



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Confédération Nationale du Crédit Mutuel
<b>LEI Code</b>	9695000CG7B84NLR5984
<b>Country Code</b>	FR

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	49,196	52,682	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,196	52,682	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	49,977	53,465	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	49,977	53,465	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	59,226	62,188	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	59,226	62,188	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	283,566	287,932	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	283,566	287,932	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.35%	18.30%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.35%	18.30%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.62%	18.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.62%	18.57%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.89%	21.60%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.89%	21.60%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	742,693	762,987	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.73%	7.01%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Confédération Nationale du Crédit Mutuel

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	49,977	53,465	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	49,074	52,568	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	742,693	762,987	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	742,693	762,987	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	7.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.6%	6.9%	C 47.00 (r330,c010)	

**Spring 2020 EU-wide Transparency Exercise**  
**Capital**

Confédération Nationale du Crédit Mutuel

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>59,226</b>	<b>62,188</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>49,196</b>	<b>52,682</b>	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,537	10,604	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	44,910	48,411	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-131	-220	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	408	415	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-144	-161	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5,969	-6,006	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-10	-5	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-563	-510	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-16	-13	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-16	-13	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	174	168	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	174	168	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>781</b>	<b>782</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	52	54	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	729	729	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>49,977</b>	<b>53,465</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,249</b>	<b>8,724</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,864	9,771	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-643	-1,075	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	28	28	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>283,566</b>	<b>287,932</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.35%</b>	<b>18.30%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.62%</b>	<b>18.57%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.89%</b>	<b>21.60%</b>	CA3 {5}	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>49,022</b>	<b>52,514</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.29%</b>	<b>18.24%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c040)	-

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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Confédération Nationale du Crédit Mutuel

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	252,398	257,698	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	65,058	68,844	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	7,646	8,085	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	107,703	110,006	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	65,390	64,785	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,947	2,618	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	894	762	C 02.00 (R640, c010)
Settlement risk	1	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,046	953	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,200	2,254	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3,130	2,139	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	252	323	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	23,080	23,646	C 02.00 (R590, c010)
Of which basic indicator approach	2,027	2,029	C 02.00 (R600, c010)
Of which standardised approach	1,217	1,217	C 02.00 (R610, c010)
Of which advanced measurement approach	19,836	20,400	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	283,566	287,932	

## Spring 2020 EU-wide Transparency Exercise

### P&L

Confédération Nationale du Crédit Mutuel

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	13,438	17,553
Of which debt securities income	555	708
Of which loans and advances income	9,850	13,122
Interest expenses	7,494	9,482
(Of which deposits expenses)	2,499	3,199
(Of which debt securities issued expenses)	1,972	2,624
(Expenses on share capital repayable on demand)	0	0
Dividend income	130	147
Net Fee and commission income	4,479	6,043
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	138	331
Gains or (-) losses on financial assets and liabilities held for trading, net	458	489
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	310	201
Gains or (-) losses from hedge accounting, net	-40	-27
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	691	933
<b>TOTAL OPERATING INCOME, NET</b>	<b>12,109</b>	<b>16,187</b>
(Administrative expenses)	7,406	9,988
(Depreciation)	573	799
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	89	155
(Commitments and guarantees given)	12	-18
(Other provisions)	77	173
Of which pending legal issues and tax litigation <sup>1</sup>		62
Of which restructuring <sup>1</sup>		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	876	1,302
(Financial assets at fair value through other comprehensive income)	5	7
(Financial assets at amortised cost)	870	1,295
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	0
(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	884	1,139
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>4,047</b>	<b>5,082</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,984</b>	<b>3,840</b>
Profit or (-) loss after tax from discontinued operations	6	17
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,990</b>	<b>3,858</b>
Of which attributable to owners of the parent	2,934	3,775

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

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Confédération Nationale du Crédit Mutuel

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	71,792				90,114				IAS 1.54 (i)	
Financial assets held for trading	30,327	9,742	19,707	877	28,855	9,530	18,482	843	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7,310	2,193	1,024	4,093	7,140	1,756	1,073	4,311	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	529	98	20	412	511	98	9	404	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	46,875	37,316	7,918	1,642	43,102	36,584	4,904	1,614	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	542,921				548,933				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	4,121	0	4,119	2	3,568	0	3,565	2	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,249				2,967				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	35,712				38,062					
<b>TOTAL ASSETS</b>	<b>743,836</b>				<b>763,251</b>				<b>IAS 1.9(a), IG 6</b>	

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

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	45,809	129	2	-24	0	-1	41,930	138	2	-22	-2	-1	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	9,602	20	205	-2	0	-178	10,230	27	189	-2	-1	-173	Annex V. Part 1.31, 44(b)
	Loans and advances	502,367	26,239	15,008	-1,099	-1,256	-7,985	507,670	26,424	15,118	-1,132	-1,292	-8,126	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Confédération Nationale du Crédit Mutuel

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	21,057	20,020	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	619	755	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	642,277	659,170	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4,037	3,469	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	307	281	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,941	3,150	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,567	1,319	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,345	14,637	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	745	758	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>684,896</b>	<b>703,558</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		8,210	7,067	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	540	622	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	604	362	Annex V.Part 1.31
Deposits	Central banks	15,253	14,424	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	199	715	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,034	6,019	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,621	4,397	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	46,517	41,282	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,109	4,847	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	39,875	43,825	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	20,243	22,442	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	151,814	162,835	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	112,388	117,840	ECB/2013/33 Annex 2.Part 2.9.1
	Households	231,355	236,468	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	170,851	175,382	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163,957	167,546	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,697	11,640	Annex V.Part 1.37
Other financial liabilities		3,831	2,962	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>667,990</b>	<b>683,413</b>	



### Spring 2020 EU-wide Transparency Exercise

#### Market Risk

Confédération Nationale du Crédit Mutuel

	SA		IM										IM															
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019															
Traded Debt Instruments	1,528	1,171	0	0	0	0								0	0	0	0											
Of which: General risk	312	151	0	0	0	0								0	0	0	0											
Of which: Specific risk	1,211	1,016	0	0	0	0								0	0	0	0											
Equities	1,064	968	0	0	0	0								0	0	0	0											
Of which: General risk	349	319	0	0	0	0								0	0	0	0											
Of which: Specific risk	681	619	0	0	0	0								0	0	0	0											
Foreign exchange risk	533	0	0	0	0	0								0	0	0	0											
Commodities risk	5	0	0	0	0	0								0	0	0	0											
<b>Total</b>	<b>3,130</b>	<b>2,139</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	93,001	91,771	1,865		111,115	109,956	2,114	
	Regional governments or local authorities	12,386	11,577	2,207		12,022	11,221	2,127	
	Public sector entities	41,032	41,792	68		41,285	41,935	53	
	Multilateral Development Banks	713	713	0		724	724	0	
	International Organisations	1,113	1,113	0		1,178	1,178	0	
	Institutions	5,299	3,768	698		4,151	3,714	735	
	Corporates	45,547	20,434	18,839		47,004	23,249	21,418	
	of which: SME	3,660	3,373	3,228		5,047	4,689	4,505	
	Retail	53,792	39,683	28,706		55,011	40,713	29,417	
	of which: SME	10,266	5,913	3,379		10,694	6,259	3,577	
	Secured by mortgages on immovable property	14,539	14,259	5,789		14,081	13,775	5,690	
	of which: SME	984	937	472		978	936	468	
	Exposures in default	6,099	2,463	2,834	3,570	6,150	2,464	2,832	3,623
	Items associated with particularly high risk	505	483	716		925	894	1,333	
	Covered bonds	80	80	8		79	79	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,364	318	200		1,167	262	160		
Equity	627	627	643		531	531	552		
Other exposures	2,740	2,740	2,716		2,671	2,671	2,647		
<b>Standardised Total<sup>2</sup></b>	<b>278,838</b>	<b>231,822</b>	<b>65,291</b>	<b>4,738</b>	<b>298,095</b>	<b>253,366</b>	<b>69,085</b>	<b>4,820</b>	

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

<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	71,529	71,529	1,690		89,804	89,805	1,861	
	Regional governments or local authorities	11,694	10,920	2,185		11,286	10,518	2,105	
	Public sector entities	40,400	41,019	65		40,637	41,161	53	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,977	1,552	394		1,859	1,542	402	
	Corporates	8,498	7,242	5,712		9,058	7,852	6,072	
	of which: SME	1,046	982	883		1,246	1,134	995	
	Retail	16,332	13,391	9,419		17,124	14,108	9,883	
	of which: SME	4,096	3,498	1,999		4,538	3,906	2,232	
	Secured by mortgages on immovable property	4,658	4,506	1,950		5,099	4,947	2,130	
	of which: SME	204	200	174		202	199	172	
	Exposures in default	2,520	1,198	1,403	1,292	2,636	1,298	1,524	1,299
	Items associated with particularly high risk	359	337	497		405	374	553	
	Covered bonds	37	37	4		36	36	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,319	273	155		1,143	237	136		
Equity	299	299	314		206	206	225		
Other exposures	1,263	1,263	1,239		1,259	1,259	1,235		
<b>Standardised Total<sup>2</sup></b>				<b>1,722</b>				<b>1,728</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
GERMANY	Central governments or central banks	3,370	3,315	45		4,156	4,101	56	
	Regional governments or local authorities	455	421	16		501	469	16	
	Public sector entities	483	483	0		510	510	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	568	471	73		601	511	86	
	Corporates	13,701	4,541	4,500		14,105	4,757	4,720	
	of which: SME	597	479	452		766	636	611	
	Retail	25,060	16,671	12,332		25,095	16,729	12,384	
	of which: SME	3,605	958	547		3,505	909	520	
	Secured by mortgages on immovable property	28	28	10		30	30	11	
	of which: SME	5	5	2		5	5	1	
	Exposures in default	1,453	411	431	1,042	1,471	420	441	1,049
	Items associated with particularly high risk	18	18	28		33	33	49	
	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	4		3	3	4		
Other exposures	682	682	682		637	637	637		
<b>Standardised Total<sup>2</sup></b>				<b>1,539</b>				<b>1,557</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	1,677	1,677	0		1,377	1,377	0	
	Regional governments or local authorities	0	0	0		1	1	0	
	Public sector entities	0	0	0		5	5	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	95	17		80	76	13	
	Corporates	12,128	1,667	1,666		10,347	1,640	1,640	
	of which: SME	88	82	81		129	109	108	
	Retail	191	160	120		178	139	104	
	of which: SME	9	1	0		5	1	0	
	Secured by mortgages on immovable property	1,190	1,153	447		1,396	1,346	529	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	80	60	70	14	25	11	11	15
	Items associated with particularly high risk	34	34	51		67	67	100	
	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)	20	20	20		4	4	4		
Equity	91	91	91		77	77	77		
Other exposures	236	236	236		199	199	199		
<b>Standardised Total<sup>2</sup></b>				<b>18</b>				<b>17</b>	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	2,425	2,425	0		2,133	2,132	0	
	Regional governments or local authorities	1	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	108	107	23		139	138	29	
	Corporates	2,318	1,573	1,597		4,153	3,185	3,217	
	of which: SME	155	154	154		200	200	200	
	Retail	979	327	199		1,275	400	252	
	of which: SME	737	258	146		927	270	154	
	Secured by mortgages on immovable property	5,183	5,175	1,958		3,763	3,754	1,434	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	102	64	91	38	103	64	87	39
	Items associated with particularly high risk	47	47	71		309	309	464	
	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	35	35	35		35	35	35		
Other exposures	55	55	55		59	59	59		
Standardised Total <sup>2</sup>				47				49	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
BELGIUM	Central governments or central banks	1,439	1,439	0		1,346	1,345	0	
	Regional governments or local authorities	128	128	0		128	128	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	93	93	14		115	115	19	
	Corporates	1,041	782	779		1,022	766	762	
	of which: SME	135	132	129		220	217	213	
	Retail	4,775	3,832	2,814		4,781	3,830	2,810	
	of which: SME	388	333	190		421	347	198	
	Secured by mortgages on immovable property	2,278	2,242	959		2,559	2,510	1,110	
	of which: SME	299	289	114		315	304	120	
	Exposures in default	700	311	350	385	681	296	332	383
	Items associated with particularly high risk	0	0	0		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	25	25	25		20	20	20		
Equity	9	9	9		10	10	10		
Other exposures	282	282	282		293	293	293		
Standardised Total <sup>2</sup>				461				459	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	4,306	4,306	0		4,439	4,433	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	211	211	17		324	324	42	
	Corporates	678	403	395		748	440	432	
	of which: SME	97	94	94		140	140	140	
	Retail	8	3	2		9	4	2	
	of which: SME	6	2	1		7	3	2	
	Secured by mortgages on immovable property	2	2	1		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	8	11	0	9	9	13	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	187	187	187		198	198	198		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>2</sup>				0				6	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	1,766	1,765	0		1,574	1,573	0	
	Regional governments or local authorities	8	8	2		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	90	89	23		85	84	38	
	Corporates	1,451	1,104	1,091		1,481	1,120	1,105	
	of which: SME	575	507	493		588	523	509	
	Retail	2,545	2,076	1,449		2,573	2,114	1,483	
	of which: SME	777	608	347		732	574	328	
	Secured by mortgages on immovable property	1,085	1,039	423		1,075	1,032	420	
	of which: SME	472	440	182		454	426	173	
	Exposures in default	583	180	201	400	571	177	196	393
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		3	3	3		
Other exposures	132	132	132		137	137	137		
Standardised Total <sup>2</sup>				483				481	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Confédération Nationale du Crédit Mutuel

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	22	22	0		22	22	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	141	0		0	127	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	842	842	64		704	681	44	
	Corporates	785	544	541		898	662	660	
	of which: SME	253	237	237		395	384	384	
	Retail	70	29	19		63	23	15	
	of which: SME	50	15	8		47	11	6	
	Secured by mortgages on immovable property	32	31	11		36	35	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	51	48	64	2	50	48	64	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17	17	2		17	17	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	4	4	4		19	19	19		
Standardised Total <sup>2</sup>				2				2	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

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

		IRB Approach														
		As of 30/09/2019						As of 31/12/2019								
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted		and provisions		Of which: defaulted			Of which: defaulted		and provisions		
(min EUR, %)																
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	43,916	1	41,472	7,097	0	0	0	43,853	1	41,803	7,237	0	0	10	0
	Corporates	164,037	2,846	135,315	74,413	1,413	2,096	163,328	3,106	132,980	75,140	1,569	2,219	0	0	2,219
	Corporates - Of Which: Specialised Lending	10,895	67	10,299	7,940	0	27	10,997	128	10,410	8,337	0	32	0	0	32
	Corporates - Of Which: SME	38,854	1,149	36,349	16,040	821	737	39,828	1,221	37,059	16,715	924	777	0	0	777
	Retail	337,148	6,362	314,258	36,357	2,261	3,866	343,437	6,208	319,391	37,935	2,266	3,890	0	0	3,890
	Retail - Secured on real estate property	188,558	3,036	185,551	22,776	1,007	1,467	190,327	2,898	187,353	23,660	975	1,509	0	0	1,509
	Retail - Secured on real estate property - Of Which: SME	27,464	804	27,070	5,652	323	449	27,899	800	27,505	5,954	332	454	0	0	454
	Retail - Secured on real estate property - Of Which: non-SME	161,094	2,232	158,481	17,124	684	1,018	162,428	2,098	159,848	17,706	643	1,054	0	0	1,054
	Retail - Qualifying Revolving	21,404	170	11,295	1,219	37	159	21,664	162	11,430	1,265	36	147	0	0	147
	Retail - Other Retail	127,186	3,157	117,412	12,361	1,217	2,240	131,446	3,148	120,608	13,009	1,255	2,234	0	0	2,234
	Retail - Other Retail - Of Which: SME	40,463	2,132	36,342	6,438	946	1,504	41,327	2,152	36,833	6,759	990	1,499	0	0	1,499
	Retail - Other Retail - Of Which: non-SME	86,724	1,025	81,070	5,923	271	736	90,119	996	83,774	6,250	265	735	0	0	735
	Equity	19,512	0	19,512	65,390	0	0	19,464	2	19,464	64,785	7	0	0	0	0
Other non credit-obligation assets																
IRB Total <sup>2</sup>				189,856							191,075					

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

		IRB Approach														
		As of 30/09/2019						As of 31/12/2019								
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted		and provisions		Of which: defaulted			Of which: defaulted		and provisions		
(min EUR, %)																
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	25,232	1	24,280	4,442	0	5	26,635	1	26,130	4,801	0	2	0	2	
	Corporates	133,092	2,628	110,239	58,842	1,388	1,959	133,412	2,733	109,138	59,598	1,483	2,024	0	0	2,024
	Corporates - Of Which: Specialised Lending	4,816	24	4,415	3,407	0	14	4,940	44	4,563	3,689	0	13	0	0	13
	Corporates - Of Which: SME	36,746	1,127	34,397	14,853	797	717	37,967	1,151	35,386	15,660	839	727	0	0	727
	Retail	333,542	6,279	310,858	35,984	2,239	3,819	339,679	6,129	315,849	37,526	2,245	3,843	0	0	3,843
	Retail - Secured on real estate property	186,247	2,979	183,279	22,510	990	1,441	187,985	2,846	185,047	23,389	960	1,483	0	0	1,483
	Retail - Secured on real estate property - Of Which: SME	27,411	800	27,017	5,637	322	448	27,846	796	27,452	5,939	331	453	0	0	453
	Retail - Secured on real estate property - Of Which: non-SME	158,836	2,179	156,262	16,873	668	993	160,140	2,050	157,594	17,450	629	1,030	0	0	1,030
	Retail - Qualifying Revolving	21,309	167	11,243	1,213	36	157	21,565	159	11,376	1,258	35	145	0	0	145
	Retail - Other Retail	125,987	3,133	116,337	12,261	1,212	2,221	130,128	3,124	119,426	12,879	1,249	2,215	0	0	2,215
	Retail - Other Retail - Of Which: SME	40,364	2,128	36,274	6,425	945	1,500	41,176	2,148	36,717	6,720	989	1,495	0	0	1,495
	Retail - Other Retail - Of Which: non-SME	85,623	1,005	80,062	5,837	267	721	88,952	976	82,709	6,159	261	720	0	0	720
	Equity	18,158	0	18,158	61,617	0	0	18,106	2	18,106	60,983	7	2	0	0	2
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 30/09/2019						As of 31/12/2019								
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted		and provisions		Of which: defaulted			Of which: defaulted		and provisions		
(min EUR, %)																
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,283	0	1,282	130	0	0	1,212	0	1,196	191	0	0	0	0	
	Corporates	4,165	0	3,553	1,912	0	10	4,079	0	3,424	2,037	0	10	0	0	10
	Corporates - Of Which: Specialised Lending	222	0	222	178	0	16	162	0	162	140	0	1	0	0	1
	Corporates - Of Which: SME	258	0	236	119	0	0	278	0	247	148	0	0	0	0	0
	Retail	214	6	197	22	1	4	219	6	200	22	1	3	0	0	3
	Retail - Secured on real estate property	129	3	127	15	1	2	126	3	124	14	1	1	0	0	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	127	3	125	14	1	1	124	3	122	14	1	1	0	0	1
	Retail - Qualifying Revolving	7	0	4	0	0	0	8	0	4	1	0	0	0	0	0
	Retail - Other Retail	78	2	67	7	0	2	85	2	71	7	0	2	0	0	2
	Retail - Other Retail - Of Which: SME	18	1	11	2	0	1	18	1	11	2	0	1	0	0	1
	Retail - Other Retail - Of Which: non-SME	60	1	55	5	0	1	67	2	60	5	0	1	0	0	1
	Equity	3	0	3	9	0	0	3	0	3	9	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 30/09/2019						As of 31/12/2019								
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted		and provisions		Of which: defaulted			Of which: defaulted		and provisions		
(min EUR, %)																
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	794	0	772	109	0	0	735	0	715	62	0	0	0	0	
	Corporates	2,615	3	2,220	1,557	1	5	2,621	2	2,094	1,581	0	7	0	0	7
	Corporates - Of Which: Specialised Lending	521	0	511	474	0	0	473	0	462	446	0	0	0	0	0
	Corporates - Of Which: SME	472	3	412	218	1	2	508	2	430	236	0	3	0	0	3
	Retail	180	6	164	20	2	4	185	6	168	20	2	4	0	0	4
	Retail - Secured on real estate property	109	3	107	13	1	2	110	3	108	12	1	2	0	0	2
	Retail - Secured on real estate property - Of Which: SME	8	1	8	2	0	1	9	1	9	2	0	1	0	0	1
	Retail - Secured on real estate property - Of Which: non-SME	101	2	99	10	1	1	102	2	100	10	0	1	0	0	1
	Retail - Qualifying Revolving	6	0	4	1	0	0	6	0	4	0	0	0	0	0	0
	Retail - Other Retail	17	3	11	7	1	2	18	3	12	7	0	2	0	0	2
	Retail - Other Retail - Of Which: SME	3	1	3	1	1	1	3	1	3	1	0	1	0	0	1
	Retail - Other Retail - Of Which: non-SME	47	1	42	4	0	1	51	1	44	4	0	1	0	0	1
	Equity	117	0	117	424	0	0	116	0	116	423	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 30/09/2019						As of 31/12/2019								
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted		and provisions		Of which: defaulted			Of which: defaulted		and provisions		
(min EUR, %)																
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	4,343	0	314	61	0	0	1,365	0	317	64	0	0	0	0	
	Corporates	745	0	495	175	0	2	789	22	507	225	25	13	0	0	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	105	0	97	55	0	1	111	22	99	65	25	12	0	0	12
	Retail	831	29	772	103	8	14	844	27	788	106	7	15	0	0	15
	Retail - Secured on real estate property	611	23	594	85	7	9	614	20	599	86	5	9	0	0	9
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	610	23	593	84	7	9	613	20	597	86	5	9	0	0	9
	Retail - Qualifying Revolving	20	1	11	2	0	1	20	1	11	2	0	1	0	0	1
	Retail - Other Retail	200	6	168	16	1	4	210	6	178	18	1	5	0	0	5
	Retail - Other Retail - Of Which: SME	9	0	5	1	0	0									











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

Confédération Nationale du Crédit Mutuel

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[ 0 - 3M [	Japan	90	90	0	0	90	0	0	0	0	0	0	0	0	0	59
[ 3M - 1Y [		82	82	0	0	82	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		123	123	0	0	123	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	
<b>Total</b>	<b>296</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	U.S.	20	20	0	0	0	20	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		11	11	0	0	11	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		44	44	0	0	44	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1	1	0	0	1	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		103	103	0	0	1	102	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		88	88	0	0	17	71	0	0	0	0	0	0	0	0	
[ 10Y - more		2,466	2,466	72	0	2,395	71	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>2,734</b>	<b>2,734</b>	<b>72</b>	<b>0</b>	<b>2,414</b>	<b>248</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	China	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	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		18	18	18	0	0	0	0	0	0	0	0	0	0	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	1	1	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Switzerland	1,221	1,221	0	0	0	1,221	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	
<b>Total</b>	<b>1,221</b>	<b>1,221</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,221</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other advanced economies non EEA	1	1	1	0	1	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		7	7	7	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		67	67	55	0	12	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		7	7	7	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		84	84	13	0	71	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		33	33	33	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more		30	30	30	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>229</b>	<b>229</b>	<b>145</b>	<b>0</b>	<b>84</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	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	
[ 1Y - 2Y [		15	15	15	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		5	5	5	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	
<b>Total</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Middle East	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [		72	72	0	0	72	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		86	86	12	0	74	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		127	127	53	0	74	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		154	154	0	0	154	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		201	201	0	0	201	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	
<b>Total</b>	<b>640</b>	<b>640</b>	<b>65</b>	<b>0</b>	<b>576</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>344</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M [	Latin America and the Caribbean	14	14	1	0	13	0	0	0	0	0	0	0	0	0	10
[ 3M - 1Y [		17	17	0	0	17	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		55	55	38	0	18	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		16	16	3	0	13	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		11	11	0	0	11	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	1	0	0	1	0	0	0	0	0	0	242	0	0	
<b>Total</b>	<b>115</b>	<b>115</b>	<b>42</b>	<b>0</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>242</b>	<b>0</b>	<b>0</b>		

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

Confédération Nationale du Crédit Mutuel

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M [	Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		113	113	25	0	0	89	0	0	0	0	0	0	25	0	0	
[ 1Y - 2Y [		89	89	0	0	0	89	0	0	0	0	0	0	3	0	0	
[ 2Y - 3Y [		83	83	0	0	0	83	0	0	0	0	0	0	6	0	0	
[ 3Y - 5Y [		74	74	0	0	0	74	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		60	60	0	0	0	60	0	0	0	0	0	0	0	0	0	
[ 10Y - more		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>428</b>	<b>428</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>403</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>0</b>	<b>0</b>	<b>58</b>	
[ 0 - 3M [	Others	30	30	0	0	20	10	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [		179	179	0	0	161	19	0	0	0	0	0	0	11	0	0	
[ 1Y - 2Y [		82	82	3	0	43	36	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		73	73	36	0	16	21	0	0	0	0	0	0	40	0	0	
[ 3Y - 5Y [		207	207	0	0	185	22	0	0	0	0	0	0	28	0	0	
[ 5Y - 10Y [		524	524	0	0	516	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	
<b>Total</b>		<b>1,096</b>	<b>1,096</b>	<b>39</b>	<b>0</b>	<b>942</b>	<b>115</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>46</b>	

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>58,295</b>	<b>0</b>	<b>207</b>	<b>207</b>	<b>27</b>	<b>179</b>	<b>0</b>	<b>54,881</b>	<b>0</b>	<b>192</b>	<b>192</b>	<b>26</b>	<b>174</b>	<b>0</b>
Central banks	1,102	0	0	0	0	0	0	1,105	0	0	0	0	0	0
General governments	22,088	0	0	0	7	0	0	20,842	0	0	0	6	0	0
Credit institutions	18,387	0	4	4	6	2	0	18,175	0	1	1	11	1	0
Other financial corporations	8,518	0	155	155	3	144	0	8,870	0	141	141	3	138	0
Non-financial corporations	8,200	0	49	49	11	33	0	5,888	0	49	49	6	35	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>613,901</b>	<b>1,455</b>	<b>15,008</b>	<b>15,008</b>	<b>2,355</b>	<b>7,985</b>	<b>3,463</b>	<b>637,652</b>	<b>1,369</b>	<b>15,118</b>	<b>15,118</b>	<b>2,424</b>	<b>8,126</b>	<b>3,588</b>
Central banks	67,091	0	0	0	0	0	0	85,158	0	0	0	0	0	0
General governments	11,466	54	59	59	11	4	16	11,608	43	49	49	17	4	14
Credit institutions	48,656	10	1	1	4	0	0	47,523	3	1	1	4	1	0
Other financial corporations	15,628	13	258	258	38	181	48	14,314	7	318	318	37	189	86
Non-financial corporations	225,769	798	7,802	7,802	972	3,692	2,180	229,277	593	7,891	7,891	968	3,799	2,313
of which: small and medium-sized enterprises at amortised cost	139,651	431	5,323	5,323	576	2,559	1,780	156,485	467	5,817	5,817	675	2,927	1,900
Households	245,290	580	6,887	6,887	1,330	4,108	1,219	249,772	722	6,859	6,859	1,398	4,135	1,175
<b>DEBT INSTRUMENTS other than HFT</b>	<b>672,197</b>	<b>1,455</b>	<b>15,215</b>	<b>15,215</b>	<b>2,381</b>	<b>8,164</b>	<b>3,463</b>	<b>692,532</b>	<b>1,369</b>	<b>15,310</b>	<b>15,310</b>	<b>2,450</b>	<b>8,300</b>	<b>3,588</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>159,924</b>		<b>474</b>	<b>474</b>	<b>158</b>	<b>177</b>	<b>110</b>	<b>161,148</b>		<b>498</b>	<b>498</b>	<b>168</b>	<b>178</b>	<b>103</b>

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

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

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

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

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Confédération Nationale du Crédit Mutuel

	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>141</b>	<b>141</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>136</b>	<b>136</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	141	141	0	0	0	136	136	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,862</b>	<b>2,905</b>	<b>1,445</b>	<b>1,366</b>	<b>1,258</b>	<b>3,888</b>	<b>2,922</b>	<b>1,468</b>	<b>1,392</b>	<b>1,293</b>
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	102	87	57	56	45	101	84	56	55	45
Non-financial corporations	1,756	1,388	646	633	783	1,725	1,353	665	652	759
of which: small and medium-sized enterprises at amortised cost	801	594	237	227	475	964	697	337	327	500
Households	2,004	1,430	742	677	430	2,061	1,485	747	685	490
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,003</b>	<b>3,046</b>	<b>1,445</b>	<b>1,366</b>	<b>1,258</b>	<b>4,024</b>	<b>3,059</b>	<b>1,468</b>	<b>1,392</b>	<b>1,293</b>
<b>Loan commitments given</b>	<b>20</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>21</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>12</b>

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

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

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

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	10,964	440	10,964	293	0	10,800	444	10,800	293	0
B Mining and quarrying	703	36	703	13	0	665	35	665	20	0
C Manufacturing	16,437	676	16,435	456	0	16,675	672	16,675	452	0
D Electricity, gas, steam and air conditioning supply	2,896	94	2,896	40	0	2,839	88	2,839	39	0
E Water supply	1,028	31	1,028	22	0	1,082	30	1,082	23	0
F Construction	11,648	669	11,648	394	0	11,738	659	11,738	390	0
G Wholesale and retail trade	22,390	1,286	22,384	790	0	22,149	1,373	22,149	806	0
H Transport and storage	8,676	179	8,676	111	0	8,704	201	8,704	115	0
I Accommodation and food service activities	5,243	439	5,243	276	0	5,262	438	5,262	275	0
J Information and communication	3,079	128	3,079	66	0	3,226	149	3,226	82	0
K Financial and insurance activities	12,748	511	12,748	411	0	12,602	512	12,602	415	0
L Real estate activities	69,214	1,624	69,214	878	0	70,741	1,585	70,734	900	0
M Professional, scientific and technical activities	16,920	481	16,920	267	0	17,406	473	17,406	274	0
N Administrative and support service activities	7,066	239	7,066	132	0	7,231	258	7,231	169	0
O Public administration and defence, compulsory social security	159	4	159	0	0	200	0	200	0	0
P Education	1,659	32	1,659	21	0	1,690	31	1,690	21	0
Q Human health services and social work activities	8,991	124	8,991	88	0	9,163	140	9,163	91	0
R Arts, entertainment and recreation	1,457	69	1,457	41	0	1,476	69	1,476	41	0
S Other services	24,491	742	24,491	365	0	25,626	736	25,626	362	0
<b>Loans and advances</b>	<b>225,769</b>	<b>7,802</b>	<b>225,761</b>	<b>4,664</b>	<b>0</b>	<b>229,277</b>	<b>7,891</b>	<b>229,270</b>	<b>4,767</b>	<b>0</b>

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