



2020 EU-wide Transparency Exercise

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

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

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Key Metrics

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	51,650	51,975	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	51,650	51,975	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	52,190	52,464	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	52,190	52,464	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	60,938	61,253	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	60,938	61,253	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	290,752	293,760	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	290,752	293,760	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.76%	17.69%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.76%	17.69%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.95%	17.86%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.95%	17.86%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.96%	20.85%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.96%	20.85%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	782,181	842,882	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.67%	6.22%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)

		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	52,190	52,464	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	51,550	51,828	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	782,181	842,882	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	782,181	842,882	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.6%	6.2%	C 47.00 (r330,c010)	

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Capital

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		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	60,938	61,253	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	51,650	51,975	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,703	10,719	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	47,654	48,068	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-625	-400	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	420	26	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-224	-198	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-6,015	-5,990	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-36	-4	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-368	-385	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-12	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 (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-12	-12	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	154	151	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 (+/-)	154	151	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	540	489	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	54	3	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	486	485	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	52,190	52,464	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,748	8,788	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	10,306	10,058	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,187	-981	C 01.00 (r910,c010) + C 01.00 (r920,c010) + 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) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	-371	-289	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	290,752	293,760	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.76%	17.69%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.95%	17.86%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.96%	20.85%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	51,495	51,825	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.71%	17.64%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	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 eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	257,349	260,488	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	68,318	65,947	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	8,166	8,040	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	112,870	116,002	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	61,924	64,575	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	3,214	3,311	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	794	720	C 02.00 (R640, c010)
Settlement risk	8	4	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,447	1,433	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,450	2,881	C 02.00 (R520, c010)
Of which the standardised approach	3,450	2,881	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	465	367	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	24,489	24,923	C 02.00 (R590, c010)
Of which basic indicator approach	2,162	2,149	C 02.00 (R600, c010)
Of which standardised approach	1,259	1,259	C 02.00 (R610, c010)
Of which advanced measurement approach	21,068	21,515	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	290,752	293,760	

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

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

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P&L

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(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	4,269	8,442
Of which debt securities income	133	265
Of which loans and advances income	3,342	6,415
Interest expenses	2,126	4,133
(Of which deposits expenses)	719	1,389
(Of which debt securities issued expenses)	641	1,247
(Expenses on share capital repayable on demand)	0	0
Dividend income	15	53
Net Fee and commission income	1,607	2,968
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	17	108
Gains or (-) losses on financial assets and liabilities held for trading, net	-424	-220
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-116	-205
Gains or (-) losses from hedge accounting, net	-31	-24
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	270	483
TOTAL OPERATING INCOME, NET	3,481	7,472
(Administrative expenses)	2,725	4,665
(Cash contributions to resolution funds and deposit guarantee schemes)		251
(Depreciation)	195	398
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	-117	-138
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	3	28
(Other provisions)	-119	-165
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	300	1,186
(Financial assets at fair value through other comprehensive income)	-3	17
(Financial assets at amortised cost)	303	1,169
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	152	337
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	529	1,446
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	406	1,129
Profit or (-) loss after tax from discontinued operations	-1	34
PROFIT OR (-) LOSS FOR THE YEAR	406	1,163
Of which attributable to owners of the parent	394	1,139

⁽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."

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Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		87,012				126,928				IAS 1.54 (i)
Financial assets held for trading		33,180	9,181	21,652	2,347	33,230	11,755	19,912	1,562	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		6,810	1,499	1,050	4,261	6,667	1,251	1,080	4,335	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		546	89	22	435	567	76	19	473	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		51,478	39,917	9,552	2,009	52,830	41,131	9,672	2,027	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		562,986				583,004				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		3,632	0	3,632	0	3,535	0	3,534	1	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		3,371				3,653				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		34,039				35,710				
TOTAL ASSETS		783,055				846,124				IAS 1.9(a), IG 6

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	50,400	120	1	-21	0	-1	51,654	59	1	-24	0	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10,155	6	193	-1	0	-176	10,553	17	181	-1	0	-170	Annex V. Part 1.31, 44(b)
	Loans and advances	521,163	27,094	15,154	-1,152	-1,311	-8,137	532,265	35,714	15,710	-1,365	-1,589	-8,310	Annex V. Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	25,823	25,358	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	670	755	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	676,606	739,479	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,707	3,689	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	243	251	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,088	3,067	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,339	1,167	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	12,540	12,484	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1	93	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	724,015	786,341	IAS 1.9(b);IG 6
TOTAL EQUITY	59,039	59,783	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	783,055	846,124	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		8,045	7,472	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	484	656	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	371	781	Annex V.Part 1.31
Deposits	Central banks	14,408	25,688	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,362	6,357	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,491	3,723	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	48,647	48,488	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,452	4,191	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	48,123	50,798	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	24,344	29,091	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	172,669	192,738	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	126,141	145,545	ECB/2013/33 Annex 2.Part 2.9.1
	Households	241,341	251,054	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	181,060	190,473	Annex V.Part 1.42(f), 44(c)
Debt securities issued		162,918	182,301	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,651	11,626	Annex V.Part 1.37
Other financial liabilities		2,438	2,948	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		706,805	769,280	



2020 EU-wide Transparency Exercise

Market Risk

Confédération Nationale du Crédit Mutuel

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020											
(min EUR)																							
Traded Debt Instruments	1,921	1,791	0	0	0	0						0	0	0	0								
Of which: General risk	194	311	0	0	0	0						0	0	0	0								
Of which: Specific risk	1,709	1,479	0	0	0	0						0	0	0	0								
Equities	1,529	1,089	0	0	0	0						0	0	0	0								
Of which: General risk	589	357	0	0	0	0						0	0	0	0								
Of which: Specific risk	911	717	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	3,450	2,881	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mn EUR, %)									
Consolidated data	Central governments or central banks	108,913	107,775	2,453		149,702	154,060	2,451	
	Regional governments or local authorities	12,140	11,526	2,168		12,138	11,454	2,131	
	Public sector entities	43,201	43,782	57		50,434	50,906	57	
	Multilateral Development Banks	1,330	1,330	0		1,390	1,390	0	
	International Organisations	1,363	1,363	0		1,508	1,507	0	
	Institutions	5,963	4,822	989		5,729	4,127	805	
	Corporates	46,663	20,512	18,907		45,471	18,159	16,569	
	of which: SME	6,135	5,437	5,253		5,275	4,846	4,668	
	Retail	54,338	40,848	29,573		54,352	40,352	29,287	
	of which: SME	9,539	5,954	3,402		9,079	5,467	3,124	
	Secured by mortgages on immovable property	16,352	15,983	7,077		16,788	16,450	7,495	
	of which: SME	5,006	4,909	2,177		2,075	1,992	1,068	
	Exposures in default	6,257	2,526	2,897	3,631	6,368	2,502	2,855	3,734
	Items associated with particularly high risk	783	750	1,117		901	859	1,281	
	Covered bonds	67	67	7		41	41	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,496	365	238		1,508	383	257		
Equity	541	541	562		569	569	587		
Other exposures	2,727	2,727	2,698		2,665	2,619	2,619		
Standardised Total ²	302,135	254,918	68,742	4,867	349,564	305,424	66,398	5,115	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	83,683	83,682	2,202		124,540	129,998	2,204	
	Regional governments or local authorities	11,347	10,770	2,154		11,246	10,599	2,118	
	Public sector entities	40,061	40,512	57		49,960	50,314	57	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,435	1,629	427		2,626	1,398	353	
	Corporates	8,459	7,226	5,725		7,980	6,538	5,187	
	of which: SME	1,229	1,135	1,013		1,070	985	874	
	Retail	17,189	14,101	9,887		16,798	13,645	9,626	
	of which: SME	4,446	3,856	2,204		3,993	3,405	1,946	
	Secured by mortgages on immovable property	5,410	5,222	2,275		5,743	5,380	2,419	
	of which: SME	395	391	261		411	405	270	
	Exposures in default	2,654	1,312	1,549	1,302	2,622	1,235	1,447	1,333
	Items associated with particularly high risk	352	318	470		319	277	407	
	Covered bonds	26	26	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,428	297	170		1,422	296	170		
Equity	190	190	210		181	181	198		
Other exposures	1,292	1,292	1,268		1,337	1,337	1,292		
Standardised Total ²				1,741				1,792	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	4,380	4,319	59		5,631	5,566	67	
	Regional governments or local authorities	542	505	6		541	505	6	
	Public sector entities	965	965	0		306	306	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	611	524	92		620	509	83	
	Corporates	13,953	4,707	4,667		13,644	4,389	4,355	
	of which: SME	739	601	573		717	582	558	
	Retail	25,504	17,224	12,744		25,701	17,286	12,800	
	of which: SME	3,446	979	559		3,363	920	525	
	Secured by mortgages on immovable property	25	25	9		55	55	20	
	of which: SME	5	1	22		22	8	8	
	Exposures in default	1,477	422	442	1,055	1,392	303	322	1,089
	Items associated with particularly high risk	32	32	48		32	32	48	
	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	3		4	4	5		
Other exposures	639	639	639		479	479	479		
Standardised Total ²				1,580				1,729	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	916	916	0		890	890	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	8	8	0		1	1	0	
	Multilateral Development Banks	32	32	0		4	4	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	612	550	107		732	668	133	
	Corporates	12,283	1,529	1,529		12,939	1,265	1,243	
	of which: SME	1,139	785	785		1,158	764	764	
	Retail	201	195	146		244	207	153	
	of which: SME	4	1	0		16	13	8	
	Secured by mortgages on immovable property	1,599	1,524	772		1,410	1,334	706	
	of which: SME	1,590	1,335	661		773	718	440	
	Exposures in default	32	14	16	17	22	15	19	7
	Items associated with particularly high risk	67	67	100		74	74	110	
	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)	58	58	58		80	80	80		
Equity	23	23	23		22	22	22		
Other exposures	214	214	214		172	172	172		
Standardised Total ²				20				9	

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	7,411	7,411	0		6,017	6,011	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	589	589	89		213	213	18	
	Corporates	599	377	369		491	270	262	
	of which: SME	140	140	140		104	103	103	
	Retail	4	1	1		6	2	1	
	of which: SME	3	1	0		5	1	0	
	Secured by mortgages on immovable property	10	10	4		28	28	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	14	21	0	5	5	7	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	176	176	176		204	204	204		
Other exposures	1	1	1		0	0	0		
Standardised Total ²				0				6	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	2,395	2,395	0		2,713	2,713	0	
	Regional governments or local authorities	1	0	0		1	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	110	106	23		91	91	20	
	Corporates	2,904	1,421	1,419		2,323	1,037	912	
	of which: SME	174	174	174		200	192	179	
	Retail	176	12	8		403	31	22	
	of which: SME	26	6	3		26	7	4	
	Secured by mortgages on immovable property	5,380	5,364	2,382		5,021	5,017	2,447	
	of which: SME	2,413	2,411	949		117	117	64	
	Exposures in default	149	120	126	24	324	272	308	39
	Items associated with particularly high risk	315	0	472		455	455	683	
	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	36	36	36		38	38	38		
Other exposures	66	66	66		123	123	123		
Standardised Total ²				48				46	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
BELGIUM	Central governments or central banks	1,478	1,478	0		1,598	1,599	0	
	Regional governments or local authorities	128	128	0		212	212	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	323	272	51		163	112	21	
	Corporates	899	676	664		866	639	632	
	of which: SME	304	296	278		301	290	283	
	Retail	4,803	3,847	2,824		4,796	3,824	2,804	
	of which: SME	408	346	197		420	359	205	
	Secured by mortgages on immovable property	2,652	2,603	1,131		2,899	2,844	1,245	
	of which: SME	328	318	123		344	333	132	
	Exposures in default	678	299	337	378	665	293	329	371
	Items associated with particularly high risk	1	1	2		1	1	2	
	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)	10	10	10		7	7	7		
Equity	9	9	9		10	10	10		
Other exposures	269	269	269		249	249	248		
Standardised Total ²				455				455	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	14	14	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	131	0		0	118	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	828	700	41		886	753	53	
	Corporates	787	572	570		698	463	461	
	of which: SME	369	360	360		288	278	277	
	Retail	62	23	15		77	35	25	
	of which: SME	45	11	6		43	7	4	
	Secured by mortgages on immovable property	32	32	12		222	221	83	
	of which: SME	0	0	0		9	9	7	
	Exposures in default	35	33	49	2	22	19	27	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		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		
Other exposures	23	23	23		18	18	18		
Standardised Total ²				2				3	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	1,768	1,768	1		1,766	1,766	3	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	113	111	46		53	52	38	
	Corporates	1,485	1,159	1,132		1,552	1,158	1,132	
	of which: SME	662	597	570		495	448	425	
	Retail	2,472	2,038	1,438		2,361	1,932	1,364	
	of which: SME	653	509	291		660	477	272	
	Secured by mortgages on immovable property of which: SME	1,078	1,037	416		1,059	1,022	408	
	Exposures in default	454	438	170		378	366	136	
	Items associated with particularly high risk	624	175	199	415	661	181	198	443
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	3		3	3	3		
Other exposures	149	149	144		164	164	159		
Standardised Total²				507				533	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn 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 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		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn 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 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		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Confédération Nationale du Crédit Mutuel

Table for Consolidated data showing IRB Approach metrics as of 31/03/2020 and 30/06/2020. Includes categories like Central banks and central governments, Institutions, Corporates, and Retail.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the securitisation position unlike in the previous Transparency exercises' results.

Table for FRANCE showing IRB Approach metrics as of 31/03/2020 and 30/06/2020. Includes categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

Table for GERMANY showing IRB Approach metrics as of 31/03/2020 and 30/06/2020. Includes categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

Table for LUXEMBOURG showing IRB Approach metrics as of 31/03/2020 and 30/06/2020. Includes categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

Table for UNITED STATES showing IRB Approach metrics as of 31/03/2020 and 30/06/2020. Includes categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

2020 EU-wide Transparency Exercise
Credit Risk - IRB Approach
Confédération Nationale du Crédit Mutuel

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

Table with columns for IRB Approach, As of 31/03/2020, and As of 30/06/2020. Rows include categories like Central banks and central governments, Institutions, Corporates, and Retail, with sub-categories for Origination, Exposure, Risk, and Value adjustments.

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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Spain	36	36	0	0	0	36	0	0	0	0	0	0	0	3
[3M - 1Y [		25	25	0	0	0	25	0	0	0	0	0	0	0
[1Y - 2Y [		127	127	0	0	0	127	0	0	0	0	0	0	0
[2Y - 3Y [		63	63	0	0	0	63	0	0	0	0	0	0	0
[3Y - 5Y [		440	440	0	0	0	349	92	0	0	0	0	0	0
[5Y - 10Y [		345	345	0	0	0	345	0	0	0	0	0	0	0
[10Y - more	90	90	78	0	0	13	0	0	0	0	0	0	0		
Total	1,127	1,127	78	0	0	921	128	0	0	0	0	0	0		
[0 - 3M [Sweden	1	1	0	0	0	1	0	0	0	0	0	0	0	0
[3M - 1Y [		12	12	0	0	0	12	0	0	0	0	0	0	0
[1Y - 2Y [		19	19	0	0	0	19	0	0	0	0	0	0	0
[2Y - 3Y [		6	6	0	0	0	6	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	38	38	0	0	0	38	0	0	0	0	0	0	0		
[0 - 3M [United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	26	26	26	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	0	0	0	2	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	12	12	9	0	0	2	0	0	0	0	0	0	0		
[0 - 3M [Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M [Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		31	31	31	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		94	94	37	57	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		14	14	14	0	0	0	0	0	0	0	0	0	0
[10Y - more	147	147	145	0	2	0	0	0	0	0	0	0	0		
Total	286	286	227	0	60	0	0	0	0	0	0	0	0		
[0 - 3M [Canada	8	8	0	0	0	8	0	0	0	0	0	0	0	4
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		4	4	0	0	0	4	0	0	0	0	0	0	0
[2Y - 3Y [		7	7	0	0	0	7	0	0	0	0	0	0	0
[3Y - 5Y [		479	479	129	312	38	0	0	0	0	0	0	0	0
[5Y - 10Y [		185	185	134	38	12	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	683	683	264	350	69	0	0	0	0	0	0	0	0		
[0 - 3M [Hong Kong	153	153	0	0	0	153	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	153	153	0	0	0	153	0	0	0	0	0	0	0		

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Crédit Mutuel

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Japan	83	83	0	0	83	0	0	0	0	0	0	0	0	48
[3M - 1Y [		14	14	0	0	14	0	0	0	0	0	0	0	0
[1Y - 2Y [		125	125	0	0	125	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		221	221	0	0	221	0	0	0	0	0	0	0	0	
[0 - 3M [U.S.	8	8	0	0	8	0	0	0	0	0	0	0	0	0
[3M - 1Y [		17	17	0	0	0	17	0	0	0	0	0	0	0
[1Y - 2Y [		15	15	0	0	0	15	0	0	0	0	0	0	0
[2Y - 3Y [		39	39	0	0	1	39	0	0	0	0	0	0	0
[3Y - 5Y [		18	18	0	0	2	16	0	0	0	0	0	0	0
[5Y - 10Y [		83	83	0	0	26	57	0	0	0	0	0	0	0
[10Y - more	2,703	2,703	96	0	2,606	0	0	0	0	0	0	0	0	0	
Total		2,882	2,882	96	0	2,635	151	0	0	0	0	0	0	0	
[0 - 3M [China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		18	18	18	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		18	18	18	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		88	88	0	0	0	88	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	0
[10Y - more	1	1	0	0	0	1	0	0	0	0	0	0	0	0	
Total		93	93	0	0	0	93	0	0	0	0	0	0	0	
[0 - 3M [Other advanced economies non EEA	2	2	1	0	1	0	0	0	0	0	0	0	0	0
[3M - 1Y [		30	30	24	0	7	0	0	0	0	0	0	0	0
[1Y - 2Y [		67	67	62	0	5	0	0	0	0	0	0	0	0
[2Y - 3Y [		16	16	16	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		203	203	131	0	72	0	0	0	0	0	0	0	0
[5Y - 10Y [		30	30	17	0	13	0	0	0	0	0	0	0	0
[10Y - more	66	66	36	0	30	0	0	0	0	0	0	0	0	0	
Total		414	414	287	0	127	0	0	0	0	0	0	0	0	
[0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		18	18	18	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		29	29	29	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		48	48	48	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		94	94	20	0	0	74	0	0	0	0	0	14	0
[1Y - 2Y [		130	130	52	0	0	77	0	0	0	0	0	0	0
[2Y - 3Y [		98	98	18	0	0	80	0	0	0	0	0	193	0
[3Y - 5Y [		200	200	0	0	0	200	0	0	0	0	0	6	0
[5Y - 10Y [		161	161	0	0	0	161	0	0	0	0	0	105	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		683	683	90	0	0	593	0	0	0	0	318	0	0	
[0 - 3M [Latin America and the Caribbean	5	5	0	0	0	5	0	0	0	0	0	0	0	9
[3M - 1Y [		62	62	45	0	17	62	0	0	0	0	0	0	0
[1Y - 2Y [		44	44	27	0	0	17	0	0	0	0	0	0	0
[2Y - 3Y [		14	14	0	0	0	14	0	0	0	0	0	0	0
[3Y - 5Y [		55	55	50	0	0	5	0	0	0	0	0	256	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		179	179	122	0	0	57	0	0	0	0	256	0	9	

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Confédération Nationale du Cr dit Mutuel

As of 30/06/2020															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	58
[3M - 1Y [		115	115	25	0	0	90	0	0	0	0	26	0	0
[1Y - 2Y [		103	103	12	0	0	90	0	0	0	0	9	0	0
[2Y - 3Y [		68	68	0	0	0	68	0	0	0	0	0	0	0
[3Y - 5Y [		72	72	10	0	0	62	0	0	0	0	0	0	0
[5Y - 10Y [		55	55	0	0	0	55	0	0	0	0	0	0	0
[10Y - more	9	9	6	0	0	4	0	0	0	0	0	0	0		
Total		423	423	53	0	0	370	0	0	0	0	35	0		
[0 - 3M [Others	136	136	0	120	0	16	0	0	0	0	0	0	0	54
[3M - 1Y [		197	197	9	0	154	34	0	0	0	0	8	0	0
[1Y - 2Y [		133	133	55	0	49	28	0	0	0	0	40	0	0
[2Y - 3Y [		108	108	10	0	59	40	0	0	0	0	29	0	0
[3Y - 5Y [		396	396	0	0	332	64	0	0	0	0	0	0	0
[5Y - 10Y [		494	494	3	0	406	84	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,464	1,464	78	0	1,121	266	0	0	0	0	77	0		

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, 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 Barthelemy, 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, Cote D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Confédération Nationale du Crédit Mutuel

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									125,366	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	63,153	0	194	194	23	177	0	0	64,624	0	182	182	182	26	171	171	0	
Central banks	1,226	0	0	0	0	0	0	0	1,203	0	0	0	0	0	0	0	0	
General governments	23,404	0	0	0	7	0	0	0	24,859	0	0	0	0	8	0	0	0	
Credit institutions	22,187	0	1	1	7	1	0	0	23,569	0	1	1	1	9	1	1	0	
Other financial corporations	9,155	0	145	145	2	142	0	0	8,597	0	141	141	141	3	138	138	0	
Non-financial corporations	7,180	0	48	48	7	35	0	0	6,396	0	41	41	41	6	32	32	0	
Loans and advances (including at amortised cost and fair value)	648,565	2,455	15,154	15,154	2,463	8,137	3,704	3,704	583,700	2,643	15,710	15,710	15,710	2,955	8,310	8,310	4,101	
Central banks	80,950	0	2	2	0	0	0	0	18	0	0	0	0	0	0	0	0	
General governments	11,919	158	53	53	10	4	15	15	11,368	132	54	54	54	9	5	5	16	
Credit institutions	51,593	15	1	1	4	0	0	0	53,536	13	1	1	1	5	0	0	0	
Other financial corporations	16,092	21	321	321	41	190	89	89	16,618	41	333	333	333	50	204	204	108	
Non-financial corporations	232,934	1,490	7,795	7,795	975	3,785	2,379	2,379	244,936	1,632	8,252	8,252	8,252	1,304	3,890	3,890	2,652	
of which: small and medium-sized enterprises at amortised cost	179,340	971	6,809	6,809	748	3,370	2,202	2,202	193,003	1,042	7,130	7,130	7,130	916	3,453	3,453	2,432	
of which: Loans collateralised by commercial immovable property at amortised cost	28,042	54	818	818	116	335	415	415	28,393	38	879	879	879	144	348	348	470	
Households	255,076	771	6,982	6,982	1,433	4,157	1,220	1,220	257,223	824	7,070	7,070	7,070	1,587	4,210	4,210	1,323	
of which: Loans collateralised by residential immovable property at amortised cost	127,788	196	1,660	1,660	234	520	1,061	1,061	128,921	167	1,685	1,685	1,685	256	513	513	1,105	
of which: Credit for consumption at amortised cost	55,290	542	4,895	4,895	1,082	3,336	104	104	54,849	639	4,952	4,952	4,952	1,226	3,404	3,404	162	
DEBT INSTRUMENTS other than HFT	711,719	2,455	15,347	15,347	2,486	8,314	3,704	3,704	773,690	2,643	15,892	15,892	15,892	2,981	8,481	8,481	4,101	
OFF-BALANCE SHEET EXPOSURES	157,611		579	579	164	184	111	111	183,509		557	557	557	188	185	185	98	

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

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

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

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	140	140	0	0	0		137	137	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	140	140	0	0	0		137	137	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,992	2,950	1,489	1,406	1,335		4,409	3,243	1,590	1,477	1,683	1,111
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	101	85	56	55	41		211	178	130	127	78	56
Non-financial corporations	1,761	1,348	660	646	792		1,959	1,496	658	634	1,039	690
of which: small and medium-sized enterprises at amortised cost	1,392	1,060	528	516	714		1,642	1,240	555	533	926	
Households	2,130	1,517	774	705	502		2,240	1,569	801	716	566	364
DEBT INSTRUMENTS other than HFT	4,132	3,090	1,489	1,406	1,335		4,546	3,380	1,590	1,477	1,683	
Loan commitments given	37	29	0	0	23		35	22	0	0	23	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice									0			
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria									0			

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	
		Of which: non-performing					Of which: defaulted					
A Agriculture, forestry and fishing	10,920	459		10,920	295	0	11,290	484	484	11,290	309	0
B Mining and quarrying	737	35		737	21	0	754	35	35	754	25	0
C Manufacturing	17,143	741		17,140	456	0	18,097	854	854	18,095	496	0
D Electricity, gas, steam and air conditioning supply	2,839	76		2,839	30	0	2,741	76	76	2,741	31	0
E Water supply	1,064	29		1,064	22	0	1,108	31	31	1,108	23	0
F Construction	12,151	665		12,151	384	0	13,191	681	681	13,191	410	0
G Wholesale and retail trade	22,068	1,295		22,068	788	0	24,471	1,342	1,342	24,465	858	0
H Transport and storage	8,854	216		8,854	118	0	9,526	260	260	9,526	160	0
I Accommodation and food service activities	5,309	438		5,309	274	0	6,642	447	447	6,642	326	0
J Information and communication	3,122	155		3,122	80	0	3,511	162	162	3,509	82	0
K Financial and insurance activities	13,421	500		13,421	416	0	14,059	509	509	14,059	439	0
L Real estate activities	72,561	1,566		72,551	903	0	73,803	1,627	1,627	73,801	984	0
M Professional, scientific and technical activities	18,478	489		18,478	282	0	20,031	558	558	20,031	305	0
N Administrative and support service activities	7,573	262		7,573	170	0	8,189	296	296	8,189	177	0
O Public administration and defence, compulsory social security	180	0		180	0	0	222	0	0	222	0	0
P Education	1,660	32		1,660	21	0	1,798	46	46	1,798	28	0
Q Human health services and social work activities	9,007	137		9,007	91	0	9,383	134	134	9,383	100	0
R Arts, entertainment and recreation	1,491	73		1,491	42	0	1,644	78	78	1,644	57	0
S Other services	24,355	626		24,355	367	0	24,477	630	630	24,477	383	0
Loans and advances	232,934	7,795		232,922	4,761	0	244,936	8,252	8,252	244,926	5,194	0

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

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Confédération Nationale du Crédit Mutuel

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹⁾)	592,025	63,988														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		62,964	62,587	352	7,183	377	189	58	582	483	17	319	99	58	17	141
of which: Households		1,838	1,811	125	288	27	14	11	88	77	5	46	11	3	4	3
of which: Collateralised by residential immovable property		267	262	2	15	5	4	3	2	2	0	1	0	0	0	1
of which: Non-financial corporations		61,005	60,655	227	6,894	350	174	46	494	406	12	274	88	55	13	138
of which: Small and Medium-sized Enterprises		54,964	54,680	205	6,455	284	149	45	435	367	11	254	68	40	12	120
of which: Collateralised by commercial immovable property		1,144	1,134	16	137	10	7	0	8	7	1	4	1	1	0	3

¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.