ō	ō	ō
	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	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non	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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	U	0	U	0	U	U	U	U	U		U	U
	Other non credit-obligation assets												
	IRB Total												

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		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	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	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	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	-
	Other non credit-obligation assets												
	IRB Total												



Sovereign Exposure

Groupe Crédit Mutuel

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	35,103.3	9,061.8	26,041.4	2,314.2	0.0	2,314.2	50.3	0.3	50.1	23,097.5	0.0	23,097.5	9,061.6	9,061.6	0.0	579.6	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 France	0.0 21,802.9	0.0 8,383.8	0.0 13,419.2															
Germany	21,802.9	0.0	2,134.9															
Greece	2,134.9	0.0	2,134.9															
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 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	0.0 133.6	0.0	0.0 133.6															
Japan 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															
Note:																		

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

The 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, 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.

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

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

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

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

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



		Groupe Crédit Mutuel												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
			Total carrying amount of				1		T		<u> </u>			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative illiancial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WITICIT. FILIATICIAL ASSECT AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [0 38	0 38	0	0	0	0 16	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	40 68	40 68	0	0	0	40 68	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	94 238	94 238	0	0	2 200	46 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [15 493	15 493	15 15	0	0	0 170	0	0	0	0	0	0	0
[0 - 3M [56	56 108 24	0	0	0 67	56 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	108 24 73 256 105	73 256	0	0	3 184	50 72	0	0	0	0	0	0	
		105 30 653	105 30 653	13 30 43	0 0	60 0 314	0 0 187	0 0	0	0 0 0	0	0 0 0	0 0	0
[0 - 3M [053	033	43	Ů	314	107	Ţ.						
[1Y - 2Y [Bulgaria													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[5Y - 10Y [10Y - more														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Denmark													
[3Y - 5Y 5Y - 10Y [10Y - more Total														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
	Estonia													
[3Y - 5Y [5Y - 10Y [10Y - more	Estolila													
Total														



	General govern	Groupe Credit Mutuel	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(IIIIII EOK)													
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			T-1-1			<u> </u>			<u> </u>			_		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		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 [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 149 35	0 149 35	0	0	0 83 5	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Finland	119 5	119 5	0	0	114 0	5 5	0	0	0	0	0	0	
[10Y - more Total		0 308	0 308	0	0	0 202	0 10	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [1,587 1,710 1,735	1,587 1,710 1,735	40 0 0	0 0 55	542 756 708	690 729 661 473	0	0 0 250	0	0 0 250	476 799 89	0	
1Y - 2Y 2Y - 3Y 13Y - 5Y	France	2 004	2.004	0 25	0 42	419 3,023 2,697	473 959	0	2 5	0	3 0	193 8	0	
		4,163 6,278 5,450 23,018	4,163 6,278 5,450 23,018	71 140 277	10 3 110	2,697 666 8,811	959 1,753 1,102 6,368	10 41 52	287 118 662	17 0 23	209 2 464	30 315 1,909	0	1,946
[0 - 3M [[3M - 1Y [260 467	260 467	0 2	0	201 454	56 9	0	1 0	0	0	79 2	0	-,
[1Y - 2Y [Germany	216 380 518	216 380 518	63 122 77	0	42 229 333	111 29 96	0	0	0	0	0 1	0	
[5Y - 10Y [[10Y - more		290 48	290 48	77 123 48	0	18	96 139 0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		2,180	2,180	434	0	1,277	441	0	1	0	0	82	0	12
[1Y - 2Y [[2Y - 3Y [Croatia													
[3Y - 5Y [Croatia													
[10Y - more Total [0 - 3M [1													
「3M - 1Y「 「1Y - 2Y「														
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Greece													
[10Y - more Total														
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0 85	0 85	0	0	0	0 85	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland	0 0 31	0 0 31	0	0	0 0 31	0	0	0	0	0	0	0	
]	20 0	20 0	0	0	20 0	0	0	0	0	0	0	0	
Total		137	137	0	0	52	85	0	0	0	0	0	0	0



		Groupe Crédit Mutuel					As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance si	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	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	of which: Financial assets at						Nominal	Provisions	exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y]		184 683 264	184 683 264	26 0	0	50 42 126	107 41 138	0	0	0	0	0	0	
[1Y - 2Y [Italy	50 19 69 51	264 50 19 69 51 1,319	0 0 0 45 35	0	126 50 19 24 16	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0	
[0 - 3M [Latvia	1,319	1,319	10/	ů.	327	286	0	J	Ü	U	U	J	12
Total	Lithuania													
Total [0 - 3M [3M - 1Y [1Y - 2Y		4 4 61	4 4 61	0 0	0	0 0 55	4 4 6	0	0 0	0	0 0	2 0	0	
[2Y - 3Y [Luxembourg	0 71 232 7	0 71 232 7	0 0 73 7 80	0	0 4 40 0	0 66 119 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	2
[0 - 3M [Malta	5,5	373	33	J	100	255	J		Ÿ	,		,	_
Total [0 - 3M [3M - 1Y [1Y - 2Y		130 101 123	130 101 123	0	0	130 101 26	0	0	0 0	0	0	3 0 0	0 0	
12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Netherlands	81 199 268 0	81 199 268	0 0 0	0 0 0	0 63 176	0 112 29 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		901 0 10	901 0 10	0 0 0	0 0	496 0 10	141 0 0	0 0	0	0 0 0	0 0	0 0	0 0	0
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Poland	68 0 0 2	68 0 0 2	0	0	68 0 0 2	0	0	0 0 0	0	0	0	0	
l 10Y - more Total	1	80	80	0	0	80	0	0	0	0 0	0	0	0	16



			Groupe Crédit Mutuel					As of 30/06/2018							
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance si	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
															Risk weighted
Residual M	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	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
					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			
f 0 - 3i f 3M - 1 f 1Y - 2 f 2Y - 3 f 3Y - 5 f 5Y - 10 f 10Y - m Tota	2Y [3Y [Portugal	175 276 0 0 0 8 0	175 276 0 0 0 8 0 458	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 0 0 0 0 0 0 0 0 0 0	0
[0 - 3 [3M - 1] [1Y - 2] [2Y - 3] [3Y - 5]	M [1Y [2Y [3Y [5Y [0Y [Romania	136	430	0	J		J	,	Ü	Ü		v	,	
Tota [0 - 3i	2Y [3Y [5Y [0Y [more	Slovakia	0 0 0 0 0 6 0	0 0 0 0 0 6	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 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
1000 134 - 3 147 - 2 127 - 3 137 - 5 157 - 10 1107 - 10	M [1Y [2Y [3Y [5Y [0Y [Slovenia	6	•	٥	, and the second	, and the second	v	Ü	U	U		U	U	
[0 - 3] [3M - 3] [1Y - 2] [2Y - 3] [3Y - 5] [10Y - 10] Tota	M[1Y[2Y[3Y[5Y[0Y[more	Spain	9 195 59 10 151 175 335 935	9 195 59 10 151 175 335 935	0 20 0 0 0 89 88 197	0 0 0 0 0	0 0 25 0 151 85 119 381	9 30 14 10 0 1 128	0 0 0 0 0	0 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
1043 13M - 1 1Y - 2 1Y - 3 13Y - 5 15Y - 10 10Y - m	M [1Y [2Y [3Y [5Y [0Y [Sweden	933 17 20 0 0 0 0 40	933 17 3 20 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	301 0 3 20 0 0 0 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
1043 134 - 1 117 - 2 27 - 3 137 - 5 157 - 10	M [1Y [2Y [3Y [5Y [0Y [United Kingdom	0 0 0 0 1 0 16 0 34 54	0 0 4 0 16 0 34	0 0 0 0 0 0 0 0 34	0 0 0 0 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 16 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



		Groupe Crédit Mutuel					As of 30/06/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	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	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				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「 [1Y-2Y[0	0	0	0	0	0 0 0	0	0	0 0 0	0 0	0	0	
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 [10Y - more Total	Iceland	9 0 0	0 9 0	9 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 [Liechtenstein	y	9	9	0	0	0	0	U	0	U	O	Ü	0
Total	Norway	0 7 0 0 0	0 7 0 0 0	0 0 0 0 0	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 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total TO - 3M T 3M - 1Y T 3M - 1Y T 1Y - 2Y T 2Y - 3Y T 3Y - 5Y T - 10Y T - 10Y	Australia	7 0 0 0 0 19 55 40	7 0 0 0 0 19 56 40	0 0 0 0 0 19 56 40	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Canada	115 7 0 81 23 81 385 11	115 7 0 81 23 81 385 11	115 7 0 0 23 42 109	0 0 0 0 0	0 0 0 80 0 3 276	0 0 0 0 0 28 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M	Hong Kong	588 77 5 0 0 0 0	588 77 5 0 0 0	192 0 0 0 0 0 0	0 0 0 0 0	360 77 5 0 0 0	28 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	25
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y] [3Y - 5Y [5Y - 10Y [10Y - more	Japan	83 93 16 39 0 118 0	83 93 16 39 0 118 0	0 0 0 0 0 79 0	0 0 0 0 0	83 93 16 39 0 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
f 10Y - more Total		265	265	79	0	186	0	ŏ	ő	ŏ	ŏ	ő	ŏ	37



	General govern	ments exposures by country of Groupe Crédit Mutuel	the counterparty											
		Groupe Credit Multiel					As of 30/06/2018							
						Dira	ct exposures							T
				On balance of	hook	Dire	ct exposures		Davisa	Alivon		Off hala	res elecch	-
	(mln EUR)		<u> </u>	On balance s	neet				Deriva	tives		OTT Dalai	nce sheet	_
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value		ı	
														District dated
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
1 ME - 0 1		0	0	0	0	0	0		0	0	0		0	
[3M - 1Y [[1Y - 2Y [108 22	108 22	91 0	0	0	17 19	0	0	0	0	0	0	
[2Y - 3Y [13Y - 5Y [15Y - 10Y [U.S.	0 185 251	0 185 251	0 79 115	0	0 1 7	0 100 62	0	0	0	0	0	0	
[10Y - more Total		1,725 2,291	1,725 2,291	91 376	0	1,634 1,642	0 199	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	China													
Total		1,493	1.493	0	0	0	1,493	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	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 1,493	1,493	0	0	0	1,493	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0 17	0 17	0 14	0	0 3	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Other advanced economies	18 7	18 7	18 7	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	non EEA	42 6 13	42 6 13	42 6 13	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	104 0	104 0	101 0	0	3 0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [28 12	28 12	28 12	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Other Central and eastern Europe countries non EEA	0 12 0	0 12	0 12	0	0	0	0	0	0	0	0	0	
「5Y - 10Y 「 「10Y - more Total		4 56	4 56	4 56	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [1 16	1 16	0	0	0	1 16	0	0	0	0	0 15	0	
[1Y - 2Y [2Y - 3Y	Middle East	18 20 36	18 20	0	0	0	18 20	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Priodic Edit	36 81	36 81	0	0	0	36 81	0	0	0	0	548 0	0	
[10Y - more Total [0 - 3M [173 3	173 3	0	0	0	173 3	0	0	0	0	563	0	0
3M - 1Y 1Y - 2Y		21 17 14	21 17	0	0	0	21 17	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y	Latin America and the Caribbean	14 19	14 19	0	0	0	14 19	0	0	0	0	0	0	
		0 0 74	0 0 74	0	0	0	0 0 74	0	0	0	0	245 0 245	0	10
Iotai	1	74	74	. 0	. 0	. 0	74	0	. 0	. 0	. 0	245	1 0	10



	deliciai governi	ments exposures by country or	the counterparty											
		Groupe Crédit Mutuel					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive 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	1 73 69 73 115 48 3 383	1 73 69 73 115 48 3	0 4 0 5 1 30 3	0 0 0 0 0 0	0 0 0 0 0 0	1 69 69 68 114 18 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 56 47 9 16 0	0 0 0 0 0	26
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	Others	85 150 102 443 88 278 0	85 150 102 443 88 278	0 0 0 0 21 15	0 0 0 0	78 133 83 174 47 256	6 16 19 18 20 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total		1,146	1,146	36	0	772	81	ő	ő	ő	ő	17	ō	8

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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures of the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (after the native exposures to counterparts (offset then novereign) with full or partial government guarantees by central, regard and focal governments.

(5) Residual countries not exposure separately in the Transposure of the controls.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Santar. Sudian. Arabia. Sudian. Swia. Libro. Santar. Swing Iran. Santar. Sudian. Swia. Jordan. Santar. Swing Iran. Santar. Sudian. Swia. Jordan. Santar. Swing Iran. Santar. Swia. Jordan. Santar. Swing Iran. Swia. Santar. Jordan. Santar. Swing Iran. Swia. Santar. Swia. Santar. Swing Iran. Swia. Santar. Swia. Santar. Swia. Swia. Santar. Swia. Swia. Santar. Swia. Swia. Santar. Swia. Swia. Swia. Swia. Swia. Swia. Swia. Swia. Swia. Swia.



Performing and non-performing exposures

	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 ⁴		Collaterals and financial		Gross carryi	ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures	past due >30	performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	56,710	0	530	530	0	101	0	57,349	0	505	505	20	228	0
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
Loans and advances(including at amortised cost and fair value)	550,032	1,181	14,899	14,899	637	8,268	3,528	585,186	993	14,614	14,614	2,189	8,004	3,326
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
DEBT INSTRUMENTS other than HFT	606,742	1,181	15,429	15,429	637	8,369	3,528	642,535	993	15,119	15,119	2,208	8,232	3,326
OFF-BALANCE SHEET EXPOSURES	149,445		435	435	0	180	84	155,188		447	447	165	176	83

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

^(?) Institutions report here collective allowances for incurrred 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)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

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

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

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