



2016 EU-wide Stress Test

Bank Name	Groupe Cr�dit Mutuel
LEI Code	9695000CG7B84NLR5984
Country Code	FR

2016 EU-wide Stress Test: Summary

Groupe Crédit Mutuel

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		16,164.65	14,490.18
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		591.00	-1,205.04
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,812.00	-5,753.46
Cumulative 3y: Profit or (-) loss for the year		3,948.51	-1,812.39
Coverage ratio - Default stock	58.34%	41.39%	44.76%
Common Equity Tier 1 capital	39,551.88	43,215.22	36,028.94
Total Risk exposure amount	254,624.65	257,469.67	266,104.63
Common Equity Tier 1 ratio, %	15.5%	16.8%	13.5%
Fully loaded Common Equity Tier 1 ratio, %	15.5%	16.6%	13.4%
Tier 1 capital	41,159.34	44,186.91	37,000.64
Total leverage ratio exposures	633,897.55	633,897.55	633,897.55
Leverage ratio, %	6.5%	7.0%	5.8%
Fully loaded leverage ratio, %	6.2%	6.8%	5.6%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			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
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test: Credit risk IRB Groupe Cr dit Mutuel

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk IRB

Grøpe Crédit Mutuel

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	5,475	39.8%	0.1%	5,781	34.1%	0.1%	6,083	30.2%

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	5,708	40.3%	0.1%	6,484	35.7%	0.1%	7,293	32.5%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	5,324	40.3%	0.1%	5,695	34.4%	0.1%	5,890	30.3%

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	5,546	40.7%	0.1%	6,278	35.9%	0.1%	7,041	32.6%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	12	32.5%	0.1%	15	29.4%	0.1%	18	27.9%

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.1%	13	34.1%	0.1%	18	32.0%	0.1%	24	31.1%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.2%	34	15.5%	0.2%	41	17.4%	0.2%	49	18.9%

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central banks and central governments										
Institutions										
Corporates										
Retail										
Equity										
Other non-credit obligation assets										
IRB TOTAL		0.2%	37	17.0%	0.3%	53	21.2%	0.3%	70	24.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Mutuel

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Groupe Crédit Mutuel	Central governments or central banks	106,870	1	1,706	0	0	0	0.0%
	Regional governments or local authorities	9,917	2	1,955	3	0	0	14.2%
	Public sector entities	3,237	3	5	0	0	0	5.6%
	Multilateral Development Banks	531	0	0	0	0	0	0.0%
	International Organisations	1,020	0	0	0	0	0	0.0%
	Institutions	3,622	0	1,034	0	0	0	0.0%
	Corporates	11,650	468	11,599	419	12	174	37.1%
	of which: SME	1,100	60	1,066	72	0	10	15.9%
	Retail	30,705	5,903	22,335	1,500	351	4,500	76.2%
	of which: SME	2,667	204	1,568	162	2	91	44.5%
	Secured by mortgages on immovable property	9,539	238	4,505	197	4	58	24.3%
	of which: SME	2,223	15	939	21	0	1	5.9%
	Items associated with particularly high risk	167	0	250	0	0	0	0.0%
	Covered bonds	296	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%
	Collective investments undertakings (CIU)	73	0	63	0	0	0	0.0%
	Equity	224	0	225	0	2	0	0.0%
Securitisation								
Other exposures	1,104	0	1,086	0	0	0	0.0%	
Standardised Total	178,964	6,615	44,800	2,119	369	4,732	71.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	90,385	1	1,605	0	0	0	0.0%
	Regional governments or local authorities	9,531	2	1,906	3	0	0	14.2%
	Public sector entities	3,236	3	5	0	0	0	5.6%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	911	0	296	0	0	0	0.0%
	Corporates	6,788	288	6,754	212	1	135	46.9%
	of which: SME	543	40	511	43	0	9	23.5%
	Retail	9,183	2,102	6,640	950	1	1,232	58.6%
	of which: SME	1,347	117	772	134	1	25	21.5%
	Secured by mortgages on immovable property	3,758	214	2,484	175	0	56	26.1%
	of which: SME	333	15	281	21	0	1	5.9%
	Items associated with particularly high risk	166	0	249	0	0	0	0.0%
	Covered bonds	44	0	4	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	73	0	63	0	0	0	0.0%
	Equity	17	0	15	0	2	0	0.0%
Securitisation								
Other exposures	457	0	439	0	0	0	0.0%	
Standardised Total	124,549	2,610	20,470	1,340	4	1,423	54.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	3,914	0	0	0	0	0	0.0%
	Regional governments or local authorities	231	0	21	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	759	0	175	0	0	0	0.0%
	Corporates	735	8	735	12	0	0	0.0%
	of which: SME	58	6	58	9	0	0	0.0%
	Retail	11,182	2,906	8,379	304	0	2,503	89.2%
	of which: SME	49	1	39	3	0	0	1.4%
	Secured by mortgages on immovable property	13	3	5	3	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	11	0	11	0	0	0	0.0%
Securitisation								
Other exposures	208	0	208	0	0	0	0.0%	
Standardised Total	17,052	2,917	9,534	318	0	2,503	88.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Cr dit Mutuel

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	3,816	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	110	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	461	0	160	0	0	0	0.0%
	Corporates	85	0	80	0	0	0	0.0%
	of which: SME	3	0	3	0	0	0	0.0%
	Retail	8	0	5	1	0	0	1.2%
	of which: SME	8	0	5	1	0	0	0.0%
	Secured by mortgages on immovable property	28	0	21	0	0	0	0.0%
	of which: SME	27	0	21	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	32	0	5	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	106	0	106	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4,646	0	377	1	0	0	1.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	904	0	17	0	0	0	0.0%
	Regional governments or local authorities	20	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	168	0	34	0	0	0	0.0%
	Corporates	970	29	968	23	2	12	40.3%
	of which: SME	54	5	54	7	0	0	0.9%
	Retail	4,849	183	3,223	72	348	122	66.4%
	of which: SME	858	74	489	12	1	65	86.6%
	Secured by mortgages on immovable property	885	10	309	10	2	0	0.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	3	0	3	0	0	0	0.0%
Securitisation								
Other exposures	117	0	117	0	0	0	0.0%	
Standardised Total	7,918	222	4,672	105	352	134	60.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	1,958	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	170	0	34	0	0	0	0.0%
	Corporates	957	84	957	112	0	10	11.7%
	of which: SME	110	0	110	0	0	0	0.0%
	Retail	454	5	339	2	1	4	76.5%
	of which: SME	218	1	163	1	0	0	0.0%
	Secured by mortgages on immovable property	3,824	0	1,312	0	0	0	0.0%
	of which: SME	1,836	0	616	0	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0.0%
	Covered bonds	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%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	3	0	6	0	0	0	0.0%
Securitisation								
Other exposures	46	0	46	0	0	0	0.0%	
Standardised Total	7,413	89	2,696	113	1	13	15.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Cr dit Mutuel

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	66	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	445	0	123	0	0	0	0.0%
	Corporates	75	1	75	1	0	0	0.0%
	of which: SME	20	1	20	1	0	0	0.0%
	Retail	20	1	12	1	0	0	14.7%
	of which: SME	17	1	10	1	0	0	0.0%
	Secured by mortgages on immovable property	30	0	10	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	10	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	3	0	3	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	648	2	224	3	0	0	7.5%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	578	0	0	0	0	0	0.0%
	Regional governments or local authorities	8	0	2	0	0	0	0.0%
	Public sector entities	1	0	0	0	0	0	0.0%
	Multilateral Development Banks	421	0	0	0	0	0	0.0%
	International Organisations	1,020	0	0	0	0	0	0.0%
	Institutions	194	0	37	0	0	0	0.0%
	Corporates	1,419	44	1,409	47	9	11	24.4%
	of which: SME	30	0	28	0	0	0	0.0%
	Retail	150	9	111	7	0	2	28.7%
	of which: SME	17	3	11	3	0	1	27.8%
	Secured by mortgages on immovable property	571	10	201	9	2	1	11.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	81	0	81	0	0	0	0.0%
Securitisation								
Other exposures	175	0	175	0	0	0	0.0%	
Standardised Total	4,618	62	2,016	64	11	14	22.8%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Cr dit Mutuel

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Cr dit Mutuel

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

Groupe Crédit Mutuel

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	225						
	IRB	7,228						
	Total	7,453						
Risk exposure amounts	STA	356	420	440	456	466	527	573
	IRB	7,451	7,566	7,780	7,968	8,165	9,610	11,179
	Total	7,807	7,986	8,220	8,425	8,631	10,137	11,753
Impairments	Total banking book others than assessed at fair value	213	5	3	3	5	4	3

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Mutuel

31/12/2015

(min EUR)

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		94	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		17	17	6	0	11	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	111	111	100	0	11	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	5,877	5,877	5,877	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		7,233	7,233	7,254	21	0	304	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1,706	1,706	1,402	0	0	304	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		2,201	2,201	1,893	0	0	301	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		1,401	1,381	1,049	0	0	78	254	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		1,572	1,568	1,568	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		2,389	2,354	2,329	0	0	24	0	0	0	0	0	0	0	0	0	0	
Tot	22,379	22,341	21,047	21	110	1,163	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Germany	64	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		673	673	667	0	6	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		300	300	300	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		892	892	886	0	5	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		600	600	551	0	49	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		436	434	434	0	0	0	0	0	0	0	0	0	28	29	0	0	
[10Y - more]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	2,973	2,970	2,838	0	132	0	0	0	0	0	0	0	28	29	0	0		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		18	18	0	0	18	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		26	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	44	28	0	0	28	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	-23	
[3Y - 5Y]		100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-8	
Tot	100	100	100	0	0	0	0	0	0	0	0	0	0	0	30	-31		



2016 EU-wide Stress Test: Sovereign

Groupe Crédit Mutuel

31/12/2015

(min EUR)		31/12/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	Portugal	305	305	305	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		285	285	285	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		56	56	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		18	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	17	17	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	705	698	657	0	41	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Spain	247	247	200	0	47	0	0	0	0	0	0	0	0	0	20	-20	0	
[3M - 1Y]		782	782	729	0	53	0	0	0	0	0	0	0	0	0	53	-53	0	
[1Y - 2Y]		125	125	90	0	35	0	0	0	0	0	0	0	0	0	125	0	0	
[2Y - 3Y]		33	33	33	0	0	0	0	0	0	0	0	0	0	0	32	-33	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	17	-17	0	
[5Y - 10Y]		89	50	0	0	50	0	0	0	0	0	0	0	0	9	-9	0		
[10Y - more]	52	47	10	0	37	0	0	0	0	0	0	0	0	0	10	0	0		
Tot	1,328	1,284	1,062	0	222	0	0	0	0	0	0	0	0	0	131	-132	0		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	-50	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		36	36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	36	36	36	0	0	0	0	0	0	0	0	0	0	0	50	-50	0		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	-25	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		135	0	0	0	0	0	0	0	0	0	0	0	0	0	73	-76	0	
[5Y - 10Y]		151	34	34	0	34	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	12	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	298	47	34	0	12	0	0	0	0	0	0	0	0	0	98	-101	0		

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Mutuel

		31/12/2015															
(min EUR)		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	U.S.	0 0 0 45 221 31 297	0 0 0 21 213 0 234	0 0 0 20 46 0 66	0 0 0 1 167 0 168	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	China	0 0 0 5 0 0 5	0 0 0 5 0 0 5	0 0 0 5 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	28 0 0 0 0 0 28	28 0 0 0 0 0 28	0 0 0 64 0 0 64	0 0 0 -64 0 0 -64	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Switzerland	0 0 9 0 0 0 5	0 0 9 0 0 0 5	0 0 9 0 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	5 0 0 0 0 0 5	-1 0 0 0 0 0 -1	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other advanced economies non EEA	349 9 45 0 0 0 403	349 9 45 0 0 0 403	334 9 45 0 0 0 334	0 0 0 0 0 0 0	14 9 45 0 0 0 68	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	14 53 -42 23 24 46 201	-14 -53 -42 -23 -24 -47 -204	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Other Central and eastern Europe countries non EEA	0 28 0 0 0 0 28	0 28 0 0 0 0 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 28 0 0 0 0 28	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	6 0 0 0 0 0 6	6 0 0 0 0 0 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Middle East	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0 14 14	0 0 0 0 0 14 14	0 0 0 0 0 0 0	0 0 0 0 0 14 14	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	28 0 0 0 0 0 28	28 0 0 0 0 0 28	0 0 0 0 0 0 0	16 11 0 0 0 0 27	-14 -10 0 0 0 0 -24	0 0 0 0 0 0 0

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Mutuel

		31/12/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more Tot		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	14	14	0	0	0	
[3M - 1Y]		251	251	251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		358	358	331	0	28	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		248	248	248	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		617	617	561	0	56	0	0	0	0	0	0	0	22	22	38	-36	0	
[5Y - 10Y]		143	143	122	0	21	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Tot		21 1,638	21 1,638	0 1,513	0 0	21 125	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	36 195	36 197	38 754	-36 -755	
Total		34,877	34,228	31,680	21	1,355	1,164	8	0	0	0	0	0	195	197	754	-755		

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Groupe Crédit Mutuel

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	217,493	217,672	217,907	218,111	222,072	224,574	226,781
Risk exposure amount for securitisations and re-securitisations	7,807	7,986	8,220	8,425	8,631	10,137	11,753
Risk exposure amount other credit risk	209,686	209,686	209,686	209,686	213,441	214,437	215,028
Risk exposure amount for market risk	5,478	5,478	5,478	5,478	5,478	5,478	5,478
Risk exposure amount for operational risk	19,009	21,354	21,197	21,141	24,172	24,172	24,172
Other risk exposure amounts	12,645	12,679	12,713	12,740	10,502	9,732	9,674
Total risk exposure amount	254,625	257,184	257,294	257,470	262,223	263,956	266,105

2016 EU-wide Stress Test - P&L

Groupe Crédit Mutuel

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	6,993	5,812	5,273	5,080	4,993	4,873	4,624
Interest income	16,782	15,124	14,887	14,483	16,258	16,075	15,028
(Interest expense)	-9,789	-9,312	-9,614	-9,403	-11,265	-11,203	-10,404
Dividend income	108	108	108	108	80	80	80
Net fee and commission income	5,384	5,384	5,384	5,384	5,125	5,125	5,125
Gains or (-) losses on financial assets and liabilities held for trading, net	573	197	197	197	-755	148	148
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	178				-745		
Other operating income not listed above, net	998	875	875	875	1,002	875	875
Total operating income, net	14,234	12,376	11,837	11,644	9,700	11,100	10,852
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1,052	-968	-931	-913	-1,667	-2,141	-1,945
Other income and expenses not listed above, net	-8,772	-9,051	-9,115	-9,238	-9,257	-9,192	-9,262
Profit or (-) loss before tax from continuing operations	4,410	2,357	1,791	1,493	-1,224	-233	-356
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,292	-707	-537	-448	0	0	0
Profit or (-) loss after tax from discontinued operations	-23	0	0	0	0	0	0
Profit or (-) loss for the year	3,095	1,650	1,253	1,045	-1,224	-233	-356
Attributable to owners of the parent	3,020	1,610	1,223	1,020	-1,224	-233	-356
Amount of dividends paid	171	192	216	240	0	0	0
Attributable to owners of the parent net of estimated dividends	2,849	1,418	1,007	780	-1,224	-233	-356

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	46,450	47,426	48,037	48,615	43,042	42,201	41,428
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	39,552	41,105	42,273	43,215	36,920	36,537	36,029
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	9,436	9,436	9,436	9,436	9,436	9,436	9,436
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	36,125	37,543	38,550	39,330	34,901	34,668	34,313
	A.1.3	Accumulated other comprehensive income	844	844	844	844	-1,158	-1,158	-1,158
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-67	-67	-67	-67	-409	-409	-409
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	1,043	1,043	1,043	1,043	-700	-700	-700
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	597	597	597	597	597	597	597
	A.1.7	Adjustments to CET1 due to prudential filters	-63	-63	-63	-63	-63	-63	-63
	A.1.8	(-) Intangible assets (including Goodwill)	-6,514	-6,514	-6,514	-6,514	-6,514	-6,514	-6,514
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-12	-12	-12	-12	-12	-12	-12
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-838	-830	-822	-814	-925	-952	-981
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	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
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	-23	104	258	411	658	535	411	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	411	411	411	411	411	411	411	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	91	61	30	0	61	30	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	67	27	13	0	164	82	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-626	-417	-209	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	34	23	11	0	23	11	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	7	5	2	0	5	2	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,607	1,396	1,184	972	1,396	1,184	972	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	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	
A.2.4	Additional Tier 1 transitional adjustments	1,607	1,396	1,184	972	1,396	1,184	972	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	41,159	42,500	43,457	44,187	38,315	37,721	37,001	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,291	4,926	4,580	4,428	4,727	4,480	4,428	
A.4.1	Tier 2 Capital instruments	4,469	4,250	4,050	4,045	4,250	4,050	4,045	
A.4.2	Other Tier 2 Capital components and deductions	343	343	343	343	343	343	343	
A.4.3	Tier 2 transitional adjustments	479	332	186	40	133	86	40	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	254,625	257,184	257,294	257,470	262,223	263,956	266,105
B.1	Of which: Transitional adjustments included	99	66	33	0	66	33	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.53%	15.98%	16.43%	16.78%	14.08%	13.84%	13.54%
	C.2	Tier 1 Capital ratio	16.16%	16.53%	16.89%	17.16%	14.61%	14.29%	13.90%
	C.3	Total Capital ratio	18.24%	18.44%	18.67%	18.88%	16.41%	15.99%	15.57%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	15.55%	15.95%	16.33%	16.62%	13.83%	13.64%	13.38%
	D.2	Tier 1 Capital ratio (2)	15.55%	15.95%	16.33%	16.62%	13.83%	13.64%	13.38%
	D.3	Total Capital ratio (3)	17.44%	17.73%	18.04%	18.33%	15.58%	15.31%	15.03%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	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 (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	633,898	633,898	633,898	633,898	633,898	633,898	633,898
	G.2	Total leverage ratio exposures (fully loaded)	633,898	633,898	633,898	633,898	633,898	633,898	633,898
G.3	Leverage ratio (transitional)	6.49%	6.70%	6.86%	6.97%	6.04%	5.95%	5.84%	
G.4	Leverage ratio (fully loaded)	6.24%	6.47%	6.63%	6.75%	5.72%	5.68%	5.62%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2+A.4.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Groupe Crédit Mutuel

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	72,570	0	761	761	0	135	0
Central banks	3	0	0	0	0	0	0
General governments	32,570	0	0	0	0	0	0
Credit institutions	15,599	0	539	539	0	91	0
Other financial corporations	20,576	0	160	160	0	5	0
Non-financial corporations	3,822	0	63	63	0	39	0
Loans and advances(including at amortised cost and fair value)	484,446	1,477	16,302	16,302	632	9,716	2,137
Central banks	13,878	0	0	0	0	0	0
General governments	8,508	30	10	10	0	1	3
Credit institutions	73,553	1	1	1	0	0	0
Other financial corporations	21,221	66	551	551	2	354	33
Non-financial corporations	78,653	248	2,675	2,675	209	1,275	318
Households	288,633	1,133	13,065	13,065	421	8,086	1,784
DEBT INSTRUMENTS other than HFT	557,017	1,477	17,063	17,063	632	9,851	2,137
OFF-BALANCE SHEET EXPOSURES	118,668		497	497	0	168	0

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

² Insitutions 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 Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Groupe Crédit Mutuel

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	150	150	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	150	150	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,112	2,838	1,448	1,430	7
Central banks	0	0	0	0	0
General governments	2	1	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	144	96	51	51	0
Non-financial corporations	757	493	171	168	4
Households	3,209	2,248	1,226	1,211	3
DEBT INSTRUMENTS other than HFT	4,262	2,988	1,448	1,430	7
Loan commitments given	0	0	0	0	0

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