

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

	Actual (starting vear)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	7,257		7,209	6,716	5,384	6,147	5,624	5,516
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	404		229	229	229	-1	172	172
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-975		-970	-820	-788	-2,737	-2,871	-2,721
Profit or (-) loss for the year	3,055		2,268	1,945	859	-1,980	-1,301	-1,329
Coverage ratio: non-performing exposure (%)	54.93%	54.93%	47.24%	42.01%	38.38%	47.81%	44.33%	42.23%
Common Equity Tier 1 capital	44,420	44,021	46,234	47,965	48,620	40,833	38,974	37,075
Total Risk exposure amount (all transitional adjustments included)	254,685	255,153	256,042	256,641	257,225	268,569	274,227	279,623
Common Equity Tier 1 ratio, %	17.44%	17.25%	18.06%	18.69%	18.90%	15.20%	14.21%	13.26%
Fully loaded Common Equity Tier 1 ratio, %	17.42%	17.23%	17.97%	18.60%	18.81%	15.12%	14.13%	13.18%
Tier 1 capital	45,578	45,179	47,252	48,740	49,152	41,851	39,749	37,608
Total leverage ratio exposures	692,726	690,338	690,338	690,338	690,338	690,338	690,338	690,338
Leverage ratio, %	6.58%	6.54%	6.84%	7.06%	7.12%	6.06%	5.76%	5.45%
Fully loaded leverage ratio, %	6.41%	6.37%	6.67%	6.92%	7.02%	5.89%	5.62%	5.34%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	.7					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-I	RB	F-IRI	В	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(mln EUR, %)	Norrderaulted	Deraulteu	Norruerauiteu	Deraulteu	Norr-deradited	Deraulteu	Norr-deraulted	Delaulteu					
	Central banks and central governments	0	0	0	0	0	0	0	0		0 0	0		J -
	Institutions	44,606	16	0	0	7,281	0	0	0	44,60	6 16	27	4	4 25.6%
	Corporates	98,636	2,374	8,563	132	50,746	1,303	6,576	0	107,199	9 2,507	1,761	1,283	3 51.2%
	Corporates - Of Which: Specialised Lending	0	0	8,563	132	0	0	6,576	0	8,563	3 132	19	18	8 13.8%
	Corporates - Of Which: SME	30,836		0	0	13,232	846	0	0	30,83		792		
	Retail	278,504	6,753	0	0	33,048	1,646	0	0	278,50	4 6,753	4,210	3,295	5 48.8%
	Retail - Secured on real estate property	159,621	3,214	0	0	20,213	898	0	0	159,62	1 3,214	1,525	1,100	0 34.2%
	Retail - Secured on real estate property - Of Which: SME	22,322		0	0	4,850	222	0	0	22,32		440		
Group Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME	137,299	2,371	0	0	15,363	675	0	0	137,299	9 2,371	1,085	792	
	Retail - Qualifying Revolving	9,942		0	0	1,174	32	0	0	9,94	2 161	157	127	7 78.7%
	Retail - Other Retail	108,941	3,378	0	0	11,661	717	0	C	108,94		2,528		
	Retail - Other Retail - Of Which: SME	32,518	2,255	0	0	5,917	476	0	0	32,51		1,642		
	Retail - Other Retail - Of Which: non-SME	76,423	1,122	0	0	5,744	241	0	0	76,42	3 1,122	886	700	0 62.4%
	Equity									18,419	9 0	0	C	J -
	Securitisation													
	Other non-credit obligation assets									5,804		0	C	j -
	IRB TOTAL	421,745	9,144	8,563	132	91,075	2,950	6,576	0	454,531	9,276	5,998	4,582	49.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	3 B	F-II	RB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	1	0	0	0	-
	Institutions	29,964	1	0	0	4,402	0	0	0	29,96	1	17	1	100.0
	Corporates	84,516	2,224	3,690	17	42,468	1,290	2,911	0	88,20	2,242	1,623	1,211	54.0
	Corporates - Of Which: Specialised Lending	0	0	3,690	17	0	0	2,911	0	3,69	17	3	2	12.9
	Corporates - Of Which: SME	29,627	1,179	0	0	12,609	836	0	0	29,62	1,179	777	607	51.59
	Retail	275,518	6,670	0	0	32,707	1,626	0	0	275,511	6,670	4,159	3,252	48.8
	Retail - Secured on real estate property	157,636	3,162	0	0	19,971	883	0	0	157,630	3,162	1,499	1,079	34.1
	Retail - Secured on real estate property - Of Which: SME	22,276	840	0	0	4,835	221	0	0	22,270	840	439	307	36.6
France	Retail - Secured on real estate property - Of Which: non-SME	135,359	2,322	0	0	15,137	662	0	0	135,359	2,322	1,060	771	33.2
	Retail - Qualifying Revolving	9,902	159	0	0	1,168	31	0	0	9,90	159	154	125	78.69
	Retail - Other Retail	107,980	3,349	0	0	11,568	712	0	0	107,98	3,349	2,506	2,048	61.29
	Retail - Other Retail - Of Which: SME	32,452	2,249	0	0	5,900	475	0	0	32,45	2,249	1,637	1,363	60.69
	Retail - Other Retail - Of Which: non-SME	75,528	1,100	0	0	5,667	237	0	0	75,521	1,100	869	685	62.39
	Equity									18,046	5 0	0	0	-
	Securitisation													
	Other non-credit obligation assets									5,77	. 0	0	0	-
	IRR TOTAL	389.998	8.895	3,690	17	79.577	2,916	2,911	0	417.50	8,913	5,799	4.464	50.19

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	•					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	≀B	F-I	RB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	(J -
	Institutions	792	0	0	0	140	0	0	0	79	2 0	0	(j -
	Corporates	2,565	3	252	0	1,695	0	184	0	2,81	7 3	13	1	1 29.8%
	Corporates - Of Which: Specialised Lending	0	0	252	0	0	0	184	0	25		0	(j -
	Corporates - Of Which: SME	131	0	0	0	69	0	0	0	13	1 0	1	() -
	Retail	203	6	0	0	24	1	0	0	20	3 6	5	4	71.6%
	Retail - Secured on real estate property	133	3	0	0	16	1	0	0	13	3	2		2 56.0%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0		2 0	0	(61.0%
Germany	Retail - Secured on real estate property - Of Which: non-SME	131	3	0	0	15	1	0	0	13	1 3	2		55.5%
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0		4 0	0	(90.7%
	Retail - Other Retail	66	3	0	0	8	0	0	0	6	5 3	3		86.7%
	Retail - Other Retail - Of Which: SME	11	1	0	0	3	0	0	0	1	1 1	1	1	1 82.0%
	Retail - Other Retail - Of Which: non-SME	55	2	0	0	5	0	0	0	5	5 2	2	- 2	90.0%
	Equity										5 0	0	() -
	Securitisation													
	Other non-credit obligation assets										4 0	0	() -
	IRB TOTAL	3,559	9	252	0	1,860	1	184	0	3,82:	9	18	5	58.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	₹B	F-I	RB	A-1	IRB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0		0		0 () -
	Institutions	1,169		0	0	368		0	0	1,169			3	19.9%
	Corporates	2,673	50	627	26	2,129	0	461		3,30		1	7	6.7%
	Corporates - Of Which: Specialised Lending	0	0	627	26	0	0	461	0	62	7 26		3	9.79
	Corporates - Of Which: SME	35		0	0	19	0	0	0	3!	5 0		0 (-
	Retail	231		0	0	21	1	0	0	23:			3	48.59
	Retail - Secured on real estate property	156	3	0	0	15	1	0	0	150	5 3		2	39.09
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0		1 0		0 () -
United States	Retail - Secured on real estate property - Of Which: non-SME	155	3	0	0	14	1	0	0	155	5 3		2	39.09
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0		1 0		0 (90.89
	Retail - Other Retail	74	1	0	0	6	0	0	0	74	4 1		1 1	76.09
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0		2 0		0 (77.49
	Retail - Other Retail - Of Which: non-SME	73	1	0	0	6	0	0	0	7:	3 1		1 1	75.7%
	Equity									8.	1 0		0 (-
	Securitisation													
	Other non-credit obligation assets										0		0 (-
	IRB TOTAL	4.073	69	627	26	2,517	1	461	0	4,781	95	2:	3 10	10.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-IRB	3	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	(- '
	Institutions	526	0	0	0	65		0	0	520		0	(J -
	Corporates	971	5	44	0	431	3	38	0	1,010	5 5	9		100.0%
	Corporates - Of Which: Specialised Lending	0	0	44	0	0	0	38	0	4	4 0	0	(j -
	Corporates - Of Which: SME	186		0	0	102	3	0	0	186		6		100.0%
	Retail	275	10	0	0	36	2	0	0	27	5 10	7	- (62.9%
	Retail - Secured on real estate property	137	6	0	0	21	1	0	0	137	7 6	3		47.3%
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	1	0	0	0		5 0	0	(27.0%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	132	5	0	0	19	1	0	0	133	2 5	3		48.5%
	Retail - Qualifying Revolving	6	1	0	0	1	0	0	0	-	5 1	1	1	1 86.5%
	Retail - Other Retail	132	4	0	0	15	1	0	0	133	2 4	3		81.3%
	Retail - Other Retail - Of Which: SME	10	U	0	0	2	0	0	0	10	0	0	(96.0%
	Retail - Other Retail - Of Which: non-SME	122	4	0	0	12	1	0	0	12:	2 4	3		80.3%
	Equity									2!	5 0	0	(J-
	Securitisation													
	Other non-credit obligation assets										0	0	(-
	IRB TOTAL	1,772	15	44	0	532	5	38	0	1,842	2 15	17	11	74.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	d					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-:	IRB	F-IF	В	Performing	Non performing			Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0	(0	0	0	() (0	0	0	-
	Institutions	328		0	0	66		0	(328		0	0	-
	Corporates	440	(0	0	191	0	0	(440	0	2	0	-
	Corporates - Of Which: Specialised Lending	0	(0	0	0	0	0	() (0	0	0	-
	Corporates - Of Which: SME	95		0	0	51		0	(95		1	0	-
	Retail	650		5 0	0	86		0	(650		14	13	48.
	Retail - Secured on real estate property	496	19	9 0	0	70	6	0	(496	19	8	7	36
	Retail - Secured on real estate property - Of Which: SME	2	(0	(0	0	0	() 2	2 0	0	0	25.
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	494	19	9 0	0	70	6	0	(494	19	8	7	36.
	Retail - Qualifying Revolving	8			0	1	0	0	(1	1	1	85.
	Retail - Other Retail	146		5 0	0	15	1	0	(146	6	6	5	83.
	Retail - Other Retail - Of Which: SME	4	(0	0	1	0	0	() 4	1 0	0	0	26.
	Retail - Other Retail - Of Which: non-SME	142		5 0	0	14	1	0	(142	6	6	5	84.
	Equity									16	5 0	0	0	-
	Securitisation													1
	Other non-credit obligation assets									(0	0	0	-
	IRB TOTAL	1,418	26	6 0	0	342	7	0		1,434	26	17	13	48.5

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Group Créo	lit Mutuel											
		Group Groo	iic i racaci					Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-IRB		A-II	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted Defa	faulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0		0	0	0		0	0		0) (4-
	Institutions	5,059		0	0	813	0	0	0	5,059		3	3 (j -
	Corporates	1,553	17	456	0	835	0	347	0	2,009		24	17	7 99.99
	Corporates - Of Which: Specialised Lending	0	C	456	0	0	0	347	0	456		() (<i>j</i> -
	Corporates - Of Which: SME	82		0	0	30	0	0	0	82		() (36.09
	Retail	359		0	0	38	2	0	0	359		4	4	4 35.79
	Retail - Secured on real estate property	233	6	0	0	25	1	. 0	0	233	6		3	47.19
	Retail - Secured on real estate property - Of Which: SME	1	C	0	0	0	0	0	0	1	. 0	() (34.99
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	233	6	0	0	25	1	. 0	0	233	6	3	3	47.49
	Retail - Qualifying Revolving	1	(0	0	0	0	0	0	1	. 0	() (91.09
	Retail - Other Retail	124	4	0	0	13	1	. 0	0	124	4	1	1	1 18.69
	Retail - Other Retail - Of Which: SME	3	(0	0	1	0	0	0		0	() (87.3%
	Retail - Other Retail - Of Which: non-SME	121	4	0	0	12	1	. 0	0	121	4	1	1	1 15.29
	Equity									11	. 0	() (j -
	Securitisation													
	Other non-credit obligation assets									10	0	() (-
	IRB TOTAL	6,970	27	456	0	1,686	2	347	0	7,447	27	31	. 20	76.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	i					
								31/12/20	17					
			Exposur	e values			Risk exp	osure amounts						
		A-I	RB	F	IRB	A-I	RB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0		0	(0	0		0) (-
	Institutions	403		0		83	(0	C	40.	3 0	-) (-
	Corporates	213		121		72	(159	0	33	4 0		1	-
	Corporates - Of Which: Specialised Lending	0		121		0	(159	0	12	1 0) (-
	Corporates - Of Which: SME	13		0		9	(0	0	1	3 0) (-
	Retail	73	2	2 0		8		. 0	0	7.	3 2		1	49.4%
	Retail - Secured on real estate property	36	1	. 0		4	(0	0	3	5 1) (21.3%
	Retail - Secured on real estate property - Of Which: SME	1		0		0	(0	0		1 0) (-
Spain	Retail - Secured on real estate property - Of Which: non-SME	35	1	. 0) 4	(0	0	3	5 1) (21.3%
	Retail - Qualifying Revolving	2		0		0	(0	0		2 0) (84.3%
	Retail - Other Retail	35	1	. 0		3	(0	0	3	5 1		1	78.5%
	Retail - Other Retail - Of Which: SME	5	i (0		1	(0	0		5 0) (76.4%
	Retail - Other Retail - Of Which: non-SME	30	(0		2	-	0	0	3	0) (80.6%
	Equity										0) () -
	Securitisation													,
	Other non-credit obligation assets										0 0	-) (-
	TOR TOTAL	600		121		163		150		01/				40 40/

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-I	RB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													1
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20						
			Exposur	e values		1	Risk expo	sure amounts	<u></u>	1			1	
		A-I	RB	F-	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(min EUR, %)													1
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0		0	0	0	0		0	0	-		1-
	Institutions	44,605	16	28	5	31.0%	44,604	17	29	5	31.1%	44,603	18	29	6	5 31.1%
	Corporates	106,318	3,388	1.996	1.470	43.4%	105,408	4,298	2.180	1.625	37.8%	104,477	5,229	2,356	1,786	
	Corporates - Of Which: Specialised Lending	8,562	134	21	20	14.9%	8,560	136	21	20	15.0%	8,558	138	22	21	1 15.1%
	Corporates - Of Which: SME	30,384	1,645	812	662	40.2%	29,955	2,074	838	702	33.9%	29,537	2,492	869	741	1 29.7%
	Retail	276,120	9,138	4,409		38.2%	273,682	11,575	4,591	3,686	31.8%	271,224	14,033	4,775	3,881	
	Retail - Secured on real estate property	158,181	4,653	1,633	1,197	25.7%	156,694	6,141	1,730	1,293	21.1%	155,189	7,646	1,824	1,390	18.2%
	Retail - Secured on real estate property - Of Which: SME	22,134	1,032	458	321	31.1%	21,932	1,233	473	334	27.0%	21,723	1,443	487	347	7 24.0%
Group Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME	136,048	3,621	1,174	877	24.2%	134,762	4,907	1,257	959	19.6%	133,466	6,203	1,337	1,043	3 16.8%
	Retail - Qualifying Revolving	9,901	202	169	138	68.4%	9,860	243		149	61.5%	9,819	285	191	161	1 56.5% 0 38.2%
	Retail - Other Retail	108,037	4,282	2,608	2,158	50.4%	107,128	5,192	2,682	2,244	43.2%	106,216	6,103	2,760	2,330	38.2%
	Retail - Other Retail - Of Which: SME	31,912	2,862	1,702	1,434	50.1%	31,302	3,471	1,759	1,499	43.2%	30,695	4,079	1,819	1,564	4 38.4%
	Retail - Other Retail - Of Which: non-SME	76,126	1,419	906	724	51.0%	75,825	1,720	922	745	43.3%	75,522	2,023	941	766	
	Equity	18,418	0	0	0	0.0%	18,418	0	0	0	0.0%	18,418	1	0		0.0%
	Securitisation															
	Other non-credit obligation assets	5,804	0	0	0	0.0%	5,804	0	0	0	0.0%	5,804	0	0	0	0.0%
	IRB TOTAL	451,264	12,543	6,433	4,969	39.6%	447,916	15,891	6,799	5,316	33.5%	444,526	19,281	7,161	5,672	29.4%

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0		0	0	0	0	•	0	0	0	0	
	Institutions	29,963	2	17	1	79.2%	29,963	2	17	1	68.8%	29,962		17	2	61.8%
	Corporates	87,429		1,784	1,337	44.3%	86,631	3,817	1,936	1,467	38.4%	85,817	4,631	2,082	1,602	34.6%
	Corporates - Of Which: Specialised Lending	3,690		3	3	14.2%	3,689	19	3	3	14.5%	3,688		3	3	14.8%
	Corporates - Of Which: SME	29,195		795	651	40.4%	28,783	2,023			34.1%	28,382		850		30.0%
	Retail	273,158			3,446		270,745	11,443	4,535			268,311	13,876	4,718		
	Retail - Secured on real estate property	156,217	4,581		1,174		154,749	6,048	1,701			153,264		1,794		
	Retail - Secured on real estate property - Of Which: SME	22,088	1,028		319		21,887	1,229		332	27.0%	21,678		485		
France	Retail - Secured on real estate property - Of Which: non-SME	134,128	3,553		855		132,862	4,819	1,229		19.4%	131,585		1,309		16.7%
	Retail - Qualifying Revolving	9,861	200	100	136	68.1%	9,820	240		147	61.2%	9,779		189		56.2%
	Retail - Other Retail	107,081	4,249	2,583	2,136	50.3%	106,175	5,154	2,657	2,222	43.1%	105,269	6,061	2,735		38.1%
	Retail - Other Retail - Of Which: SME	31,847	2,855	1,697	1,429	50.1%	31,239	3,463	1,754	1,494	43.2%	30,632	4,069	1,813	1,560	38.3%
	Retail - Other Retail - Of Which: non-SME	75,234	1,394	887	707	50.7%	74,937	1,692	903	727	43.0%	74,637	1,992	922	748	37.5%
	Equity	18,046	0	0	0	0.0%	18,046	0	0	0	0.0%	18,046	1	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	5,771	0	0	0	0.0%	5,771	0	0	0	0.0%	5,771	0	0	0	0.0%
	IRB TOTAL	414,367	12.051	6,156	4,785	39.7%	411,155	15,262	6,488	5,106	33.5%	407,907	18,511	6,817	5,433	29.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0		(-	0	0	0	0	-	0	0	C		j -
	Institutions	792		((32.0%	792		0	0	32.0%	792	0	C	(32.0%
	Corporates	2,800		20	5	27.5%	2,782	37	25	9	25.3%	2,765	55	30	14	4 24.6%
	Corporates - Of Which: Specialised Lending	252		((18.0%	252	9 0	0	0	17.9%	252	0	0	(17.9%
	Corporates - Of Which: SME	129	9 2	1		11.2%	128	4	1	0	11.2%	126	5	1	1	1 11.2%
	Retail	20:	1 8		5	56.3%	199	10	5	5	46.8%	197	12	9		5 40.4%
	Retail - Secured on real estate property	131	1 5	2	. 2	39.7%	130	6	2	2	31.4%	128	8	2	2	26.4%
	Retail - Secured on real estate property - Of Which: SME		2 0	((58.4%	2	. 0	0	0	55.9%	2	0	C	(53.5%
Germany	Retail - Secured on real estate property - Of Which: non-SME	130	0 4	2	. 2	38.4%	128	6	2	2	30.1%	127	7	2	2	2 25.2%
	Retail - Qualifying Revolving		4 0	((87.0%	4	0	0	0	83.8%	4	0	C	(81.1%
	Retail - Other Retail	66	5 3	- 1	3	77.2%	65	4	3	3	69.5%	65	4	3	3	63.3%
	Retail - Other Retail - Of Which: SME	13	1 1	1	1	71.1%	11	. 2	1	1	63.1%	11	2		1	1 57.1%
	Retail - Other Retail - Of Which: non-SME	55	5 2	2	. 2	81.8%	55	2	2	2	74.5%	54	2	2	- 2	2 68.3%
	Equity	(5 0	((0.0%	6	0	0	0	0.0%	6	0	C	(0.0%
	Securitisation															
	Other non-credit obligation assets	4	4 0	((0.0%	4	0	0	0	0.0%	4	0	0	(0.0%
	IRB TOTAL	3,803	3 28	25	10	36.0%	3,783	47	30	14	29.9%	3,763	67	35	18	27.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	0	0	(0	-	0	0	0	0			0	0	0	-
	Institutions	1,169	14	4	4	25.6%	1,169	15	4	4	25.6%	1,169	15	4	4	25.6%
	Corporates	3,281	95	51	36	38.6%	3,260	116	58	42	35.9%	3,237	139	65	47	7 33.9%
	Corporates - Of Which: Specialised Lending	626	26	4	4	13.9%	626	26	4	4	14.0%	626	26	4	1 4	14.1%
	Corporates - Of Which: SME	34	1	(0	10.9%	34	1	0	0	10.9%	33	2	C	0	10.9%
	Retail	229	6	13	3	35.7%	227	8	3	2	28.8%	226	10	3	3	24.6%
	Retail - Secured on real estate property	154	5	2	2	28.3%	152	6	2	1	22.8%	151	. 8	2	2	19.6%
	Retail - Secured on real estate property - Of Which: SME	1	0		0	6.3%	1	0	0	0	6.3%		. 0	C	0	6.3%
United States	Retail - Secured on real estate property - Of Which: non-SME	153	5	2	1	28.3%	152	6	2	1	22.9%	150	8	2	2	19.6%
	Retail - Qualifying Revolving	1	0	(0	86.7%	1	0	0	0	83.1%	1	. 0	C	0	79.9%
	Retail - Other Retail	74	1	1	1	60.5%	74	2	1	1	49.9%	73	2		1	42.6%
	Retail - Other Retail - Of Which: SME	2	0	(0	63.6%	2	0	0	0	54.4%	2	. 0	C	0	48.0%
	Retail - Other Retail - Of Which: non-SME	72	1	1	1	60.0%	72	1	1	1	49.3%	72	2		1	41.8%
	Equity	81	0	(0	0.0%	81	0	0	0	0.0%	81	. 0		0	0.0%
	Securitisation															
	Other non-credit obligation assets	0	0	(0		0	0	0	0	-	(0		0	/- <u>'</u>
	IRB TOTAL	4,761	115	58	42	36.8%	4,738	138	65	48	34.4%	4,713	163	72	53	32.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	rio						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	(0	-	(0	0	0	-	0	0	0	0	<i>i</i> -
	Institutions	52		(0	32.0%	526		0	0	32.0%	526		0	0	32.0%
	Corporates	1,00		12	. 6	49.0%	1,000		14	8	37.6%	992	28	15	9	32.7%
	Corporates - Of Which: Specialised Lending	4		(0	23.4%	44		0	0	22.8%	44	U	0	0	22.1%
	Corporates - Of Which: SME	18:		6	5	65.6%	180		6	5	51.7%	178		6	5	44.0%
	Retail	27:		7	7	54.0%	271		7	7	47.2%	269		8	7	42.1%
	Retail - Secured on real estate property	13	5 7		3	39.9%	134	8	3	3	34.3%	132	10	3	3	30.4%
	Retail - Secured on real estate property - Of Which: SME		5 0	(0	32.6%		0	0	0	29.5%	5	0	0	0	27.0%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	13	7		3	40.3%	129	8	3	3	34.6%	127	9	3	3	30.6%
	Retail - Qualifying Revolving		5 1			84.6%	6	1	1	1	82.7%	6	1	1	1	80.9%
	Retail - Other Retail	13:	2 4		3	71.2%	131	. 5	4	3	63.5%	130	6	4	3	57.3%
	Retail - Other Retail - Of Which: SME	1	0	(0	58.3%	10	1	0	0	44.1%	10	1	0	0	36.5%
	Retail - Other Retail - Of Which: non-SME	12	1 4		3	72.7%	121	. 4	3	3	66.3%	121	5	3	3	60.8%
	Equity	2.	5 0	(0	0.0%	25	0	0	0	0.0%	25	0	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets		0 0	(0	-	(0	0	0	-	0	0	0	0	-
	IRB TOTAL	1,832	2 25	19	13	51.4%	1,822	35	21	14	41.5%	1,811	45	23	16	36.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
				,			0		,					0		
	Central banks and central governments Institutions	328				32.0%	328	0			32.0%	328	0 0	0	,	32.0%
	Corporates	436				18.8%	431				19.2%	427		0		2 19.5%
	Corporates - Of Which: Specialised Lending	430	,		1	10.070	431	0	-	2	19.270	42	7 13	3		19.370
	Corporates - Of Which: SME	94			1	10.9%	92	9	-		10.9%	0	1 4	1		10.9%
	Retail	645	37	15	13	41.5%	639	37	15	14	36.3%	634	4 43	15	16	4 32.6%
	Retail - Secured on real estate property	491			-	30.1%	486		-	8	26.2%	48		9	- 1	32.4%
	Retail - Secured on real estate property - Of Which: SME	7	-	1	i	32.3%	2	0		0	29.1%	10	2 0	ő		26.5%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	489	24			30.1%	484	29		8	26.1%	479	9 34	9		33.4%
SWILECHAIL	Retail - Qualifying Revolving	8	1		1	82.6%	8	1		1	79.8%		8 1	1		1 77.3% 5 66.6% 0 25.5%
	Retail - Other Retail	146	7			77.4%	145	8	6	5	71.7%	144	4 8	6		66.6%
	Retail - Other Retail - Of Which: SME	4	0			38.6%	4	0	(0	30.1%	4	4 0	0	(25.5%
	Retail - Other Retail - Of Which: non-SME	142	7			78.5%	141	7	6	5	73.3%	140	0 8	6		68.5%
	Equity	16		(0.0%	16	0	(0	0.0%	16	5 0	0	(5 68.5% 0 0.0%
	Securitisation															
	Other non-credit obligation assets	0		(-	0	0	(0	-	(0	0	(J -
	IRB TOTAL	1,425	36	18	14	38.9%	1,415	46	19	15	33.3%	1,405	5 55	21	16	29.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Group Créd	it Mutuel													
									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0		0	0	0	0	•	0	0	0	0	-
	Institutions	5,059	0	3	0	32.0%	5,059		3	0	32.0%	5,058		3	0	32.0%
	Corporates	1,998		28	19	69.5%	1,985		32	22	55.0%	1,972		35	25	46.9%
	Corporates - Of Which: Specialised Lending	456	0		0	29.0%	456	0	0	0	29.0%	456	0	0	0	29.0%
	Corporates - Of Which: SME	80	1	0	0	7.9%	79	3	0	0	7.6%	77	4	1	0	7.5%
	Retail	356	13	6	6	43.4%	353	16	7	6	36.5%	349	19	7	6	31.7%
	Retail - Secured on real estate property	231	8	3	3	35.2%	228	11	4	3	28.6%	226	13	4	3	24.5%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	34.9%	1	0	0	0	33.4%	1	0	0	0	31.9%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	230	8	3	3	35.2%	228	11	4	3	28.6%	225	13	4	3	24.5%
_	Retail - Qualifying Revolving	1	0	0	0	85.6%	1	0	0	0	80.7%	1	0	0	0	76.4%
	Retail - Other Retail	124	5	3	3	57.7%	123	5	3	3	52.5%	122	6	3	3	48.0%
	Retail - Other Retail - Of Which: SME	3	0			68.4%	3	. 0	0	0	56.8%	3	0	0	0	48.9%
	Retail - Other Retail - Of Which: non-SME	120	4	3	2	57.1%	120	5	3	2	52.2%	119	5	3	3	47.9%
	Equity	11	0	C	0	0.0%	11	0	0	0	0.0%	11	0	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	10	0	C	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0% 42.9%
	IRB TOTAL	7,433	41	37	25	61.2%	7,417	56	41	28	49.7%	7,401	73	45	31	42.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments		1		1	-	0	1		0						_
	Institutions	40	2 (0 0	32.0%	403	0		0	32.0%	403				32.09
	Corporates	333	,		1 (22.4%	331	3	2	1	22.6%	329	5		1	22.8%
	Corporates - Of Which: Specialised Lending	12			0 0	29.0%	121	. 0	0	0	29.0%	121	. 0		0	29.0%
	Corporates - Of Which: SME	1	3 (0	11.2%	13	0	0	0	11.2%	12	1	(0	11.29
	Retail	7.	3	:	2 1	45.7%	72	. 3	2	1	39.7%	72	. 4	- 2	1	35.69
	Retail - Secured on real estate property	30	5		0 0	26.1%	35	2	1	0	22.8%	35	2	1	. 0	20.69
	Retail - Secured on real estate property - Of Which: SME		1 (0 0	7.3%	1	. 0	0	0	7.3%	1	. 0	(0	7.39
Spain	Retail - Secured on real estate property - Of Which: non-SME	3	5 2		0	26.2%	35	2	C	0	22.9%	34	2	1	. 0	20.79
	Retail - Qualifying Revolving		2 (1	0	81.8%	2	9	C	0	79.7%	2	9	(0	77.99
	Retail - Other Retail	3!	5 1		1 1	66.9%	35	1	1	1	58.2%	35	2	1	. 1	51.79
	Retail - Other Retail - Of Which: SME		5 1		0 0	65.8%	5	1	C	0	58.3%	5	1	(0	52.69
	Retail - Other Retail - Of Which: non-SME	31	0 1		0 0	67.8%	30	1	C	0	58.2%	30	1	(0	51.09
	Equity		0 (0 0	-	0	0	C	0	-	(0	(0	-
	Securitisation															
	Other non-credit obligation assets	1	0 (0 (-	0	0	0	0	-	(0	(0	-
	IRB TOTAL	808	3 4	1 :	3 2	38.2%	806	6	4	2	32.0%	804	8	4	2	28.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena							
				31/12/2018	3				31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Group Créo	dit Mutuel													
									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(1. D.D. V)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments															
	Institutions			1												
	Corporates			1					1							
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	44,601	20	34	7	35.1%	44,598	23	35	8	35.3%	44,595	26	36	9	35.5%
	Corporates	105,833	3,873	2,159	1,601	41.3%	104,177	5,529	2,869	2,256	40.8%	102,728	6,978	3,499	2,880	41.3%
	Corporates - Of Which: Specialised Lending	8,560	136	22	21	15.4%	8,554	142	24	23	16.2%	8,550	146	26	25	17.3%
	Corporates - Of Which: SME	30,090	1,939	884	724	37.3%	29,208	2,822	1,167	1,015	36.0%	28,516	3,513	1,392	1,251	35.6%
	Retail	275,732	9,525	5,074	3,756	39.4%	271,872	13,385	5,981	4,432	33.1%	267,424	17,833	6,868	5,194	29.1%
	Retail - Secured on real estate property	158,099	4,736	1,982	1,341	28.3%	155,833	7,002	2,450	1,694	24.2%	153,152	9,683	2,906	2,112	21.8%
	Retail - Secured on real estate property - Of Which: SME	22,119	1,047	496	339	32.4%	21,887	1,278	545	374	29.3%	21,635	1,531	588	412	26.9%
Group Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME	135,980	3,689	1,486	1,002	27.2%	133,946	5,723	1,905	1,320	23.1%	131,517	8,153	2,317	1,700	20.9%
	Retail - Qualifying Revolving	9,848	255	210	160	62.8%	9,712	392	272	210	53.7%	9,565	539	331	264	48.9%
	Retail - Other Retail	107,785	4,534 2,910	2,882	2,254	49.7%	106,328	5,991	3,259	2,528	42.2%	104,708	7,611	3,632	2,819	37.0%
	Retail - Other Retail - Of Which: SME	31,864	2,910	1,840	1,490	51.2%	31,080	3,694	2,079	1,669	45.2%	30,182	4,591	2,297	1,862	40.6%
	Retail - Other Retail - Of Which: non-SME	75,921	1,625	1,042	764	47.0%	75,248	2,297	1,180	859	37.4%	74,525	3,020	1,334	957	31.7%
	Equity	18,418	0	0	0	0.0%	18,418	0	0	0	0.0%	18,418	1	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	5,804	0	0	0	0.0%	5,804	0	0	0	0.0%	5,804	0	0	exposures 0 9 2,880 25 1,251 5,194 2,112 1,700 264 2,819 1,862 957 0 0	0.0%
	IRB TOTAL	450,388	13,419	7,267	5,364	40.0%	444,869	18,938	8,885	6,697	35.4%	438,969	24,838	10,403	8,084	32.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Aı	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	C	0	0	0		0	0	0	0		0	0	0	0	
	Institutions	29,961	4	20	2	54.5%	29,959		21	3	49.0%	29,958		21	3	46.3%
	Corporates	86,982	3,466	1,928	1,454	41.9%	85,509		2,574	2,057	41.7%	84,248		3,146	2,628	42.4%
	Corporates - Of Which: Specialised Lending	3,688		4	3	15.9%	3,686		5	4	18.5%	3,684		5	5	20.1%
	Corporates - Of Which: SME	28,909		865	712		28,057	2,749		998		27,392			1,231	36.1%
	Retail	272,772		5,015	3,705		268,942				33.0%	264,527			5,134	
	Retail - Secured on real estate property	156,135	4,662	1,951	1,315	28.2%	153,893	6,905		1,664		151,236			2,078	21.7%
	Retail - Secured on real estate property - Of Which: SME	22,074	1,043	494	338		21,843	1,274		372		21,591			410	26.9%
France	Retail - Secured on real estate property - Of Which: non-SME	134,062	3,619	1,457	978	27.0%	132,050	5,631	1,872	1,292	22.9%	129,645	8,036	2,280	1,668	
	Retail - Qualifying Revolving	9,808		208	158		9,672	388		208		9,526			261	48.8%
	Retail - Other Retail	106,828		2,856	2,232	49.6%	105,377	5,952				103,765			2,795	37.0%
	Retail - Other Retail - Of Which: SME	31,800		1,835	1,486		31,016	3,685	2,073	1,664		30,121			1,857	40.5%
	Retail - Other Retail - Of Which: non-SME	75,029	1,599	1,022	747	46.7%	74,361	2,267	1,158	841	37.1%	73,644		1,311	938	31.4%
	Equity	18,046	0	0	0	0.0%	18,046	0	0	0	0.0%	18,046	1	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	5,771	0	0	0	0.0%	5,771	0	0	0	0.0%	5,771		0	0	0.0%
	IDD TOTAL	/12 E21	12 996	6 063	E 161	40 10/-	409 227	19 100	9 E10	6.427	3E 40%	402 E40	22 860	0 064	7 765	22 E0/s

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	lverse Scenar	io						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	792	0	1	0	36.8%	792		1	0	36.8%	791	0	1	0	36.8%
	Corporates	2,795	24	22	7	29.8%	2,767	53	32	15	28.2%	2,738	82	41	23	27.8%
	Corporates - Of Which: Specialised Lending	252	0	0	0	30.4%	252	0	0	0	30.3%	252		0	0	30.3%
	Corporates - Of Which: SME	129	3	1	0	12.9%	126	_	1	1	12.9%	124		2	1	12.9%
	Retail	201	8	5	5	57.2%	198		6	5	47.4%	196		6	5	40.5%
	Retail - Secured on real estate property	131	5	2	2	41.8%	129	6	3	2	34.0%	127	9	3	2	29.2%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	58.6%	2	0	0	0	55.9%	2	0	0	0	53.3%
Germany	Retail - Secured on real estate property - Of Which: non-SME	130	4	2	2	40.7%	128	6	2	2	32.9%	126	8	3	2	28.2%
	Retail - Qualifying Revolving	4	0	0	0	83.2%	4	0	0	0	75.0%	4	0	0	0	69.0%
	Retail - Other Retail	66	3	3	3	76.7%	65	4	3	3	67.7%	65	4	3	3	59.9%
	Retail - Other Retail - Of Which: SME	11	1	1	1	70.7%	11	2	1	1	61.6%	10	2	1	1	54.4%
	Retail - Other Retail - Of Which: non-SME	55	2	2	2	81.3%	55	2	2	2	72.4%	54	2	2	2	64.2%
	Equity	6	0	0	0	0.0%	6	0	0	0	0.0%	6	0	0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	IRB TOTAL	3,798	33	28	12	36.7%	3,767	64	38	20	31.4%	3,735	95	47	28	29.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	(0	0	-	0	0	0	0	-	C	0	0	(j -
	Institutions	1,169	15	5	4	29.5%	1,169	15	5	4	29.5%	1,169	15	5	4	4 29.5%
	Corporates	3,279	97	54	39	40.0%	3,246	130	68	50	38.3%	3,207	168	82	62	2 37.0%
	Corporates - Of Which: Specialised Lending	626	26	4	4	14.4%	626	26	4	4	15.4%	626	27	4	4	4 16.4%
	Corporates - Of Which: SME	34	1	0	0	12.9%	33	2	0	0	12.9%	32	. 2	0	(12.9%
	Retail	229	6	3	2	37.9%	227	8	3	3	31.7%	224	11	4		3 27.9%
	Retail - Secured on real estate property	154	5	2	1	31.3%	152	7	2	2	27.1%	150	9	3		24.5%
	Retail - Secured on real estate property - Of Which: SME		C	0	0	15.4%	1	0	0	0	15.4%	1	. 0	0	(15.4%
United States	Retail - Secured on real estate property - Of Which: non-SME	153	5	2	1	31.3%	151	7	2	2	27.1%	150	9	3		2 24.6%
	Retail - Qualifying Revolving			0	0	82.8%	1	0	0	0	75.9%	1	. 0	0	(71.0%
	Retail - Other Retail	74	1	1	1	59.8%	74	2	1	1	47.5%	73	2	1		1 39.2%
	Retail - Other Retail - Of Which: SME	2	C	0	0	63.1%	2	0	0	0	52.7%	2	. 0	0	(45.4%
	Retail - Other Retail - Of Which: non-SME	72	1	1	1	59.3%	72	1	1	1	46.8%	72	. 2	1		1 38.3%
	Equity	81	C	0	0	0.0%	81	0	0	0	0.0%	81	. 0	0	(0.0%
	Securitisation															
	Other non-credit obligation assets	(0	0	-	0	0	0	0	-		0	0	() -
	IRB TOTAL	4,758	117	62	45	38.6%	4,723	153	77	57	37.1%	4,682	194	91	70	35.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	(0	0	0	-	0	0	0	0	-		0 (0	0	-
	Institutions	526		0	0	36.8%	526		0	0	36.8%	520	6 0	0	0	36.8%
	Corporates	1,006	14	12	7	47.2%	994	26	16	10	36.1%	98	1 39	19	12	32.1%
	Corporates - Of Which: Specialised Lending	44	0	0	0	30.9%	44	0	0	0	30.5%	4	4 0	0	0	30.4%
	Corporates - Of Which: SME	182	8	6	5	61.8%	178		7	6	46.0%	17	5 16	7	6	38.4%
	Retail	273	12	8	7	55.2%	270	15	9	7	48.2%	26	7 19	9	8	42.4%
	Retail - Secured on real estate property	135	7	3	3	42.6%	133	9	4	3	38.5%	133	2 11	4	4	35.6%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	34.2%	5	0	0		32.2%		5 (0	0	30.5%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	130	7	3	3	43.0%	128	8	. 4	3	38.9%	12	7 10	4	4	35.8%
	Retail - Qualifying Revolving	(5 1	1	1	81.9%	6	1	1	1	75.0%		6 1	1	1	72.0%
	Retail - Other Retail	132	9 4	4	3	70.7%	131	. 5	4	3	59.3%	129	9 7	4	3	48.6%
	Retail - Other Retail - Of Which: SME	10	0	0	0	57.5%	10	1	0		40.5%		9 1	1	0	31.4%
	Retail - Other Retail - Of Which: non-SME	121	. 4	3	3	72.2%	121	. 5	4		62.2%	12	0 6	4	3	51.8%
	Equity	25	0	0	0	0.0%	25	0	0		0.0%	2!	5 (0	0	0.0%
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0		-		0 0	0	0	-
	IRB TOTAL	1,830	27	21	14	50.9%	1,814	42	25	17	40.5%	1,798	58	29	20	35.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/2	020	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ra Non perform exposure
	Central banks and central governments) (0	(-	0	0	0	0	-	() (0 0	0 -
	Institutions	32	3 (0	(36.8%	328	0	0	0	36.8%	328	3 (0	0
	Corporates	43	5 4	4	1	21.6%	429	11	5	2	22.2%	422	2 18		7 4	4
	Corporates - Of Which: Specialised Lending) (0	(-	0	0	0	0		() (0 (0 -
	Corporates - Of Which: SME	9	3	1	(13.0%	91	4	1	1	13.0%	89	9 6		1	1
	Retail	64	4 32	16	14	42.9%	638	39	17	15	38.5%	631	1 46	18	8 16	6
	Retail - Secured on real estate property	49	1 25	9	8	32.2%	485	30	10	9	29.4%	479	36	1	1 10	0
	Retail - Secured on real estate property - Of Which: SME		2 (0	(33.6%	2	0	0	0	31.2%	- 2	2 (0 (0
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	48	9 24	9	8	32.1%	483	30	10	9	29.4%	477	7 36	1	1 10	0
	Retail - Qualifying Revolving		3 1	. 1	1	80.1%	8	1	1	1	75.0%		3 1		1	1
	Retail - Other Retail	14	5 7	6		77.1%	145	8	6	5	70.3%	144	1 9		5 6	6
	Retail - Other Retail - Of Which: SME		1 (0	(39.4%	4	0	0	0	31.4%	4	1 (0 (0
	Retail - Other Retail - Of Which: non-SME	14	2	6		78.2%	141	7	6	5	71.8%	140) 8		5	5
	Equity	1	5 (0	(0.0%	16	0	0	0	0.0%	16	5 (0 (0
	Securitisation															
	Other non-credit obligation assets) (0	() -	0	0	0	0		() (0 (0 -
	IRB TOTAL	1,42	37	19	15	40.3%	1,411	50	22	17	34.9%	1,397	64	2!	20	D 3

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



(((((())))))		Group Créd	lit Mutuel													
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments Institutions) (0	0	-	5,057	0			-		0 0	0		4-
	Corporates	5,058		3	0	36.8% 63.5%			- 4	1	36.8% 47.7%	5,05		4	1	1 36.8%
	Corporates - Of Which: Specialised Lending	1,99.		30	21	33.4%	1,969		36	27	33.4%	1,94		45	33	3 41.1% 0 33.4%
	Corporates - Of Which: SME	430) .	1	0	15.1%	430		-		15.3%	43	0 13		-	2 15.3%
	Retail	35	13	7	6	46.1%	352	17			40.8%	34	R 21	9		36.8%
	Retail - Secured on real estate property	23		4	3	38.8%	228			. 4	34.1%	22		5	4	4 31.0%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	35.5%	1	. 0		0	34.5%		1 0	0	(33.5%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	230	8	3 4	3	38.9%	227	11	4	4	34.1%	22	4 14	5	4	4 31.0%
	Retail - Qualifying Revolving		1 0	0	0	76.7%	1	. 0		C	64.2%		1 0	0	(58.6%
	Retail - Other Retail	124	1 5	3	3	59.0%	123	5	3	3	54.6%	12	2 6	5 4		3 49.7%
	Retail - Other Retail - Of Which: SME		3 0	0	0	67.8%	3	0	(0	54.1%		3 0	0		44.7%
	Retail - Other Retail - Of Which: non-SME	120) 4	3	3	58.5%	120	5	3	3	54.6%	11	9 6	5 4	3	3 50.0%
	Equity	1	1 0	0	0	0.0%	11	. 0	C	C	0.0%	1	1 0	0	(0.0%
	Securitisation															
	Other non-credit obligation assets	10	0	0	0	0.0%	10	0		C	0.0%	1	0 0	0	(0.0%
	IRB TOTAL	7,427	47	41	27	58.3%	7,399	75	50	34	46.0%	7,37	104	58	42	40.2%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	0	0	-		0	(0	-		0 0	0	(-
	Institutions	40:	5 0	0	0	36.8%	403			0	36.8%	40		0	(36.8%
	Corporates	32	9 5	3	1	26.2%	321	. 12		3	26.5%	31	5 19	7	5	26.6%
	Corporates - Of Which: Specialised Lending	12	1 0	0	0	33.4%	121	. 0		0	33.4%	12	1 1	0	(33.4%
	Corporates - Of Which: SME	1	2 1	0	0	12.9%	12	1		0	12.9%	1	1 2	0	(12.9%
	Retail	7.	3	2	1	46.9%	72	. 4	2	2	40.5%	7	1 5	2	2	35.9%
	Retail - Secured on real estate property	3	5 2	1	0	28.9%	35	. 2	1		26.6%	3	5 3	1	1	25.0%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	19.2%	1	. 0		0	19.2%		1 0	0		19.2%
Spain	Retail - Secured on real estate property - Of Which: non-SME	3.	5 2	1	0	28.9%	34	2	1		26.6%	3	4 3	1	1	25.0%
	Retail - Qualifying Revolving		2 0	0	0	78.5%	2	. 0		0	74.3%		2 0	0		72.1%
	Retail - Other Retail	3.	5 1	1	1	66.3%	35	1	1		56.3%	3	5 2	1	1	48.7%
	Retail - Other Retail - Of Which: SME		5 1	0	0	65.4%	5	1	(0	56.9%		4 1	0	(50.3%
	Retail - Other Retail - Of Which: non-SME	3) 1	0	0	67.2%	30	1	1		55.9%	3	0 1	1		47.2%
	Equity		0	0	0	-	0	0		0	-		0 0	0		-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-		0		0	-		0 0	0		-
	IRB TOTAL	804	8	4	3	34.1%	796	16	7	5	29.8%	78	3 24	9	7	28.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
	(ALTHE 40)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments												-			
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Group Créo	lit Mutuel													
		Group Gree	iie i racae.					A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(A) 577 W	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	89,159	5	2,031	2	89,159	5	6	3	57.7%
	Regional governments or local authorities	9,921	7	1,939	9	9,921	7	4	1	16.6%
	Public sector entities	33,454	3	72	0	33,454	3	1	1	21.9%
	Multilateral Development Banks	881		0	0	881	0	0	0	0.0%
	International Organisations	1,136	0	0	0	1,136	0	0	- 0	0.0%
	Institutions	3,303	1	644	1	3,303	1	0	0	2.4%
	Corporates	22,522	763	20,553	703 102	22,522	763 113	340 41	282	37.0%
	of which: SME	2,510 35,543	113 4.817	2,395 24,906	1,624	2,510 35,543	4.817	4,268	40 3,386	35.2% 70.3%
	Retail	35,543 6.060	4,817	3,461	380	6,060	4,817	4,268	3,386	70.3% 41.1%
Group Crédit Mutuel	of which: SME	12,088	458 351	5,749	380 250	12,088	458 351	189	107	30.5%
	Secured by mortgages on immovable property of which: SME	12,088	351	5,749	250	12,088	351	133	107	30.5% 24.9%
	Items associated with particularly high risk	314	39	466	31	314	39	12	10	0.0%
	Covered bonds	224	0	22	0	224	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	1	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	285	0	179	0	285	0	0	0	0.0%
	Equity	203	Ů	310	0	306	0	0	0	0.0%
	Securitisation			510	Ü	500	Ü	Ů		0.070
	Other exposures			1,646	0	1,667	0	0	0	0.0%
	Standardised Total	210,803	5,948	58,517	2,590		5,948	4,752	3,780	63.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	72.863	1	1,948	1	72,863	1	2	0	9.1%
	Regional governments or local authorities	9,563	7	1,913	8	9,563	7	4	1	16.3%
	Public sector entities	32,457	3	65	0	32,457	3	1	1	21.9%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,397	1	275	1	1,397	1	0	0	2.4%
	Corporates	11,266	519	9,442	465	11,266	519	231	202	38.9%
	of which: SME	1,243	77	1,177	68	1,243	77	30	29	37.8%
	Retail	16,039	2,352	11,039	963	16,039	2,352	1,955	1,503	63.9%
France	of which: SME	3,646	254	2,083	263	3,646	254	76	76	29.7%
Trance	Secured by mortgages on immovable property	4,494	189	2,740	135	4,494	189	69	59	31.3%
	of which: SME	102	4	65	5	102	4	1	1	14.2%
	Items associated with particularly high risk	314	0	466	0	314	0	0	0	0.0%
	Covered bonds	114	0	11	0	114	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	259	0	153	0	259	0	0	0	0.0%
	Equity					32	0	0	0	0.0%
	Securitisation									
	Other exposures					471	0	0	0	0.0%
	Standardised Total	149,269	3,073	28,536	1,574	149,269	3,073	2,261	1,766	57.5%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	ire amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performin exposures1			
	Central governments or central banks	3,668	0	0	0	3,668	0	0	0	0.0			
	Regional governments or local authorities	167	0	10	0	167	0	0	0	74.3			
	Public sector entities	639	0	0	0	639	0	0	0	0.0			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0			
	International Organisations	0	0	0	0	0	0	0	0	0.0			
	Institutions	357	0	72	0	357	0	0	0	0.0			
	Corporates	4,064	30		32		30	18	8	25.8			
	of which: SME	277	4	261	3	277	4	3	2	55.4			
	Retail	8,270	728		117		728	864	614	84.4			
Germany	of which: SME	741	15	423	13		15	6	6	38.5			
Germany	Secured by mortgages on immovable property	24	3	11	1	24	3	1	1	51.1			
	of which: SME	0	0	0	0	0	0	0	0	0.0			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0			
	Covered bonds	0	0	0	0	0	0	0	0	0.0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0			
	Equity					4	0	0	0	0.0			
	Securitisation												
	Other exposures					450	0	0	0	0.0			
	Standardised Total	17,644	760	10,453	150	17,644	760	884	623	82.0			



2018 EU-wide Stress Test: Credit risk STA Group Crédit Mutuel

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	2,580	0	0	0	2,580	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	80	0	16	0	80	0	0	0	0.0%
	Corporates	272	1	260	2	272	1	1	0	0.0%
	of which: SME	26	0	26		26	0	0	0	0.0%
	Retail	24	3	15	4	24	3	0	0	3.2%
United States	of which: SME	19	3	11	4	19	3	0	0	0.0%
Utilited States	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					115	0	0	0	0.0%
	Securitisation									
	Other exposures					1	0	0	0	0.0%
	Standardised Total	3,073	4	407	6	3.073	4	1	0	2.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	1,044	0	0	0	1,044	0	0	0	0.0%			
	Regional governments or local authorities	112	0	0	0	112	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	55	0	11	0	55	0	0	0	0.0%			
	Corporates	795	45	771	30	795	45	26	24	53.6%			
	of which: SME	108	0	88	0	108	0	0	0	100.0%			
	Retail	3,725	674	2,714	278	3,725	674	453	432	64.1%			
Belgium	of which: SME	327	4	186	6	327	4	0	0	0.0%			
Deigium	Secured by mortgages on immovable property	1,839	15	779	13	1,839	15	6	1	8.3%			
	of which: SME	231	0	87	0	231	0	1	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	26	0	26	0	26	0	0	0	0.0%			
	Equity					3	0	0	0	0.0%			
	Securitisation												
	Other exposures					280	0	0	0	0.0%			
	Standardised Total	7,879	733	4,584	321	7,879	733	485	457	62.3%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	2,225	0	0	0	2,225	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	79		16	0	79	0	0	0	0.0%			
	Corporates	1,095	47		68	1,095	47	4	1	2.0%			
	of which: SME	70		70	12	70	8	0	0	0.0%			
	Retail	2,703	264		79	2,703	264	279	200				
Switzerland	of which: SME	221	2	126	3	221	2	0	0	0.0%			
Switzeriariu	Secured by mortgages on immovable property	3,942	36	1,488	10	3,942	36	34	26	72.9%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					3	0	0	0	0.0%			
	Securitisation												
	Other exposures					13	0	0	0	0.0%			
	Standardised Total	10.060	347	4.540	156	10.060	347	318	227	65.5%			



		Group Créc	lit Mutuel							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	17	0	0	0	17	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	157	0	0	0	157	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	752	0	108	0	752	0	0	0	0.0%
	Corporates	531	9	528	14	531	9	1	0	1.2%
	of which: SME	40	0	40	0	40	0	0	0	91.1%
	Retail	68	2	42	3	68	2	0	0	21.2%
United Kingdom	of which: SME	50	2	29	2	50	2	0	0	0.0%
Officed Kingdom	Secured by mortgages on immovable property	35	1	14	1	35	1	0	0	24.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	37	0	4	0	37	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					21	0	0	0	0.0%
	Standardised Total	1,619	13	717	17	1,619	13	2	1	6.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	802	0	8	0	802	0	0	0	0.0%
	Regional governments or local authorities	38	0	8	0	38	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	25	0	5	0	25	0	0	0	0.0%
	Corporates	1.030	59	1.021	21	1.030	59	44	43	73.0%
	of which: SME	529	20	523	15	529	20	8	8	39.1%
	Retail	2,027	346	1,357	100	2,027	346	314	259	75.0%
Custo	of which: SME	682	112	389	52	682	112	69	69	62.1%
Spain	Secured by mortgages on immovable property	826	91	362	74	826	91	20	18	19.9%
	of which: SME	184	35	81	27	184	35	10	9	26.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					2	0	0	0	0.0%
	Securitisation									
	Other exposures					139	0	0	0	0.0%
	Standardized Total	4 889	495	2 902	195	4.889	495	379	320	64.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Group Créd	lit Mutuel							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				06.11.1	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								скрозитез	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks											
	Regional governments or local authorities											
	Public sector entities											
	Multilateral Development Banks											
	International Organisations											
	Institutions											
	Corporates											
	of which: SME											
	Retail											
N.A.	of which: SME											
N.A.	Secured by mortgages on immovable property											
	of which: SME											
	Items associated with particularly high risk											
	Covered bonds											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Equity											
	Securitisation											
	Other exposures											
	Standardised Total											

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Group Crédit Mutuel

		Baseline Scenario														
								Ba	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	89,122	42	31	18	43.2%	89,087	77	54	32	41.7%	89.052	111	62	46	41.2%
	Regional governments or local authorities	9,921	7	6	3	40.2%	9,920	8	7	3	40.2%	9,919	9	8	4	40.1%
	Public sector entities	33,454	4	1	1	23.6%	33,453	4	1	1	24.9%	33,453	4	2	1	26.1%
	Multilateral Development Banks	872	8	3	3	40.0%	864	16	7	6	40.0%	856	24	10	10	40.0%
	International Organisations	1,126	11	4	4	40.0%	1,116	21	8	8	40.0%	1,105	31	13	12	40.0%
	Institutions	3,297	6	2	2	35.9%	3,292	12	5	5	37.8%	3,286	18	7	7	38.5%
	Corporates	22,513	773	351	289	37.4%	22,503	783	357		37.3%	22,492	793	363	295	37.2%
	of which: SME	2,509	113	42	40	35.2%	2,509	114	43	40	35.3%	2,508	115	44		35.3%
	Retail	34,535	5826	4,744	3,857	66.2%	33,579	6782	5,154		63.5%	32,662	7699	5,552		61.6%
Group Crédit Mutuel	of which: SME	6,051	467	198	196	41.9%	6,041	477	202	200	41.8%	6,031	488	207		
Group Credit Mutuer	Secured by mortgages on immovable property	12,051	387	140	115	29.8%	12,021	417	141		28.1%	11,996	442	142	119	
	of which: SME	517	39	13	10	24.7%	516	40	13		24.3%	515	41	13	10	24.0%
	Items associated with particularly high risk	314	0	0	0	0.0%	314	0	0	0	0.0%	314	0	0	0	0.0%
	Covered bonds	224	0	0	0	0.0%	224	0	0	0	0.0%	224	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	285	0	0	0	0.0%	285	0	0	0	0.0%	285	0	0	0	0.0%
	Equity	306	0	0	0	0.0%	306	0	0	0	0.0%	306	0	0	0	0.0%
	Securitisation															
	Other exposures	1,667	0	0	0	0.0%	1,667	0	0	0	0.0%	1,667	0	0	0	0.0%
	Standardised Total	209,687	7063	5,283	4,293	60.8%	208,631	8120	5,734	4,771	58.8%	207,618	9132	6,158	5,233	57.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	72,833	31	23	12	40.0%	72,805	60	42	24	40.0%	72,776	88	49	35	40.0%
	Regional governments or local authorities	9,562	2 7	6	3	40.0%	9,562	8	7	3	40.0%	9,561	9	7	4	40.0%
	Public sector entities	32,456	5 4	1	1	23.5%	32,456	4	1	1	24.9%	32,456	4	2	1	26.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,399	3	1	1	30.8%	1,393	5	2	2	34.5%	1,391	7	2	2	36.1%
	Corporates	11,261		235	204	38.9%	11,256	529	239	206	38.9%	11,251	535	242	208	
	of which: SME	1,243	77	31	29	37.8%	1,242	78	31	29	37.9%	1,242	78	32	30	37.9%
	Retail	15,519			1,714	59.7%	15,052	3339			57.1%	14,613	3778	2,445	2,090	
France	of which: SME	3,641			78	29.9%	3,634	266			30.1%	3,628	272	84	82	30.3%
Trunce	Secured by mortgages on immovable property	4,475	207	69	60	29.0%	4,459	223	69	61	27.5%	4,446	236	70	62	26.3%
	of which: SME	102		1	1	14.0%	101	4	1	1	13.6%	101	4	1	1	13.1%
	Items associated with particularly high risk	314		0	0	0.0%	314	0	0	0	0.0%	314	0	0	0	0.0%
	Covered bonds	114	0	0	0	0.0%	114	0	0	0	0.0%	114	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	259		0	0	0.0%	259	0	0	0	0.0%	259	0	0	0	0.0%
	Equity	32	2 0	0	0	0.0%	32	0	0	0	0.0%	32	0	0	0	0.0%
	Securitisation															
	Other exposures	471		0	0	0.0%	471	0	0	0	0.0%	471	0	0	0	0.0%
	Standardized Total	148 694	3648	2 461	1 995	54 7%	148 174	4168	2 646	2 204	52 9%	147 686	4656	2 817	2 402	51 6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	;				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,668	0	0	0	40.0%	3,667	1	0	0	40.0%	3,667	1	1	0	40.0%
	Regional governments or local authorities	167	0	0	0	69.5%	167	0	0	0	63.1%	167	0	0	0	57.4%
	Public sector entities	639	0	0	0	40.0%	639	0	0	0	40.0%	639	0	0	0	40.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	356	1	0	0	40.0%	355	2	1	1	40.0%	354		1	1	40.09
	Corporates	4,062	31	19	8	25.2%	4,060	33	20	8	24.7%	4,059		21	8	24.29
	of which: SME	276		3	3	55.2%	276		3	3	55.0%	276		3	3	54.79
	Retail	8,028	971	1,012	752	77.5%	7,780	1218	1,150	892	73.2%	7,536		1,283	1,030	
Cormany	of which: SME	740		7	6	38.4%	738		7	7	38.4%	737		7	7	38.49
Germany	Secured by mortgages on immovable property	24	3	1	1	50.9%	24	3	1	1	50.7%	24	3	1	1	50.59
	of which: SME	0	0	0	0	6.7%	0	0	0	0	6.7%	0	0	0	0	6.79
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Securitisation															
	Other exposures	450	0	0	0	0.0%	450		0	0	0.0%	450		0	0	0.0%
	Standardised Total	17,399	1006	1,033	762	75.7%	17,148	1256	1,173	902	71.8%	16,901	1503	1,307	1,041	69.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Group Crédit Mutuel

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,579	1	1	0	40.0%	2,578	2	1	1	40.0%	2,578	3	1	1	40.0%
	Regional governments or local authorities	2,010) 0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	C) 0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	80	0		0	40.0%	80	0	0	0	40.0%	80	0	0	0	40.0%
	Corporates	271		1	0	38.6%	271	1	1	. 1	37.3%	271		1	1	36.1%
	of which: SME	26	5 0	0	0	40.0%	26	0	0	0	40.0%	26		0	0	40.0%
	Retail	24	3	1	1	40.7%	24	3	1	. 1	40.7%	24	3	1	1	40.6%
United States	of which: SME	19	3	1	1	40.0%	19	3	1	1	40.0%	19	3	1	1	40.0%
Utilited States	Secured by mortgages on immovable property	2	2 0	C	0	6.9%	2	0	0	0	6.9%	2	0	0	0	6.9%
	of which: SME	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	C	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	115	0	0	0	0.0%	115	0	0	0	0.0%	115	0	0	0	0.0%
	Securitisation															
	Other exposures	1	. 0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Standardised Total	3,072	5	3	2	40.0%	3,070	6	4	2	39.7%	3,069	7	4	3	39.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,044	1	0	0	40.0%	1,043	1	1	. 0	40.0%		2	1	1	40.0%
	Regional governments or local authorities	112	0	0	0	40.0%	112	0		0	40.0%	112	0	0	0	40.0%
	Public sector entities	0	0	0	0	40.0%	0	0		0	40.0%	0	0	0	0	40.0% 0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0% 40.0%
	Institutions	55	0	0	0	40.0%	55		(0	40.0%	54	0	0	0	40.0%
	Corporates	794		26	24	53.4%	794		26	24	53.2%	794	46	27	24	52.9% 58.5% 58.9%
	of which: SME	108	0	0	0	79.1%	108			0	66.0%	108	0	0	0	58.5%
	Retail	3,688	711	468	443	62.4%			478	454	60.6%		789	488	465	58.9%
Belgium	of which: SME	326	4	2	2	40.0%	326	5		2	40.0%	325	5	2	2	40.0%
Deigiuiii	Secured by mortgages on immovable property	1,839	15	6	1	8.3%	1,839	15	6	1	8.3%		15	6	1	8.3%
	of which: SME	231	0	1	0	7.9%	231	0	1	. 0	7.9%		0	1	0	7.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	26	0	0	0	0.0%	26	0		0	0.0%		0	0	0	0.0%
	Equity	3	0	0	0	0.0%	3	0		0	0.0%	3	0	0	0	0.0%
	Securitisation															
	Other exposures	280	0	0	0	0.0%	280	0		0	0.0%	280	0	0	0	0.0%
	Standardised Total	7,841	772	500	469	60.8%	7,801	812	511	480	59.2%	7,761	852	522	491	57.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,224	1	1	0	40.0%	2,223	2	1	1	40.0%	2,222	3	1	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	40.0%	0	0		0	40.0%	0	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	79		0	0	40.0%	79	0		0	40.0%			0	0	40.0%
	Corporates	1,094		4	1	2.5%	1,094	48	9	1	3.0%			5	2	3.5%
	of which: SME	70		0	0	0.1%	70	8	(0	0.2%	70		0	0	0.4%
	Retail	2,626		327	244	71.7%	2,547	420	371	289	68.8%	2,469		414	333	66.9%
Switzerland	of which: SME	221		1	1	40.0%	220	3	1	1	40.0%			1	1	40.0%
SWILZELIALIU	Secured by mortgages on immovable property	3,929	49	34	27	55.1%	3,919	59	35	28	46.5%	3,910	68	35	28	41.5%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	3	0	0	0	0.0%	3	0	(0	0.0%	3	0	0	0	0.0%
	Securitisation															
	Other exposures	13		0	0	0.0%	13	0		0	0.0%	13	0	0	0	0.0%
	Standardised Total	9,968	439	367	273	62.2%	9,877	530	412	319	60.2%	9,789	617	455	364	59.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



MOTADKITY		Group Cr	édit Mutu	el												
								В	aseline Scenari	0						
				31/12/2018					31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1				40.0%	1-				40.0%	17				40.0%
	Regional governments or local authorities	1		0	0	0.0%	1/	0	,		0.0%	17	0	,		0.0%
	Public sector entities	15			0	40.0%	157	0			40.0%	157	0	,	, .	40.0%
	Multilateral Development Banks	13.			0	0.0%	137	0) .	0.0%	137	0		1 0	0.0%
	International Organisations			0	0	0.0%		0		1 7	0.0%	0	0	,	1 0	0.0%
	Institutions	751		1	1	40.0%	749	3		1	40.0%	747	5		, 7	40.0%
	Corporates	53:	10	5	4	40.4%				. 4	40.0%	530	10		. 2	2 40.0% 4 39.7% 0 78.5%
	of which: SME	4		0		87.6%	40) (83.1%	40	0		, i	78.5%
	Retail	6	2	1	1	50.3%	68	2		. 1	49.8%	68	3	1	. 1	1 49.2% 1 40.0% 0 19.4% 0 0.0%
United Mandage	of which: SME	50	2	1	1	40.0%	50	2		. 1	40.0%	50	2	1	. 1	40.0%
United Kingdom	Secured by mortgages on immovable property	3!	1	0	0	22.0%	35	1	() (20.5%	35	1) (19.4%
	of which: SME		0	0	0	0.0%	0	0	() (0.0%	0	0) (0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	() (0.0%		0		J C	0.0%
	Covered bonds	33	0	0	0	0.0%	37	0	() (0.0%	37	0	0) (0.0% 0.0% 0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	(0	0.0%	0	0		ı C	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0		0	0.0%	0	0			0.0%
	Equity		0	0	0	0.0%	C	0) (0.0%	0	0		J C	0.0%
	Securitisation															
	Other exposures	2		0	0	0.0%	21	0	() (0.0%		0		J C	0.0%
	Standardised Total	1,617	15	7	6	40.4%	1,614	17		3 7	39.9%	1,612	19	9	/ 7	39.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	80	0 2	1	1	40.0%	799	3	2	1	40.0%	797	5	2	2	40.0%
	Regional governments or local authorities	3	B (0	0	40.0%	38	0		0	40.0%	38	0	0	0	40.0%
	Public sector entities		0 0		0	40.0%	0	0		0	40.0%	0	0	0	0	40.0%
	Multilateral Development Banks		0 0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	International Organisations		0 0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	2	5 0	0	0	40.0%	25	0		0	40.0%			0	0	40.0%
	Corporates	1,03	0 59	45	43	72.8%	1,029	59	45	43	72.6%	1,029	60	46	43	72.4%
	of which: SME	52		8	8	39.1%	529	20	9	8	39.1%	529		9	8	39.1%
	Retail	1,97	0 403	343	287	71.1%	1,917	456	367	312	68.4%	1,868	504	388	335	
Spain	of which: SME	68		70	70	61.9%	680	113	70	70	61.7%	679		71	. 70	61.5%
эран	Secured by mortgages on immovable property	82	5 91	20	18	19.8%	825	92	21	18	19.7%	824		21	. 18	19.6%
	of which: SME	18	3 35	10	9	25.8%	183	36	10	9	25.6%		36	10	, 9	25.3%
	Items associated with particularly high risk		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	/ 0	0.0%
	Covered bonds		0 0	0	0	0.0%	0	0	(0	0.0%	0	0	0	/ 0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	/ 0	0.0%
	Collective investments undertakings (CIU)		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	/ 0	0.0%
	Equity		2 (0	0	0.0%	2	0	(0	0.0%	2	0	0	/ 0	0.0%
	Securitisation															
	Other exposures	13	9		0	0.0%	139	0		0	0.0%	139		0	/ 0	0.0%
	Standardised Total	4.83	555	409	348	62.8%	4,774	610	434	374	61.3%	4,723	661	456	398	60.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Group C	rédit Mutu													
		Group Ci	euit Mutt	iei				В	aseline Scenario	0						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks															
	Regional governments or local authorities														4	
	Public sector entities														4	
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	aseline Scenario)					
				31/12/2018					31/12/2019				31/12/202)	
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	performing	Coverage Ratio - Non performing exposures1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)				exposures					exposures				exposures	
	Central governments or central banks														-
	Regional governments or local authorities														-
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														1
	Retail														1
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Group Crédit Mutuel

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	89,121	43	32	19	43.1%	89,082	82	58	34	41.6%	89,042	122	70	50	41.1%
	Regional governments or local authorities	9,921	7	6	3	40.2%	9,920	8	7	3	40.2%			8	4	40.1%
	Public sector entities	33,454	4	1	1	23.6%	33,453	4	1	1	24.9%	33,453	4	2	1	26.1%
	Multilateral Development Banks	872	8	3	3	40.0%	864	16	7	6	40.0%			10	10	40.0%
	International Organisations	1,126	11	4	4	40.0%	1,116	21	8	8	40.0%					40.0%
	Institutions	3,281	23	10	10	44.7%	3,264	40	18	18	45.2%	3,248	56	29	25	45.5%
	Corporates	22,507	778	396	328	42.2%	22,487	798	412	338	42.3%					
	of which: SME	2,509	114	44	41	36.4%	2,506	117	49	45	38.6%					
	Retail	34,059	6301	5,608		66.4%	32,345	8015	6,785	5,338						
Group Crédit Mutuel	of which: SME	6,044	474	210		43.3%	6,023	496	233	226						47.9%
Group Credit Mutuer	Secured by mortgages on immovable property	12,030	409	155	126	30.9%	11,972	466	169	141				182	155	29.8% 28.0% 0 0.0%
	of which: SME	516	40	13	10	25.4%	513	43	15	11	26.7%			17	13	28.0%
	Items associated with particularly high risk	314	0	0	0	0.0%	314	0	0	0	0.0%			0	0	0.0%
	Covered bonds	224	0	0	0	0.0%	224	0	0	0	0.0%			0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Collective investments undertakings (CIU)	285	0	0	0	0.0%	285	0	0	0	0.0%			0	0	0.0%
	Equity	306	0	0	0	0.0%	306	0	0	0	0.0%	306		0	1 0	0.0%
	Securitisation														1	
	Other exposures	1,667	0	0	0	0.0%	1,667	0	0	0	0.0%			0	0	0.0%
	Standardised Total	209,167	7584	6,215	4,677	61.7%	207,300	9450	7,466	5,888	62.3%	205,516	11235	8,665	7,149	63.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	72,833	31	. 23	13	40.0%	72,802	62	44	25	40.0%	72,771	94	53	38	40.0%
	Regional governments or local authorities	9,562	7	6	3	40.0%	9,562	8	7	3	40.0%	9,561	9	7	4	40.0%
	Public sector entities	32,456	4	1	1	23.5%	32,456	4	1	1	24.9%	32,456	4	2	1	26.0%
	Multilateral Development Banks	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,388		4	4	42.8%	1,383	15	7	7	44.0%	1,378		11	9	44.5%
	Corporates	11,259					11,250	536	275	237	44.3%	11,241		292	243	
	of which: SME	1,243	78	32	30	39.0%	1,242	78	34	32	41.3%	1,241	79	37	35	43.6%
	Retail	15,212		2,726	1,902	59.8%	14,321		3,238	2,430	59.7%	13,518		3,691	2,950	
France	of which: SME	3,638	263	84	81	31.0%	3,628	273	93	90	33.2%	3,618	282	102	99	35.1%
Trance	Secured by mortgages on immovable property	4,466	216	75	65	30.2%	4,440	242	81	71	29.4%	4,418		85	76	28.8%
	of which: SME	102	4	1	1	16.7%	101	4	2	1	20.7%	101	5	2	1	24.2%
	Items associated with particularly high risk	314		0	0	0.0%	314	0	0	0	0.0%	314	0	0	0	0.0%
	Covered bonds	114		0	0	0.0%	114	0	0	0	0.0%	114	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	259	(0	0	0.0%	259	0	0	0	0.0%	259	0	0	0	0.0%
	Equity	32	(0	0	0.0%	32	0	0	0	0.0%	32	0	0	0	0.0%
	Securitisation															
	Other exposures	471		0	0	0.0%	471	0	0	0	0.0%	471		0	0	0.0%
	Standardised Total	148 368	3974	3.102	2 220	55 9%	147 405	4937	3 653	2 774	56 2%	146 533	5809	4 142	3 320	57 1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,668	0	0	0	40.0%	3,667	1	1	0	40.0%	3,667	1	1	0	40.0%
	Regional governments or local authorities	167	0	0	0	69.5%	167		0	0	63.1%	167	0	0	0	57.4%
	Public sector entities	639	0	0	0	40.0%	639	0	0	0	40.0%	639	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	355	2	1	1	46.0%	352	5	2	2	46.0%	350		4	4	46.0%
	Corporates	4,061	32	21	9	27.8%	4,058	35	23	9	27.3%	4,055		28	10	26.8%
	of which: SME	276		3	3	56.9%	276		3	3	59.7%	276		4	3	62.2%
	Retail	8,030	968	1,052	760		7,705		1,391	1,069	82.7%	7,355		1,764	1,443	87.8%
Germany	of which: SME	739	17	7	7	40.0%	737	19	8	8	42.2%	735	21	10	9	44.1%
Germany	Secured by mortgages on immovable property	24	3	2	1	50.7%	24	3	2	1	50.3%	24	3	2	1	49.8%
	of which: SME	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	4	0	0	0	0.0%	4	0	0	0	0.0%	4	0	0	0	0.0%
	Securitisation															
	Other exposures	450	0	0	0	0.0%	450	0	0	0	0.0%	450	0	0	0	0.0%
<u> </u>	Standardised Total	17,399	1005	1,077	771	76.7%	17,068	1336	1,418	1,083	81.0%	16,711	1693	1,798	1,459	86.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Group Crédit Mutuel

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,579	1	1	1	40.0%	2,577	3	2	1	40.0%	2,576	4	2	2	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 46.0%
	Institutions	80	0	0	0	46.0%	80	1	0	0	46.0%			0	0	46.0%
	Corporates	271	1	1	1	43.9%	271		2	1	41.6%			2	1	39.7%
	of which: SME	26	0	0	0	41.6%	26		0	0	44.2%	26		0	0	46.0%
	Retail	24	3	1	1	42.0%	24		1	1	44.3%			1	1	46.6%
United States	of which: SME	19	3	1	1	41.3%	19	3	1	1	43.7%	19	3	1	1	46.0%
Utilited States	Secured by mortgages on immovable property	2	0	0	0	19.5%	2	0	0	0	19.5%	2	0	0	0	19.5% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	115	0	0	0	0.0%	115	0	0	0	0.0%	115	0	0	0	0.0%
	Securitisation															
	Other exposures	1	0	0	0	0.0%	1	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	3,071	6	4	2	42.1%	3,069	8	5	3	42.3%	3,067	10	6	4	42.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	1,044	1	0	0	40.0%	1,043	1	1	1	40.0%	1,042	2	1	1	40.0%
	Regional governments or local authorities	112	0	0	0	40.0%	112	0	0	0	40.0%	112	0	0	0	40.0%
	Public sector entities	(0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	54		0	0	46.0%	54		0	0	46.0%	54		1	1	46.0%
	Corporates	794		30	28		794	46	31	28	60.9%	793	47	32	28	
	of which: SME	108		0	0	77.6%	108	0	0	0	63.7%	108	0	0	0	57.4%
	Retail	3,645		519	472	62.5%	3,534	865	583	533	61.6%	3,435	964	635	590	61.2%
Belgium	of which: SME	326		2	2	41.9%	325		3	2	44.3%	324	6	3	3	46.0%
Deigiuiii	Secured by mortgages on immovable property	1,839		7	2	11.7%	1,838	16	8	3	17.8%	1,837	16	9	4	23.5%
	of which: SME	231	0	1	0	40.0%	231	0	1	0	40.0%	231	0	1	0	40.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	26	0	0	0	0.0%	26	0	0	0	0.0%	26	0	0	0	0.0%
	Equity		0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Securitisation															
	Other exposures	280	0	0	0	0.0%	280	0	0	0	0.0%	280	0	0	0	0.0%
	Standardised Total	7,797	815	556	502	61.5%	7,684	929	623	564	60.8%	7,582	1030	677	624	60.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,224	1	1	0	40.0%	2,223	2	1	1	40.0%	2,222	3	2	1	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	79	0	0	0	46.0%	79		0	0	46.0%	78	1	0	0	46.0%
	Corporates	1,094		5	1	2.9%	1,093		6	2	3.9%	1,092	50	8	2	5.0%
	of which: SME	70		0	0	0.1%	70		0	0	0.4%	70	Ü	0	0	0.8%
	Retail	2,627		340	247		2,523		412	310	69.8%	2,411	556	480	378	67.9%
Switzerland	of which: SME	221		1	1	42.0%	220		2	1	44.5%	219		2	2	46.0%
SWILZELIATIO	Secured by mortgages on immovable property	3,920	58	37	29	49.8%	3,898	80	40	32	39.9%	3,878	100	42	35	34.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Securitisation															
	Other exposures	13	0	0	0	0.0%	13	0	0	0	0.0%	13	0	0	0	0.0%
	Standardised Total	9,959	448	383	278	62.1%	9,832	575	459	345	59.9%	9,697	710	532	416	58.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Group Ci	édit Muti	ıel												
· · · · · · · · · · · · · · · · · · ·		Group C	care muci	401					Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020	o i	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	17	0	0	0	40.0%	17	0	0	0	40.0%	17		0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0		0	0	0.0%			0	0	0.0%
	Public sector entities	157	0	0	0	40.0%	157	0	0	0	40.0%			0	0	40.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Institutions	745	6	3	3	46.0%	740	12	6	6	46.0%	735	17	9	. 8	46.0%
	Corporates	531	10	6	4	46.1%	530	10	6	5	45.5%	530	11	. 7	5	44.8%
	of which: SME	40	0	0	0	88.0%	40	0	0	0	83.7%	40	(0	0	79.1%
	Retail	68	2	1	1	51.6%	68	3	2	1	53.3%	67	3	2	2	54.7%
United Kingdom	of which: SME	50	2	1	1	41.5%	50		1	1	43.9%	50	2	1	1	46.0%
Officed Kingdoffi	Secured by mortgages on immovable property	35	1	0	0	24.1%	35	2	0	0	23.9%		2	1	0	23.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Covered bonds	37	0	0	0	0.0%	37	0	0	0	0.0%		(0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	0	0.0%
	Collective investments undertakings (CIU)	0	0	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	0	0.0%
	Securitisation															
	Other exposures	21	0	0	0	0.0%	21		0	0	0.0%			0	0	0.0%
	Standardised Total	1,611	20	11	9	45.3%	1,605	26	14	12	45.2%	1,599	33	18	15	45.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	800) 2	1	. 1	40.0%			2	2	40.0%	796	6	3	2	40.0%
	Regional governments or local authorities	38	3 (0	0	40.0%	38	0	0	0	40.0%		0	0	0	40.0%
	Public sector entities		0	0	0	40.0%	0	0	0	0	40.0%		0	0	0	40.0%
	Multilateral Development Banks) (0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Institutions	25		0	0	46.0%	24		0	0	46.0%			0	. 0	46.0%
	Corporates	1,029	60	50	47	78.8%	1,026	63	52	49	77.9%	1,022	66	55	51	77.1%
	of which: SME	528			8	40.5%	527		10	9	42.9%	526	23			45.1%
	Retail	1,904	468	412	334	71.3%	1,777		495	419			726	577	505	69.6%
Spain	of which: SME	678				63.4%	672		82	80	65.8%					68.1%
эран	Secured by mortgages on immovable property	824		22	19	20.9%	821		25	22	23.0%			29	25	25.2%
	of which: SME	183	36	11	10	26.4%	180	39	12	11	27.3%		42	14	12	28.5%
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Covered bonds) (0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Equity	2		0	0	0.0%	2	0	0	0	0.0%	2	. 0	0	0	0.0%
	Securitisation															
	Other exposures	139		0	0	0.0%	139		0	0	0.0%			0	0	0.0%
	Standardised Total	4.761	623	486	402	64.5%	4.626	758	575	492	64.8%	4,485	899	664	584	65.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	10	
	(mh EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Group C	rédit Mut													
		Group C	reare riae						Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
I N.C.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		76	76						
Exposure values	IRB		6,836	6,836						
	Total		6,912	6,912						
	STA		51	51	68	74	78	81	96	107
REA	IRB		828	828	1,176	1,437	1,663	1,850	3,445	5,158
	Total		879	879	1,244	1,511	1,741	1,930	3,541	5,266
Impairments	Total	Total banking book others than assessed at fair value	187	187	4	3	3	5	3	3



2018 EU-wide Stress Test: Risk exposure amountsGroup Crédit Mutuel

	Actual	Restated		Baseline scenario		1	Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	229,744	230,212	230,977	231,576	232,160	236,228	241,862	247,317
Risk exposure amount for securitisations and re-securitisations	879	879	1,244	1,511	1,741	1,930	3,541	5,266
Risk exposure amount other credit risk	228,866	229,334	229,733	230,065	230,419	234,297	238,321	242,051
Risk exposure amount for market risk	3,413	3,413	3,413	3,413	3,413	4,355	4,378	4,320
Risk exposure amount for operational risk	21,528	21,528	21,652	21,652	21,652	27,986	27,986	27,986
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	254,685	255,153	256,042	256,641	257,225	268,569	274,227	279,623

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	А	OWN FUNDS	53,648	53,208	54,994	56,178	56,654	49,989	47,821	45,928
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,420	44,021	46,234	47,965	48,620	40,833	38,974	37,075
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,781	9,781	9,781	9,781	9,781	9,781	9,781	9,781
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	41,628	40,401	42,466	44,197	44,852	38,420	37,119	35,790
	A.1.3	Accumulated other comprehensive income	509	509	509	509	509	20	20	20
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	509	509	509	509	509	20	20	20
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	362	362	362	362	362	362	362	362
	A.1.7	Adjustments to CET1 due to prudential filters	-74	-55	-55	-55	-55	-74	-74	-74
	A.1.8	(-) Intangible assets (including Goodwill)	-6,376	-6,376	-6,376	-6,376	-6,376	-6,376	-6,376	-6,376
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-4	-4	-4	-853	-1,410	-1,980
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,170	-360	-375	-375	-375	-375	-375	-375
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-296	-296	-296	-296	-296	-296	-296	-296
	A.1.14.1	Of which: from securitisation positions (-)	-296	-296	-296	-296	-296	-296	-296	-296
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-399						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	61	61	224	224	224	224	224	224
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	224	224	224	224	224	224	224	224
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	1	1	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which due to DTAs that role on future profitability and do not arise from temporary	-164	-164	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and	1	1	0	0	0	0	0	0
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-174	-174						



2018 EU-wide Stress Test: Capital

Group Crédit Mutuel

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min Eur,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,158	1,158	1,018	775	532	1,018	775	532
	A.2.1	Additional Tier 1 Capital instruments	46	46	46	46	46	46	46	46
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	1,111	1,111	972	729	486	972	729	486
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,578	45,179	47,252	48,740	49,152	41,851	39,749	37,608
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,070	8,029	7,742	7,439	7,502	8,138	8,072	8,320
	A.4.1	Tier 2 Capital instruments	8,341	8,341	8,158	7,834	7,890	8,158	7,834	7,890
	A.4.2	Other Tier 2 Capital components and deductions	-473	-514	-453	-423	-406	-57	210	412
	A.4.3	Tier 2 transitional adjustments	203	203	37	28	18	37	28	18
	A.4.3.1			0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	428	428	185	0	0	185	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	254,685	255,153	256,042	256,641	257,225	268,569	274,227	279,623
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	36	36	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	17.44%	17.25%	18.06%	18.69%	18.90%	15.20%	14.21%	13.26%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	17.90%	17.71%	18.45%	18.99%	19.11%	15.58%	14.50%	13.45%
	C.3	Total Capital ratio	21.06%	20.85%	21.48%	21.89%	22.03%	18.61%	17.44%	16.42%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	44,359	43,960	46,010	47,741	48,396	40,609	38,750	36,851
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	44,406	44,007	46,056	47,787	48,442	40,655	38,796	36,898
	D.3	TOTAL CAPITAL (fully loaded)	52,702	52,262	53,947	55,198	55,926	48,942	46,841	45,199
	E.1	Common Equity Tier 1 Capital ratio	17.42%	17.23%	17.97%	18.60%	18.81%	15.12%	14.13%	13.18%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	17.44%	17.25%	17.99%	18.62%	18.83%	15.14%	14.15%	13.20%
	E.3	Total Capital ratio	20.70%	20.49%	21.07%	21.51%	21.74%	18.22%	17.08%	16.16%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	692,726	690,338	690,338	690,338	690,338	690,338	690,338	690,338
	H.2	Total leverage ratio exposures (fully loaded)	692,726	690,338	690,338	690,338	690,338	690,338	690,338	690,338
	Н.3	Leverage ratio (transitional)	6.58%	6.54%	6.84%	7.06%	7.12%	6.06%	5.76%	5.45%
	H.4	Leverage ratio (fully loaded)	6.41%	6.37%	6.67%	6.92%	7.02%	5.89%	5.62%	5.34%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.25%	0.25%	0.38%	0.50%	0.50%	0.38%	0.50%	0.50%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	7,257	7,209	6,716	5,384	6,147	5,624	5,516
Interest income	16,865	16,246	15,961	16,282	17,152	17,461	18,116
Interest expense	-9,608	-9,037	-9,245	-10,898	-11,005	-11,837	-12,601
Dividend income	161	92	93	93	80	80	80
Net fee and commission income	5,838	5,838	5,838	5,838	4,670	4,670	4,670
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	404	229	229	229	-1	172	172
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-899		
Other operating income not listed above, net	1,589	915	941	941	382	941	941
Total operating income, net	15,248	14,282	13,817	12,485	10,379	11,487	11,379
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-975	-970	-820	-788	-2,737	-2,871	-2,721
Other income and expenses not listed above, net	-9,634	-10,072	-10,219	-10,470	-10,471	-10,475	-10,557
Profit or (-) loss before tax from continuing operations	4,640	3,240	2,778	1,227	-2,829	-1,859	-1,899
Tax expenses or (-) income related to profit or loss from continuing operations	-1,608	-972	-834	-368	849	558	570
Profit or (-) loss after tax from discontinued operations	22						
Profit or (-) loss for the year	3,055	2,268	1,945	859	-1,980	-1,301	-1,329
Amount of dividends paid and minority interests after MDA-related adjustments	225	203	214	204	0	0	0
Attributable to owners of the parent net of estimated dividends	2,829	2,065	1,731	655	-1,980	-1,301	-1,329
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	56,710	0	530	530	0	101	0	
Central banks	931	0	0	0	0	0	0	
General governments	23,727	0	0	0	0	0	0	
Credit institutions	14,467	0	326	326	0	55	0	
Other financial corporations	12,582	0	12	12	0	3	0	
Non-financial corporations	5,003	0	193	193	0	43	0	
Loans and advances(including at amortised cost and fair value)	550,032	1,181	14,899	14,899	637	8,268	3,528	
Central banks	63,237	0	0	0	0	0	0	
General governments	9,067	45	42	42	0	5	20	
Credit institutions	42,652	0	0	0	0	0	0	
Other financial corporations	16,115	17	260	260	13	145	76	
Non-financial corporations	198,533	607	7,705	7,705	151	3,831	2,309	
Households	220,427	511	6,892	6,892	473	4,288	1,123	
DEBT INSTRUMENTS other than HFT	606,742	1,181	15,429	15,429	637	8,369	3,528	
OFF-BALANCE SHEET EXPOSURES	149,445		435	435	0	-180	84	

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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
		31/12/2017				
		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		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	131	131	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	131	131	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,724	2,786	1,312	1,302	753	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	49	33	13	13	10	
Non-financial corporations	1,486	1,178	499	499	425	
Households	2,189	1,575	799	789	317	
DEBT INSTRUMENTS other than HFT	3,855	2,917	1,312	1,302	753	
Loan commitments given	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