



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Crédit Mutuel Group

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 (f) of CRR
Accumulated other comprehensive income	353	443	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) 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 (f) 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 (f) 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 CRR
(-) 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 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.
Of which: from securitisation positions (-)	-539	-563	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 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 exceeding 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 {1.1.1.16 + 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 {1.2}	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}	-



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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

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P&L Crédit Mutuel Group

(mln 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 subsidiaries, 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 subsidiaries, 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	2,955	1,568

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

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Credit Risk - Standardised Approach

Crédit Mutuel Group

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	98,475	97,952	1,779		108,205	106,831	1,871	
	Regional governments or local authorities	10,490	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	
	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	202		222	214	218		
Securitisation	290	283	234		259	253	158		
Other exposures	834	834	890		1,198	1,198	1,181		
Standardised Total²	189,102	167,700	44,323	5,103	195,303	178,382	45,783	5,149	

(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).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
FRANCE	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	358	
	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	
	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 Total²	109,531	97,700	24,800	1,591	112,000	100,000	24,800	1,510	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
GERMANY	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	626	625	528		713	710	710	
	of which: SME	407	407	310		0	0	0	
	Retail	11,093	11,045	8,278		11,225	11,169	8,371	
	of which: SME	35	33	19		35	28	16	
	Secured by mortgages on immovable property	22	19	9		16	15	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2,846	273	275	2,572	2,819	331	336	2,488
	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	13	7	12		10	5	5		
Securitisation									
Other exposures	192	192	192		216	216	216		
Standardised Total²	15,411	15,411	15,411	2,759	15,411	15,411	15,411	2,668	

(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

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	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	
	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	
Equity	65	65	65		75	75	75		
Securitisation									
Other exposures	163	163	163		172	172	172		
Standardised Total²	16,332	16,332	16,332	45	16,332	16,332	16,332	44	

(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

		Standardised Approach							
		As of 31/12/2014				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
BELGIUM	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								
	Retail	221	221	168		0	0	0	
	of which: SME	6,199	5,170	3,420		5,729	4,869	3,258	
	Secured by mortgages on immovable property	3,188	2,562	1,464		2,691	2,204	1,259	
	of which: SME	50	47	16		54	51	18	
	Exposures in default	803	283	285	521	778	267	269	511
	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)	11	9	13		0	0	0	
	Equity	3	3	3		3	3	3	
	Securitisation								
Other exposures	123	123	123		148	148	148		
Standardised Total²				550				535	

(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

		Standardised Approach							
		As of 31/12/2014				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
UNITED STATES	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	
	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	0		0	0	0	
	Equity	71	71	71		79	79	79	
	Securitisation								
Other exposures	0	0	0		0	0	0		
Standardised Total²				7				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				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
SWITZERLAND	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	285	171	127		360	232	174	
	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	
	Equity	3	3	6		3	3	7	
	Securitisation								
Other exposures	44	44	44		121	121	121		
Standardised Total²				34				12	

(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

Country of Counterpart 7		Standardised Approach							
		As of 31/12/2014				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	0	0	0		0	0	0		
Regional governments or local authorities	0	0	0		0	0	0		
Public sector entities	0	0	0		0	0	0		
Multilateral Development Banks	0	0	0		0	0	0		
International Organisations	0	0	0		0	0	0		
Institutions	0	0	0		0	0	0		
Corporates	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Retail	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Secured by mortgages on immovable property	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Exposures in default	0	0	0	0	0	0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised 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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				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
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				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
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				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
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
	Standardised Total²	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach Crédit Mutuel Group

		IRB Approach												
		As of 31/12/2014						As of 30/06/2015						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)														
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	46.636	5	45.055	8.532	0	3	55.252	10	53.770	0	0	8.215	0
	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	729	16.140	6.426	509	393	21.095	968	15.402	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	
	Retail - Secured on real estate property - Of Which: non-SME	122.366	2.334	121.231	12.535	557	784	123.958	2.416	122.630	14.946	378	803	
	Retail - Qualifying Revolving	15.521	175	8.339	960	28	140	16.330	179	8.674	998	20	141	
	Retail - Other Retail	108.299	3.652	101.585	10.026	630	2.468	113.703	3.711	105.021	10.570	424	2.471	
	Retail - Other Retail - Of Which: SME	35.063	2.293	31.770	4.998	414	1.485	36.014	2.433	32.615	5.091	224	1.512	
	Retail - Other Retail - Of Which: non-SME	73.236	1.259	69.815	5.128	216	983	77.689	1.279	72.407	5.479	150	959	
Equity	15.657	0	14.974	50.579	1		16.463	1	15.803	53.302	3			
Securitisation	4.224		4.224	551			5.197		5.197	603				
Other non credit-obligation assets														
IRB Total				148.564						156.409				

(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 Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
FRANCE	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	729	16.138	6.425	509	393	21.091	967	15.398	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
	Retail - Secured on real estate property - Of Which: non-SME	120.733	2.283	119.613	12.369	546	762	122.272	2.363	120.899	14.740	371	780
	Retail - Qualifying Revolving	15.466	173	8.309	955	28	138	16.271	177	8.642	994	20	139
	Retail - Other Retail	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	34.961	2.386	31.697	4.884	413	1.497	35.907	2.426	32.541	5.076	273	1.506
	Retail - Other Retail - Of Which: non-SME	72.342	1.235	68.996	5.007	213	949	76.721	1.255	71.547	5.379	148	944
Equity	15.222	0	14.540	49.233	1	2	16.051	1	15.391	52.002	2	19	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
GERMANY	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: SME	184	0	184	140	0	0	171	0	171	129	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	418	10	392	4	2	7	418	10	379	60	1	7
	Retail - Secured on real estate property - Of Which: SME	253	6	252	1	1	4	221	6	220	29	1	4
	Retail - Secured on real estate property - Of Which: non-SME	3	4	3	1	0	0	4	0	4	2	0	0
	Retail - Qualifying Revolving	250	6	249	27	1	4	217	6	217	27	1	3
	Retail - Other Retail	6	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail - Of Which: SME	159	3	137	2	0	3	191	3	155	31	0	3
	Retail - Other Retail - Of Which: non-SME	18	1	12	2	0	1	17	1	12	2	0	1
	Equity	141	3	124	22	0	2	174	2	143	28	0	2
Securitisation	1	0	1	1	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2014						As of 30/06/2015					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(min EUR, %)													
LUXEMBOURG	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	0	0	0	0	0	0
	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
	Retail - Secured on real estate property - Of Which: non-SME	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													

(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 Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
BELGIUM	Central banks and central governments	0	0	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	0	0
	Corporates	835	5	486	370	3	4	880	3	536	400	1	3	0	0
	Corporates - Of Which: Specialised Lending	7	0	7	5	0	0	15	0	15	17	0	0	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	127	6	126	1	1	3	125	6	125	17	1	3	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	122	6	122	14	1	3	121	6	120	16	1	3	0	0
	Retail - Qualifying Revolving	9	0	6	1	0	0	10	1	6	1	0	0	0	0
	Retail - Other Retail	146	4	139	2	1	3	149	4	136	19	0	3	0	0
	Retail - Other Retail - Of Which: SME	9	1	8	2	0	1	16	1	10	2	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	136	3	131	23	0	3	133	3	126	17	0	3	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
UNITED STATES	Central banks and central governments	0	0	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	0	0
	Corporates	4,048	88	3,256	3,012	0	13	4,248	105	3,559	3,254	0	13	0	0
	Corporates - Of Which: Specialised Lending	672	0	623	483	0	0	713	0	677	567	0	0	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	99	3	98	0	1	2	102	3	102	10	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	98	3	98	0	1	2	102	3	101	10	2	0	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0	0	0
	Retail - Other Retail	60	2	56	0	0	1	64	2	57	5	0	1	0	0
	Retail - Other Retail - Of Which: SME	3	1	3	0	0	0	2	1	2	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	57	1	53	4	0	1	61	1	55	4	0	1	0	0
	Equity	81	0	81	172	0	5	68	0	68	142	0	5	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	349	0	232	66	1	0	123	0	122	38	0	0	0	0
	Corporates	441	1	292	154	1	0	503	0	364	220	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	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	0	0
	Retail	559	19	522	1	4	11	639	20	590	82	3	11	0	0
	Retail - Secured on real estate property	394	13	385	1	3	6	450	14	441	67	2	7	0	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	389	13	381	48	3	6	446	14	437	66	2	7	0	0
	Retail - Qualifying Revolving	8	1	4	1	0	0	9	1	5	1	0	0	0	0
	Retail - Other Retail	158	5	132	1	1	4	171	5	144	14	1	4	0	0
	Retail - Other Retail - Of Which: SME	7	0	3	1	0	0	8	0	4	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	151	5	129	13	1	4	163	5	140	14	1	4	0	0
	Equity	2	0	2	3	0	0	0	0	0	0	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
Country of Counterpart 7	Central banks and central governments	0	0	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	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

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

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
Country of Counterpart 8	Central banks and central governments	0	0	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	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
Country of Counterpart 9	Central banks and central governments	0	0	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	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

		IRB Approach													
		As of 31/12/2014						As of 30/06/2015							
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
Country of Counterpart 10	Central banks and central governments	0	0	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	0	0
	Corporates	0	0	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	0	0
	Corporates - Of Which: SME	0	0	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	0	0
	Retail - Secured on real estate property	0	0	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	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	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

2015 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances	of which: FVO (designated at fair value through profit/loss) banking book	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]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		28	0	28	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		89	0	89	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		59	0	59	35	0	25	0	0	0	0	0	0	8	9	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		177	0	177	152	0	25	0	0	0	0	11	11	0	0	0	0
[0 - 3M]		104	0	104	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		53	0	53	53	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		86	0	86	86	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		345	0	345	345	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		97	0	97	87	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		99	0	99	99	0	0	0	0	0	0	0	0	21	21	0	0
[10Y - more]		6	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		791	0	791	775	0	0	0	0	0	0	21	21	0	0	0	0
[0 - 3M]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	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	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	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	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	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	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		0	0	0	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	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	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	0	0	0
[1Y - 2Y]		0	0	0	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	0	0	0
[3Y - 5Y]		61	0	61	61	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		167	0	167	58	0	108	0	0	0	0	0	0	0	0	0	0
[10Y - more]		28	0	28	0	0	20	0	0	0	0	0	0	0	0	0	0
Total		255	0	248	119	0	128	0	0	0	0	3	3	0	0	0	0
[0 - 3M]		5,509	0	5,509	5,356	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		6,166	0	6,166	6,002	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1,459	0	1,459	1,127	0	27	0	17	3	0	3	3	0	0	0	0
[2Y - 3Y]		1,677	0	1,677	1,374	0	0	0	1	11	0	0	0	0	0	0	0
[3Y - 5Y]		2,569	0	2,569	1,831	0	165	1	0	0	0	124	124	0	0	0	0
[5Y - 10Y]		986	0	986	986	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		2,378	0	2,378	2,204	0	85	9	1	13	0	0	0	0	0	0	0
Total		20,745	0	20,727	18,970	0	277	124	17	35	13	126	126	0	0	0	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		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]	Malta	0	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	0	0
[1Y - 2Y]		0	0	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	0	0
[3Y - 5Y]		0	0	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	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	250	0	250	250	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	-70	-70	0
[1Y - 2Y]		21	0	21	21	0	0	0	0	3	3	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		313	0	313	313	0	0	0	0	0	0	0	0	-18	-18	0
[5Y - 10Y]		199	0	171	153	0	19	0	0	0	0	0	0	0	0	0
[10Y - more]	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	802	0	755	736	0	19	0	0	0	3	3	0	-88	-88	0	
[0 - 3M]	Poland	0	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	0	0
[1Y - 2Y]		0	0	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	0	0
[3Y - 5Y]		32	0	32	32	0	0	0	0	32	32	0	0	0	0	0
[5Y - 10Y]		8	0	8	8	0	8	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	0	
Total	40	0	40	32	0	8	0	0	32	32	0	0	0	0	0	
[0 - 3M]	Portugal	0	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	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0	0	0	0	0	-10	-11	0
[2Y - 3Y]		2	0	2	2	0	0	0	0	2	2	0	0	0	0	0
[3Y - 5Y]		57	0	57	57	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		74	0	74	12	0	62	0	0	0	0	0	0	0	0	0
[10Y - more]	8	0	8	5	0	3	0	0	0	0	0	0	0	0	0	
Total	144	0	144	77	0	67	0	0	0	0	0	0	-10	-11	0	
[0 - 3M]	Romania	0	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	0	0
[1Y - 2Y]		0	0	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	0	0
[3Y - 5Y]		0	0	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	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	0	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	0	0
[1Y - 2Y]		0	0	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	0	0
[3Y - 5Y]		0	0	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	0	0
[10Y - more]	14	0	14	0	0	14	0	0	0	0	0	0	0	0	0	
Total	14	0	14	0	0	14	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	0	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	0	0
[1Y - 2Y]		0	0	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	0	0
[3Y - 5Y]		0	0	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	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	91	0	91	70	0	21	0	0	0	0	0	0	0	0	0
[3M - 1Y]		754	0	754	670	0	84	0	0	0	0	0	0	-68	-68	0
[1Y - 2Y]		250	0	181	173	0	8	0	0	0	0	0	0	-72	-73	0
[2Y - 3Y]		46	0	49	34	0	15	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		86	0	86	28	0	59	0	0	0	0	0	0	-29	-29	0
[5Y - 10Y]		72	0	21	21	0	0	0	0	0	0	0	0	-7	-7	0
[10Y - more]	-8	0	-8	6	0	-4	0	0	0	0	0	0	5	0	0	
Total	1,367	0	1,229	1,001	0	228	0	0	0	0	0	0	-175	-177	0	
[0 - 3M]	Sweden	0	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	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	-47	-48	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		36	0	36	36	0	0	0	0	0	0	28	27	0	0	0
[5Y - 10Y]		0	0	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	0	
Total	36	0	36	36	0	0	0	0	0	0	28	27	0	-47	-48	

2015 EU-wide Transparency Exercise

Sovereign Exposure

Crédit Mutuel Group

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		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 (-)	
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other advanced economies non EEA	58	0	58	58	0	0	0	0	0	0	0	0	0	
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Latin America and the Caribbean	41	0	41	0	41	0	0	0	0	41	41	0	0	
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	14	0	14	14	0	0	0	0	0	0	0	0	0	
	Total	39	0	39	14	0	25	0	0	0	0	1	1	-35	

Notes and definitions

- (1) 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
- (2) The banks 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 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

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		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]	Malta	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	-70	-70
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		21	0	21	21	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		32	0	32	32	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		329	0	329	329	0	0	0	0	0	17	17	0	0	0
[5Y - 10Y]		220	0	220	220	0	0	0	0	0	0	0	0	0	0
[10Y - more]	4	0	4	4	0	0	0	0	0	0	0	0	0	0	
Total	606	0	618	615	0	4	0	0	0	17	17	0	-70	-70	
[0 - 3M]	Poland	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		31	0	31	31	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	31	0	31	31	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Portugal	325	0	325	325	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		175	0	175	175	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		41	0	55	55	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	0
[5Y - 10Y]		23	0	23	0	23	0	0	0	0	0	0	0	0	0
[10Y - more]	14	0	14	0	14	0	0	0	0	0	0	0	0	0	
Total	581	0	596	558	0	38	0	0	0	0	0	0	0	0	
[0 - 3M]	Romania	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	1	0	1	0	1	0	0	0	0	0	0	0	0	0	
Total	1	0	1	0	1	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	306	0	306	292	0	14	0	0	0	0	0	0	0	0
[3M - 1Y]		569	0	569	525	0	44	0	0	0	0	0	-44	-44	
[1Y - 2Y]		166	0	166	118	0	48	0	0	0	0	0	-44	-44	
[2Y - 3Y]		3	0	62	27	0	35	0	0	0	0	0	62	62	
[3Y - 5Y]		0	0	61	61	0	0	0	0	0	0	0	-31	-32	
[5Y - 10Y]		65	0	65	60	0	4	0	0	0	0	0	-7	-7	
[10Y - more]	32	0	32	0	32	0	0	0	0	0	0	3	0		
Total	1,200	0	1,261	1,087	0	174	0	0	0	0	0	-126	-127		
[0 - 3M]	Sweden	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	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	-50	-50	
[2Y - 3Y]		35	0	35	35	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	35	0	35	35	0	0	0	0	0	0	0	-50	-50		

(mln EUR)		As of 30/06/2015													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		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]	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	-9	-9
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	-36	-36
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	27	27	-45	-45	
[0 - 3M]	Switzerland	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	273	0	273	273	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	0
[1Y - 2Y]		0	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	0
[3Y - 5Y]		0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	273	0	273	273	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	9	9	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	30	29	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	39	38	0	0		
[0 - 3M]	Middle East	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]	Latin America and the Caribbean	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	130	130	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	3	3	-4	-4	
[5Y - 10Y]		7	0	7	0	0	7	0	0	0	7	7	-21	-20	
[10Y - more]	19	0	19	0	0	19	0	0	0	0	0	0	0		
Total	26	0	26	0	0	26	0	0	0	139	139	-25	-24		
[0 - 3M]	Africa	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]	Others	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	58	58	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	2	-4	-3	-3	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	-9	-9	
[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	60	60	-13	-12		

Notes and definitions

(1) 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

(2) The banks 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 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

2015 EU-wide Transparency Exercise

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			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 ⁴		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 ³	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted					
(min EUR, %)															
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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Crédit Mutuel Group

	As of 31/12/2014					As of 30/06/2015				
	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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	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	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□



2015 EU-wide Transparency Exercise

Leverage ratio

Crédit Mutuel Group

(min 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}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	599,824	626,159	LRCom {21}	
C	Leverage ratio	6.25%	5.98%	A/B	

2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Crédit Mutuel Group

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	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	<i>140,562</i>	<i>138,982</i>	<i>150,236</i>	<i>150,234</i>
of which: Other financial corporations	<i>199</i>	<i>199</i>	<i>668</i>	<i>668</i>
of which: Non-financial corporations	<i>14,271</i>	<i>13,787</i>	<i>11,094</i>	<i>11,094</i>
of which: Households	<i>126,091</i>	<i>123,395</i>	<i>138,450</i>	<i>138,447</i>

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.