

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

Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	42,594	42,141	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	35,656	35,809	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,866	9,863	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	33,428	33,264	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	353	443	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	284	527	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-114	-81	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-6,596	-6,622	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-56	-35	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-824	-910	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-539	-563	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 31 of CRR; Articles 36(1) point (k) (iii), 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) (v) and 153(4) of CRR.
Of which: from securitisation positions (-)	-539	-563	CA1 {1.1.1.18}	Articles 36(1) point (k) (iii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	-146	-76	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	61	53	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	366	158	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-574	-287	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,836	1,607	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	1,972	1,710	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-137	-103	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	37,492	37,416	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,102	4,725	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	4,097	3,984	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	1,006	741	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	232,787	239,088	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.32%	14.98%	CA3 {1}	
Tier 1 Capital ratio	16.11%	15.65%	CA3 {3}	
Total Capital ratio	18.30%	17.63%	CA3 {5}	



Risk exposure amounts

Crédit Mutuel Group

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	196,555	202,227
Risk exposure amount for securitisation and re-securitisations in the banking book	785	760
Risk exposure amount for contributions to the default fund of a CCP	42	35
Risk exposure amount Other credit risk	195,729	201,432
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,633	4,628
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	364	384
Risk exposure amount for Credit Valuation Adjustment	913	1,182
Risk exposure amount for operational risk	19,102	19,002
Other risk exposure amounts	11,583	12,048
Total Risk Exposure Amount	232,787	239,088

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



Crédit Mutuel Group

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	22,376	9,977
Of which debt securities income	1,104	520
Of which loans and advances income	17,510	8,517
Interest expenses	15,081	6,422
(Of which deposits expenses)	4,517	2,107
(Of which debt securities issued expenses)	3,159	1,546
(Expenses on share capital repayable on demand)	0	0
Dividend income	89	45
Net Fee and commission income	4,916	2,691
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	71	118
Gains or (-) losses on financial assets and liabilities held for trading, net	295	381
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	171	120
Gains or (-) losses from hedge accounting, net	7	22
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	706	363
TOTAL OPERATING INCOME, NET	13,551	7,294
(Administrative expenses)	8,510	4,673
(Depreciation)	632	312
(Provisions or (-) reversal of provisions)	379	39
(Commitments and guarantees given)	5	-5
(Other provisions)	373	44
Of which pending legal issues and tax litigation ¹	27	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,100	502
(Loans and receivables)	1,090	522
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	-20
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	-2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	985	530
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	3,911	2,299
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,027	1,623
Profit or (-) loss after tax from discontinued operations	0	-24
PROFIT OR (-) LOSS FOR THE YEAR	3,027	1,600
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	2,955	1,568

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

2015 EU-wide Transparency Exercise Market Risk Crédit Mutuel Group

	S	A					IM										IM					
	As of 31/12/2014	As of 30/06/2015		As of 31/12/2014							As of 30/06/2015											
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	POSURE EXPOSURE	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	2,682	2,566	0	0	0	0							0	0	0	0						
Of which: General risk	1,540	1,293 1,259	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	1,127 1,945	2,062	0	0	0	0							0	0	0	0						
Of which: General risk	424	446	0	Ő	0	0							0	ő	0	ő						
Of which: Specific risk	768	879	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	6	1	0	0	0	0							0	0	0	0						
Total	4,633	4,628	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

EBA EUROPEAN BANKING AUTHORITY

Credit Risk - Standardised Approach

	Crédit Mutuel Group	Standardised Approach										
		,	As of 31/12/2	014			As of 30/06/2	2015				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	98.475	97.952	1.779		108.205	106.831	1.871				
	Regional governments or local authorities	10,492	9,730	1,922		10,427	9,708	1,916				
	Public sector entities	1,080	1,638	1		2,002	2,851	0				
	Multilateral Development Banks	757	757	0		515	515	0				
	International Organisations	1,373	1,373	0		1,142	1,142	0				
	Institutions	4,467	4,507	1,093		4,247	3,777	955				
	Corporates	20,677	10,161	9,977		16,693	10,469	10,438				
	of which: SME	1,003	922	743		762	588	560				
	Retail	34,153	29,537	21,451		33,786	29,809	21,727				
	of which: SME	5,078	4,098	2,372		4,602	3,759	2,190				
Consolidated data	Secured by mortgages on immovable property	8,573	8,110	4,133		9,227	8,773	4,353				
	of which: SME	1,354	1,349	691		1,318	1,307	617				
	Exposures in default	7,182	2,090	2,339	5,075	7,415	2,281	2,565	5,123			
	Items associated with particularly high risk	197	197	296		218	218	327				
	Covered bonds	298	298	47		298	298	41				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	60	49	40		49	45	32				
	Equity	203	194 283	202 234		222	214 253	218				
	Securitisation	290 824	283			259	253	158				
	Other exposures			809		1.198		1.181				
	Standardised Total re value, is reported before taking into account any effect due to credit conversion factors or credit	189,102	167,700	44,323	5,103	195,903	178,382	45,783	5,149			

		Standardised Approach									
			As of 31/12/2		As of 30/06/2015						
		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 an provisions ²		
	Central governments or central banks	85.677	85.679	1.754		91.175	91.178	1,799			
	Regional governments or local authorities	9,572	8.812	1.766		9.887	9,168	1.837			
	Public sector entities	1,052	1,610	0		1,999	2,848	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,082	1,237	286		1,204	978	262			
	Corporates	7,366	5,915	5,887		7,449	5,985	5,959			
	of which: SME	342	261	234		558	384	359			
	Retail	12,233	9,172	6,666		11,349	8,757	6,363			
	of which: SME	1.422	1.197	684		1.375	1.147	655			
FRANCE	Secured by mortgages on immovable property	4,116	3,705	2,533		4,113	3,720	2,507			
	of which: SME	327	324	277		240	229	180			
	Exposures in default	2,787	1,336	1,551	1,434	2,866	1,412	1,630	1,442		
	Items associated with particularly high risk	195	195	293		215	215	323			
	Covered bonds	45	45	5		45	45	5			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	49	40	27		49	45	32			
	Equity	18	14	14		17	14	14			
	Securitisation										
	Other exposures	261	247	247		444	444	427			
	Standardised Total ²				1.591				1.510		

			Standardised Approach										
		,	As of 31/12/2	014		As of 30/06/2015							
		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 a provisions ²				
	Central governments or central banks	2,958	2,958	0		3,169	3,169	0					
	Regional governments or local authorities	466	466	66		268	268	29					
	Public sector entities	25	25	0		1	1	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	868	868	172		675	675	130					
	Corporates of which: SME	626 407	625 407	528 310		713	710	710					
	of which: SME Retail			310 8.278		11.225	Ű,	0					
	of which: SME	11,093	11,045 33	8,278		11,225	11,169 28	8,371					
GERMANY	Secured by mortgages on immovable property	22	19	19		16	15	18					
GERMANT	of which: SME	22	19	9		16	15	0					
	Exposures in default	2.846	273	275	2.572	2.819	331	336	2,488				
	Items associated with particularly high risk	2,040	2/5	2/5	2,572	2,019	331	0	2,400				
	Covered bonds	0	ő	ő		ů.	ő	0					
	Claims on institutions and corporates with a ST credit assessment	0	ő	ŏ		ŏ	ŏ	ŏ					
	Collective investments undertakings (CIU)	0	0	ō		0	0	0					
	Equity	13	7	12		10	5	5					
	Securitisation												
	Other exposures	192	192	192		216	216	216					
	Standardised Total ²				2,759				2,668				

		Standardised Approach										
		,	s of 31/12/2	014		As of 30/06/2015						
		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	412	412	0		586	586	0				
	Regional governments or local authorities	9	9	2		9	9	2				
	Public sector entities	3	3	1		1	1	0				
	Multilateral Development Banks	638	638	0		399	399	0				
	International Organisations	1,373	1,373	0		1,142	1,142	0				
	Institutions	212	175	35		160	160	30				
	Corporates	9,805	1,059	1,057		5,468	1,119	1,118				
	of which: SME	30	30	28		26	26	24				
	Retail	130	115	85		158	133	99				
	of which: SME	5	5	3		8	8	5				
LUXEMBOURG	Secured by mortgages on immovable property	790	749	262		795	739	259				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	97	62	80	35	132	97	118	34			
	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				
	Eauity	65	65	65		75	75	75				
	Securitisation								4			
	Other exposures	163	163	163		172	172	172				
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit				45				44			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or ordet risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach				
		م	us of 31/12/2	014		As of 30/06/2015				
		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	923	923	0		1.096	808	0		
	Regional governments or local authorities	20	20	0		20	20	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	259	183	37		182	172	34		
	Corporates	1.086	920	867		1.200	978	978		
	of which: SME	221	221	168		0	0	0		
	Retail	6,199	5,170	3,420		5,729	4,869	3,258		
	of which: SME	3,188	2,562	1,464		2,691	2,204	1,259		
BELGIUM	Secured by mortgages on immovable property	50	47	16		54	51	18		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	803	283	285	521	778	267	269	511	
1	Items associated with particularly high risk	0	0	0		0	0	0		
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		
1	Collective investments undertakings (CIU)	11	9	13		0	0	0		
	Equity	3	3	3		3	3	3		
1	Securitisation									
1	Other exposures	123	123	123		148	148	148		
	Standardised Total ²				550				535	

Locale exposure, unike Exposure value, is reported brefore taking into account any effect due to credit conversion factors or orealt risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty does not include Securistization exposures

		Standardised Approach										
		A	s of 31/12/2	014		As of 30/06/2015						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	3,307	3,307	0		4,222	4,222	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	112	112	0		109	109	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	537	537	195		462	462	170				
	Corporates	127	127	123		99	99	94				
	of which: SME	0	0	0		0	0	0				
	Retail	35	35	25		11	11	6				
	of which: SME	8	8	4		11	11	6				
UNITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	7	1	1	7	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	33	33	8		32	32	8				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0 71	0 71		0	79	0 79				
	Equity	Л	/1	71		79	79	79				
	Securitisation Other exposures	0	0	0		0	0	0				
	Other exposures Standardised Total ²	0	0	0		0	0		0			

Standardised Total² (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conver (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/	2015	
		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	604	604	0		1,820	1,820	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	121	121	24		219	219	47	
	Corporates	675	653	653		824	805	805	
	of which: SME	0	0	0		0	0	0	
	Retail	660	535	400		600	470	352	
	of which: SME	286	171	127		360	232	174	
SWITZERLAND	Secured by mortgages on immovable property	3,062	3,062	1,124		3,687	3,687	1,350	
	of which: SME	921	921	374		1.078	1.078	437	
	Exposures in default	39	4	5	34	11	1	1	11
	Items associated with particularly high risk	2	2	3		3	3	4	
	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	
	Eauitv	3	3	6		3	3	7	
	Securitisation								
	Other exposures	44	44	44		121	121	121	
	Standardised Total ²				34				12

Uniter constructs
 Construction
 Construction

					Standardise	ed Approach			
		A	As of 31/12/2	014		Ļ	as of 30/06/3	2015	
		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	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	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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 Securitisation	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²				0				0

Schndardised Total" (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		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	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	ů.	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		U	0	0	
counterpart o	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	ő	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	ő	0	
	Collective investments undertakings (CIU)	ŏ	ů.	ŏ		ő	ő	0	
	Equity	o	0	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty does not include Securidisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2	2015	
		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	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 of which: SME	0	0	0		0	0	0	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
counterpart	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	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ŏ	0	ő		0	ő	0	
	Securitisation		-	-			-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardiged Total² (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. subs (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		ļ	ls of 30/06/2	2015	
		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	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	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	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	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total²
(1) Digital 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 providens per country of convergency does not include Securitisation exposures



EBA states Credit Risk - IRB Approach

	Crédit Mutuel Group						IRB Ap	proach					
				As of 31	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure1	Exposure Value ¹	Risk expos	sure amount	Value adjustmer and
	(min EUR, %)	nks and central governments 0	Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provision:
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0
	Institutions		5	45.055	8.532	0	3	55.252	10	53.770	8.215	0	1
	Corporates	113.822	2.604	91.935	55.093	1.263	1.490	116.572	2.515	94.381	57.307	1.134	1.378
	Corporates - Of Which: Specialised Lending	6,803	59	6,537	5,006	0	13	7,352	75	7,230	5,828	0	13
	Corporates - Of Which: SME	17,535	779	16,140	6,426	509	393	21,095	968	19,402	8,298	561	521
	Retail	266,257	6,977	251,025	27,625	1,400	3,692	274,325	7,146	256,482	30,826	943	3,715
	Retail - Secured on real estate property	142,436	3,150	141,101	16,639	742	1,084	144,292	3,255	142,786	19,258	499	1,102
	Retail - Secured on real estate property - Of Which: SME	20.070	816	19.869	4.104	185	300	20.334	839	20.156	4.312	120	299
Consolidated data	Retail - Secured on real estate property - Of Which: non- Retail - Oualifying Revolving	122,366	2,334	121,231	12,535	557	784	123,958	2,416	122,630	14,946	378	803
	Retail - Qualitying Revolving Retail - Other Retail	15.521 108.299	175 3.652	8.339 101.585	960 10.026	28 630	140 2.468	16.330 113.703	179 3.711	8.674 105.021	998 10.570	20 424	141 2.471
	Retail - Other Retail - Of Which: SME	35.063	2,393	31,770	4,898	414	1.485	36.014	2.433	32.615	5.091	274	1.512
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	73,236	1,259	69.815	5.128	216	983	77.689	1,279	72,407	5,091	150	959
	Equity	15.657	1,259	14.974	50.579	210	90.5	16.463	1,2/9	15.803	53.302	150	959
	Securitisation	4.224	0	4.224	551	1	0	5.197	1	5.197	603	,	0
	Other non credit-obligation assets	1.227		1.227	6.185			3.137		3.137	6.156		l i
	IRB Total				148,564						156.409		1

							IRB Ap	proach					
				As of 31	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	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	33,828	1	32,802	5,124	0	1	38,298	1	37,244	4,606	0	1
	Corporates	95.704	2.432	78.119	43.602	1.239	1.435	97.455	2.312	79.812	45.119	1.114	1.327
	Corporates - Of Which: Specialised Lending	2.864	22	2.766	2.047	0	3	3.164	22	3.088	2.384	0	3
	Corporates - Of Which: SME	17.533	779	16.138	6.425	509	393	21.091	967	19.398	8.296	560	520
	Retail	263.533	6.891	248.445	8.977	1.384	3.646	271.464	7.058	253.805	30.490	931	3.668
	Retail - Secured on real estate property	140,763	3,097	139,444	4,094	730	1,061	142,565	3,200	141,076	19,042	491	1,078
	Retail - Secured on real estate property - Of Which: SME	20,031	814	19,831	4,094	184	299	20,293	837	20,116	4,301	120	298
FRANCE	Retail - Secured on real estate property - Of Which: non-	120,733	2,283	119,613	12,369	546	762	122,272	2,363	120,959	14,740	371	780
	Retail - Qualifying Revolving Retail - Other Retail	15.466	173	8.309	955	28	138	16.271	177	8.642	994	20	139
	Retail - Other Retail Retail - Other Retail - Of Which: SME	107.303	3.621	100.692	4.884	626	2.446	112.629	3.681	104.087	10.454	421	2.450
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	34.961 72.342	2.386	31.697 68.996	4.884 5.027	413 213	1.497 949	35.907 76.721	2.426	32.541 71.547	5.076 5.379	273 148	1.506 944
	Retail - Other Retail - Or Which: hon-SME Equity	15.222	1,236	14,540	49,233	213	949	16.051	1,255	/1,54/ 15.391	5,379	148	944 19
	Securitisation	15,222	0	14,540	49,233	1	2	10,051	1	15,391	52,002	2	19
	Other non credit-obligation assets												
	IRB Total			1									

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure1	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			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	2,378	0	2,377	596	0	0	2,449	0	2,448	589	0	0
	Corporates	2,888	14	1,985	1,614	6	2	2,838	13	1,975	1,601	5	2
	Corporates - Of Which: Specialised Lending	184	0	184	140	0	0	171	0	171	129	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	418	10	392	4	2	7	418	10	379	60	1	7
	Retail - Secured on real estate property	253	6	252	1	1	4	221	6	220	29	1	4
CERMANN	Retail - Secured on real estate property - Of Which: SME	250	0	3	27	0	0	4	0	217	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	250	6	249	2/	0	4	217	6	217	2/	1	3
	Retail - Qualifying Revolving Retail - Other Retail	159	0	137	0	0	0	191	0	155	31	0	0
	Retail - Other Retail - Of Which: SME	159	2	137	2	0	2	191	5	135	31	0	2
	Retail - Other Retail - Of Which: SME	10	1	12	22	0	1	17	1	143	28	0	1
	Equity	141	3	124	22	0	2	1/4	2	145	28	0	2
	Securitisation	1	0	1	1	0	0	U	U	U	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		ĺ
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	133	2	107	24	0	2	365	0	346	74	0	0
	Corporates	1,207	24	998	938	9	13	1,418	23	1,137	1,059	9	21
	Corporates - Of Which: Specialised Lending	35	0	35	25	0	0	116	0	116	97	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	1	1	1	1	1
	Retail	155	4	142	7	1	3	155	5	141	23	1	3
	Retail - Secured on real estate property	92	2	91	3	0	1	92	2	91	14	0	1
	Retail - Secured on real estate property - Of Which: SME	8	1	8	3	0	0	8	1	8	2	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	84	1	83	9	0	1	85	1	84	12	0	1
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	59	2	48	4	0	2	58	2	47	8	0	2
	Retail - Other Retail - Of Which: SME	21	1	16	4	0	1	21	1	16	5	0	0
	Retail - Other Retail - Of Which: non-SME	38	2	32	4	0	1	37	1	31	4	0	1
	Equity	206	0	206	722	0	0	202	0	202	700	0	0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)	Of which: defaulted			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	225	0	225	83	0	0	278	0	278	92	0	0
	Corporates	835	5	496	370	3	4	880	3	536	400	1	3
	Corporates - Of Which: Specialised Lending	7	0	7	5	0	0	15	0	15	17	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	282	11	271	3	2	6	285	11	267	37	1	6
	Retail - Secured on real estate property	127	6	126	1	1	3	125	6	125	17	1	3
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-	122	6	122	14	1	3	121	6	120	16	1	3
	Retail - Qualifying Revolving	9	0	6	1	0	0	10	1	6	1	0	0
	Retail - Other Retail	146	4	139	2	1	3	149	4	136	19	0	3
	Retail - Other Retail - Of Which: SME	9	1	8	2	0	1	16	1	10	2	0	1
	Retail - Other Retail - Of Which: non-SME	136	3	131	23	0	3	133	3	126	17	0	3
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure ¹ Expos Value			Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		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	1.434	0	1.394	436	0	0	1.436	0	1.393	341	0	0
	Corporates	4.048	88	3.256	3.012	0	13	4.248	105	3.559	3.254	0	13
	Corporates - Of Which: Specialised Lending	672	0	623	483	0	0	713	0	677	567	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	161	5	155	1	1	3	168	5	160	15	1	3
	Retail - Secured on real estate property	99	3	98	0	1	2	102	3	102	10	0	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	98	3	98	9	1	2	102	3	101	10	0	2
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	60	2	56	0	0	1	64	2	57	5	0	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	57	1	3	0	0	0	61	1	2	0	0	0
	Equity	57	1	53 81	4	0	1	68	1	55	4	0	1
	Securitisation	81	0	81	1/2	0	5	68	U	68	142	0	5
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure 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	349	0	232	66	0	0	123	0	122	38	0	0
	Corporates	441	1	292	154	1	0	503	0	364	220	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	559	19	522	1	4	11	630	20	590	82	3	11
	Retail - Secured on real estate property	394	13	385	1	3	6	450	14	441	67	2	/
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	389	13	381	48	3	6	446	14	437	66	2	7
	Retail - Qualifying Revolving	8	1	4	1	0	0	9	1	5	1	0	0
	Retail - Other Retail	158	5	132	1	1	4	171	5	144	14	1	4
	Retail - Other Retail - Of Which: SME	/	0	3	1	0	0	8	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	151	5	129	13	1	4	163	5	140	14	1	4
	Equity	2	0	2	3	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	ure 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 7	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
	Equity	U	0	0	0	U	0	U	U	0	0	U	0
	Securitisation	0	0	0	0	0	0	U	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
	d before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	/06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	ure 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 8	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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	U	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	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 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	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	U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	U	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expo	sure 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	U	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	U	0	0	U	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	U	0	0	U	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SHL	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	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	ő	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ő	0	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	l		Ŭ	Ŭ	, in the second s			, in the second s	0		L Č
	Other non credit-obligation assets												
	IRB Total												

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

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	DSITIONS (gross e rereign debt to oth	exposures (long)	net of cash short	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)	unity where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 28 89 59 0 177	0 0 0 0 0 0 0 0	0 0 28 89 59 0 177	0 0 28 89 35 0 152	0 0 0 0 0 0 0	0 0 0 25 0 25	0 0 0 0 0 0 0 0	0 0 0 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 0 0 8 0 11	0 0 3 0 9 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	104 53 86 345 97 99 6 791	0 0 0 0 0 0 0 0	104 53 86 345 97 99 0 785	104 53 86 345 87 99 0 775	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 21 0 21	0 0 0 21 0 21	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus									0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic														0 0 0 0 0 0 0
I O - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[SY - 10Y [[10Y - more Total	Denmark		0 0 0 0 0 0 0 0				0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 3	0 0 3 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000
IOUAI IO - 3M I I 3M - 1Y I [1Y - 2Y I [2Y - 3Y I [3Y - 5Y I [5Y - 10Y I [10Y - more Total	Estonia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 61 167 28 255		0 0 0 61 167 20 248	0 0 0 61 58 0 119	0 0 0 0 0 0 0	0 0 0 0 108 20 128	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0 0 3 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000
100al [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	255 5,509 6,166 1,459 1,677 2,569 986 2,378 20,745	0 10 0 0 0 0 0 0 0	248 5,509 6.166 1.459 1.677 2.552 986 2,378 20,727	119 5,356 6,002 1,127 1,374 1,831 986 2,294 18,970		128 0 27 0 165 0 85 277	0 0 17 1 1 96 9 9 124	0 0 0 0 15 1 1 7	0 0 3 11 0 8 13 35	0 0 -1 0 -1 0 -1 0 -1 0 -3	3 0 3 124 0 0 126	3 0 3 124 0 0 126		0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereian debt to oth	exposures (long) her counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	ir of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Germany	302 131 484 242 1,115 1,357 141 3,772	0 0 0 0 0 0 0	302 131 457 242 1,086 1,278 110 3,607	302 131 443 232 1,086 900 88 3,183	0 0 0 0 0 0 0 0	0 0 14 10 0 378 22 424	0 0 0 0 0 0 0 0	0 0 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 0 26 0 28	0 3 0 25 0 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 0 0 0 0 0 3	0 3 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 -5 0 -5	0 0 -5 0 - 5
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 0 0 102 0 0 102	0 0 0 0 0 0	0 0 0 102 0 0 0 102	0 0 0 102 0 0 102	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 -21 0 0 0 - 21	0 0 -21 0 0 0 - 21
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	146 819 52 263 445 98 <u>199</u> 2,023	0 0 0 0 0 0 0	143 801 36 202 394 36 154 1 ,766	143 801 36 202 394 36 80 1,692	0 0 0 0 0 0 0 0	0 0 0 0 74 74 74	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 36 0 0 36	0 0 0 37 0 0 37	0 0 -33 0 0 0 - 33	0 0 -33 0 0 0 - 33
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	0 0 0 0 87 8 96	0 0 0 0 0 0 8 8	0 0 0 0 87 0 87 87	0 0 0 0 0 87 0 87 87	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0



EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC positions of sov	OSITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[10Y - more Total	Malta	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands	250 0 21 0 313 199 20 802	0 0 0 0 0 0 0	250 0 21 0 313 171 0 755	250 0 21 0 313 153 0 736	0 0 0 0 0 0	0 0 0 19 0 19	0 0 0 0 0 0	0 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 0 0 0 0 3	0 3 0 0 0 0 3	0 -70 0 -18 0 - 88	0 -70 0 -18 0 0 - 88
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 0 32 8 0 40	0 0 0 0 0 0 0	0 0 0 32 8 0 40	0 0 0 32 0 0 32	0 0 0 0 0 0 0 0	0 0 0 0 8 0 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 3 2 57 74 8 144	0 0 0 0 0 0 0	0 3 2 57 74 8 144	0 3 0 57 12 5 77	0 0 0 0 0 0 0	0 0 2 0 62 3 67	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 -10 0 0 0 - 10	0 -11 0 0 0 0 -11
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 0 0 14 14	0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 14	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 14	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0 0	1 0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Slovenia		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 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 T 0 - 3M [T 3M - 1Y [T 1Y - 2Y] [2Y - 3Y [T 3Y - 5Y] [5Y - 10Y [T 0tal	Spain	91 754 250 66 86 72 48 1,367		91 754 181 49 86 21 48 48 1,229	70 670 173 34 28 21 6 1,001		21 84 8 15 59 0 42 228						000000000000000000000000000000000000000	0 -68 -72 0 -29 -7 0 -175	0 -68 -73 0 -29 -7 0 -77 0 -177
107a1 10 - 3M [13M - 1Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [13Y - 5Y [10Y - more Total	Sweden	1,367 0 0 0 36 0 0 36 0 36	0 0 0 0 0 0 0 0	1,229 0 0 0 36 0 0 36	1,001 0 0 36 0 36	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 28 0 0 0 28	0 0 0 27 0 0 27	-1/5 0 -47 0 0 0 -47	-177 0 -48 0 0 0 0 -48

EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
		GROSS DI EXPOSURES ()	RECT LONG accounting value	NET DIRECT PO positions of sov	DSITIONS (gross e rereign debt to oth	exposures (long) ler counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
			provisions) (1)		is a maturi	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 215 0 137 147 69 567	0 0 0 0 0 0 0	0 0 215 0 0 0 45 259	0 0 0 0 45 45	0 0 0 0 0 0 0 0	0 215 0 137 113 0 465	0 0 0 0 0 0 0 0	0 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 0 0 0 0 3	0 3 0 0 0 0 3 3	0 -75 0 -25 -62 -50 0 - 212	0 -76 0 -26 -64 -53 0 -218
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 5 0 5	0 0 0 0 0 0 0	0 0 0 5 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 5 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 0 0 0 0 3	0 0 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	0 0 153 0 0 0 0 0 153	0 0 0 0 0 0 0	0 0 153 0 0 0 0 153	0 0 0 0 0 0	0 0 0 0 0 0	0 0 153 0 0 0 0 153	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	78 4 70 94 28 0 273	0 0 0 0 0 0 0 0 0	78 4 70 0 94 28 0 273	78 4 70 0 30 0 0 181	0 0 0 0 0 0 0 0 0	0 0 65 28 0 92	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tota]	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Japan	100 0 0 0 0 0 0 100		100 0 0 0 0 0 0 0 0 0 0 0	100 0 0 0 0 0 0 0 0 0 0 0 0 0									0 0 -8 -4 0 -12	0 0 0 -8 -4 0 -13
104a1 10 - 3M [13M - 1Y [1Y - 2Y [1Y - 3Y [13Y - 5Y [13Y - 5Y [10Y - more Total	U.S.	2.851 3 0 218 267 31 3,370	2.851 0 0 0 0 0 0 0 2,851	0 3 0 14 267 18 302	0 0 0 39 267 9 315	0 0 0 0 0 0 0	0 3 0 -26 0 10 -13	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0

Sovereign Exposure

Crédit Mutuel Group

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT Propositions of source	OSITIONS (gross e vereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p (rovisions) 1)			ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 -39 0 - 39	0 0 -39 0 - 39
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0 0 7 8 5 0 0 20	0 0 0 0 0 0 0	0 0 7 8 5 0 0 0 20	0 0 7 8 5 0 0 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		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	58 0 0 0 0 0 58		58 0 0 0 0 0 0 58	58 0 0 0 0 0 0 58		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 -6 0 0	0 0 0 -6 0 -6
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA						0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	-6 0 0 0 0 0	-6 0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0 0 41 0 41	0 0 0 0 0 0 0 0 0	0 0 0 0 41 0 41	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 41 0 41	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 41 0 0 0 0 0 41	0 41 0 0 0 0 41	0 0 0 -56 0 -56	0 0 0 -55 0 -55
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa		0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0				-33 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 14 0 0 25 0 39	0 0 0 0 0 0 0 0	0 14 0 0 0 25 0 39	0 14 0 0 0 0 0 14	0 0 0 0 0 0 0 0 0	0 0 0 0 25 0 25	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 -35 0 0 - 35	0 0 0 -34 0 -34

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)							As of	30/06/2015						
		GROSS DIF	RECT LONG	NET DIRECT P	OSITIONS (gross e vereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 114 49 178 17 358	0 0 0 0 0 0 0 0	0 0 114 49 178 17 358	0 0 114 49 72 0 235	0 0 0 0 0 0 0 0	0 0 0 106 17 123	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 9 9 9	0 0 0 9 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	3 66 241 128 85 97 0 620	0 0 0 0 0 0 0	3 66 241 128 85 151 0 674	3 66 241 128 75 151 0 664	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 42 0 42	0 0 0 43 0 43	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0			0 0 0 0 0 0 0							000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	0 0 0 95 6 0	0 0 0 0 0	0 0 95 6 0	0 0 95 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	U 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	France	101 5,853 6,403 1,301 1,984 2,728 1,492 2,489 22,251	0 10 0 0 0 0 0 0 0 0 0 0	101 5,700 6,403 792 1,584 2,475 1,538 2,489 20,981	101 5,690 6.401 792 1.584 2.367 1.538 2,476 20,848	0 0 0 0 0 0 0 0 0	0 0 0 108 0 13 121	0 8 11 4 0 46 29 97	0 0 1 0 0 4 4	0 0 10 4 0 8 0 22	0 0 -1 0 0 -1 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	palance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	i negative fair Ie
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	58 690 278 267 810 415 18 2,536	0 0 0 0 0 0	58 690 278 267 810 442 18 2.563	58 620 278 261 810 442 0 2.470	0 0 0 0 0 0	0 70 6 0 0 18 93	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 28 0 28	0 0 0 28 0 28	0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 -5 0 -5	0 0 0 -5 0 -5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0 0 0 99 0 0 99		0 0 99 0 0 99	0 0 0 99 0 0		0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	525 588 222 151 224 87 17 1,814		525 588 222 151 325 87 17 1.914	99 525 588 222 151 325 41 1 1,852		0 0 0 0 46 16 62	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 5 0 5	0 0 0 0 0 5 5	-29 0 0 -15 0 -15	-30 0 0 0 -16 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	Latvia					0 0 0 0 0 0 0							0 0 0 0 0 0	-15 0 0 0 0 0 0	-16 0 0 0 0 0 0
Total [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Luxembourg	0 0 0 64 22 8 94	0 0 0 0 0 0 0 8 8	0 0 0 64 22 0 86	0 0 0 64 22 0 86	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIR EXPOSURES (a)	ECT LONG	NET DIRECT PO	SITIONS (gross of ereign de <u>bt to off</u>	exposures (long) her coun <u>terpaties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of pi (1	rovisions)		is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	ch negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 21 32 329 220 4 606	0 0 0 0 0 0 0	0 0 21 32 329 232 4 618	0 0 21 32 329 232 0 615	0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 17 0 0 17	0 0 0 17 0 17	-70 0 0 0 0 0 0 - 70	-70 0 0 0 0 0 0 0 -70
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 0 31 0 0 31		010 0 0 31 0 0 31	0 0 0 31 0 31 0 31		0 0 0 0 0 0 0 0 0 0								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Portugal	325 175 3 41 0 23 14	0 0 0 0 0 0 0	325 175 3 55 0 23 14	325 175 3 55 0 0		0 0 0 23 14		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	581 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	596 0 0 0 0 0 0 0 0	558 0 0 0 0 0 0 0 0		38 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia		0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	306 569 166 62 0 65 32 1,200		306 569 166 62 61 65 32 1,261	292 525 118 27 61 60 3 1,087	0 0 0 0 0 0 0 0 0 0	14 44 48 35 0 4 29 174	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 -44 -44 0 -31 -7 0 -126	0 -44 -44 -44 -32 -7 0 -32 -7 0 -127
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	0 0 35 0 0 0 35		0 0 35 0 0 0 35	0 0 35 0 0 0 35		0 0 0 0 0 0 0 0 0							-128 0 -50 0 0 0 0 -50	-127 0 -50 0 0 0 -50



(min EUR)							As of 30/06/2015								
		GROSS DIRECT LO EXPOSURES (accountin			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				CT SOVEREIGN EXPO	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	ivatives with negative fair value		positive fair value	ue Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 0 41 107 148	0 0 0 0 0 0	0 0 0 41 107 148	0 0 0 38 31 69	0 0 0 0 0 0	0 0 0 4 75 79	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	-75 0 -25 0 -22 -50 0 -172	-75 0 -25 0 -23 -52 0 - 176
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 10 0 10	0 0 0 0 0 0 0 0	0 0 0 0 10 0 10 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 10 0 10 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 7 0 0 7	0 0 0 0 0 0 0 0 0	0 0 0 7 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 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	0 0 0 0 47 0 47	0 0 0 0 0 0	0 0 0 0 47 0 47			0 0 0 0 47 0 47	0 0 0 0 0 0	0 0 0 0 0 0	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	47 0 149 40 28 0 109 0 327	0 0 0 0 0 0 0 0 0	47 0 149 40 28 0 109 0 327	0 0 39 28 28 0 93 0 188	0 0 0 0 0 0 0 0	47 0 110 12 0 0 16 0 138	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more	Hong Kong			327 0 0 0 0 0 0 0 0	188 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	110 4 37 0 0 0 17	000000000000000000000000000000000000000	110 4 37 0 0 0 17	110 4 37 0 0 0 13		0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 -45 -4 0	0 0 0 -46 -5 0
Total [0.3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	u.s.	167 0 0 0 3 421 15 439	0 0 0 0 0 0 0 0 0	167 0 0 0 8 421 15 444	163 0 0 0 8 321 9 338	0 0 0 0 0 0 0	4 0 0 0 0 100 6 106	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	-49 0 0 0 0 0 0 0	-50 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015							
		GROSS DIRE EXPOSURES (ac		NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)	
		gross of pro (1)			is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 27 0 0 0 0 0 27	0 27 0 0 0 0 27	0 0 -9 -36 0 -45	0 0 -9 -36 -45	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	273 0 0 0 0 0 0 273	0 0 0 0 0 0 0	273 0 0 0 0 0 0 273	273 0 0 0 0 0 0 273	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 9 0 30 0 0 39	0 9 0 29 0 0 38	0 0 0 0 0	000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East		0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		000000000000000000000000000000000000000	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 0 0 0 7 19 26	0 0 0 0 0 0	0 0 0 0 7 19 26		0 0 0 0 0 0 0 0	0 0 0 0 7 19 26					0 130 0 3 7 0 139	0 130 0 3 7 0 139		0 0 0 -4 -20 0 -24	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	-24 0 0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others								0 0 0 0 0 0 0 0 0 0			0 58 0 2 0 0 60	0 58 0 2 0 0 60	0 0 0 -4 -9 0 -13	0 0 0 -3 -9 0 -12	

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Crédit Mutuel Group

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴						
		Of which performing but			-performing ¹	On performing	On non-performing	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	On non-performing	Collaterals and financial guarantees received on non- performing exposures	
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³					Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	69,904	0	826	826	0	187	0	72,202	0	786	786	0	149	0		
Central banks	332	0	0	0	0	0	0	128	0	0	0	0	0	0		
General governments	27,442	0	0	0	0	0	0	31,385	0	0	0	0	0	0		
Credit institutions	19,685	0	575	575	0	109	0	16,630	0	562	562	0	101	0		
Other financial corporations	4,488	0	9	9	0	3	0	5,578	0	154	154	0	7	0		
Non-financial corporations	17,957	0	242	242	0	74	0	18,481	0	70	70	0	41	0		
Loans and advances(including at amortised cost and fair value)	423,774	1,327	16,350	16,350	803	9,691	282	427,896	1,458	16,677	16,677	710	9,682	401		
Central banks	48	0	0	0	0	0	0	1	0	0	0	0	0	0		
General governments	12,571	40	21	21	0	0	0	9,312	45	33	33	0	1	0		
Credit institutions	47,925	0	4	4	0	4	0	44,322	1	3	3	0	0	0		
Other financial corporations	18,314	8	474	474	1	310	9	18,789	41	474	474	2	320	22		
Non-financial corporations	63,753	169	2,664	2,664	191	1,084	184	64,620	257	2,322	2,322	215	1,014	29		
Households	281,163	1,110	13,187	13,187	611	8,293	89	290,852	1,114	13,845	13,845	493	8,347	350		
DEBT INSTRUMENTS other than HFT	493,678	1,327	17,176	17,176	803	9,878	282	500,099	1,458	17,463	17,463	710	9,831	401		
OFF-BALANCE SHEET EXPOSURES	218,742		448	448	123	68	0	239,670		484	484	0	170	0		

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

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

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



Forborne Exposures

Crédit Mutuel Group

			As of 31/12/2014			As of 30/06/2015						
	Gross carrying amount of exposures with forbearance measures		changes in fair value	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Gross carrying a forbearance me	mount of exposures with asures		ment, accumulated e due to credit risk and sures with forbearance	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)	0	0	0	0	0		0	0	0	0		
Central banks	0	8	0	8	0	0	8	0	8	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	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	4,132	2,596	1,133	1,054	45	4,098	2,642	1,186	1,145	2		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	2	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	18	10	0	0	1	16	8	2	2	0		
Non-financial corporations	784	439	83	80	28	867	524	90	90	0		
Households	3,330	2,147	1,050	974	16	3,213	2,110	1,093	1,053	2		
DEBT INSTRUMENTS other than HFT	4,132	2,596	1,133	1,054	45	4,098	2,642	1,186	1,145	2		
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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	37,492	37,416	LRCom {20}	
В	Total leverage ratio exposures	599,824	626,159	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	6.25%	5.98%	A/B	



Information on collaterals: Mortgage loans

Crédit Mutuel Group

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹				
Loans and advances	140,562	138,982	150,236	150,234				
of which: Other financial corporations	199	199	668	668				
of which: Non-financial corporations	14,271	13,787	11,094	11,094				
of which: Households	126,091	123,395	138,450	138,447				

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.