

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
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



								31/12/2015						
			Exposure	values			Risk expos	sure amounts			Stock o	of provisions		
		A-II	88	F-I	RB	A-1	RB	F-IRE		A-1	IRB	FE	RB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	52,527	4	0	0	9,199	0	0	0	0	1	0	0	29.6
	Corporates	87.056	2.370	7.783	90	51.590	1.139	6.035	0	198	1.156	9	11	47.4
	Corporates - Of Which: Specialised Lending	0		7,783	90	0		6,035	0	0	0	9	11	11.9
	Corporates - Of Which: SME Retail	26.356	1.033	0	0	11.612	585	0	0	2	529	0	0	51.2
	Retail - Secured on real estate property	257.016 145.165	7.113 3.277	0	0	29.769 18.729	933 496	0	0	186	3.548 1,133	0	0	49.9 ¹ 34.6 ¹
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	145,165	3,277	U	0	4.122	122		0	3	309		U	34.01
Groupe Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME	125,306	2,422	0	0	14.607	374		0	1	824			36.2 ⁴ 34.0 ⁴
Groupe Great Plataer	Retail - Qualifying Revolving	8.619	175	0	0	942	3/4		0	7	141		0	80.2
	Retail - Other Retail	103,233	3.661	0	0	10,099	418	0	0	182	2,274	0	0	62.1
	Retail - Other Retail - Of Which: SME	30,545	2,411	0	0	4,942	271	0	0	202	1,494		0	62.0
	Retail - Other Retail - Of Which: non-SME	72,688	1.251	0	0	5.157	146	0	0	180	781	o o	0	62.4
	Equity	0	0	17.144	0	0	0	57.997	0	0	0	42	0	
	Securitisation			,				31,755					·	
	Other non-credit obligation assets	0	0	6,508	0	0	0	6.086	0	0	0	0	0	
	IRB TOTAL	396,599	9,488	31,435	90	90,558	2.072	70,118	0	385	4,705	51	- 11	49.29

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IR	В	A-1	RB	F-I	RB .	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	36.965	2	0	0	5.369	0	0	0	0	1	0	0	62.5%
	Corporates	75,751	2,192	3,230	0	41,905	1,120	2,522	0	198	1,107	9	0	50.5%
	Corporates - Of Which: Specialised Lending	0	0	3,230	0	0	0	2,522	0	0	0	9	0	-
	Corporates - Of Which: SME	25.496	1.024	0	0	11.043	581	0	0	. 2	524	0	0	51.2%
	Retail	254,398	7,026	0	0	29,453	922	0	0	186	3,501	0	0	49.8%
	Retail - Secured on real estate property	143.431	3.219 852	0	0	18.511 4.111	487 121	0	0	5	1.108	0	0	34.4% 36.1%
France	Retail - Secured on real estate property - Of Which: SME	19,821 123,610	2,367	0	U	14.400	121		U	1	800		U	33.8%
France	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	8,587	2,367	0	U	938	300		U	4	139		U	33.8% 80.1%
	Retail - Other Retail	102.380	3.633	0	0	10.004	20		U	192	2,254		U	62.0%
	Retail - Other Retail - Of Which: SMF	30,477	2,405	0	0	4,927	271	ů,	0	102	1,489	o o	0	61.9%
	Retail - Other Retail - Of Which: non-SME	71.903	1.228	0	0	5.077	144	o o	0	180	765	ő	0	62.3%
	Faulty	71,500	1,110	16.734	0	3,077		56,696	n n	0	,03	10	0	02.370
	Securitisation	ŭ		10,731		ŭ	ŭ	30,030		Ŭ	ŭ	.,		
	Other non-credit obligation assets	0	0	6.464	0	0	0	6.042	0	0	0	0	0	
	TOO TOTAL	267 114	0.220	26 420		76 777	2.041	6E 260		205	4 610	20	0	E0 00/-

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IR	:B	A-I	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	(-
	Institutions	1.863		0	0	519	0	0	0	0	0	0	(-
	Corporates	2,170	11	165	0	1,787	5	125	0	0	3	0	(23.1%
	Corporates - Of Which: Specialised Lending	. 0		165	0	155	0	125	0	0	0	0	(97.4%
	Corporates - Of Which: SME	168		U	U	155	1	U	U		1		,	62.7%
	Retail - Secured on real estate property	187	2	0	0	30	1			0	9		,	53.7%
	Retail - Secured on real estate property - Of Which: SME	4	,	0	0	1	0	0		i i	3	ő	,	42.9%
Germany	Retail - Secured on real estate property - Of Which: non-SME	184	6	0	i i	23	1	i i		0	3	i o	i	54.6%
Germany	Retail - Qualifying Revolving	3	ō	0	ō	0	ō	ō	0	ō	ō	ō	ō	88.5%
	Retail - Other Retail	83	2	0	0	12	0	0	0	0	2	0	(82.1%
	Retail - Other Retail - Of Which: SME	11	1	0	0	2	0	0	0	0	1	0	(74.5%
	Retail - Other Retail - Of Which: non-SME	71	2	0	0	10	0	0	0	0	1	0	(86.4%
	Equity	0		0	0	0	0			0		0		
	Securitisation													
	Other non-credit obligation assets	0		2	0	0	0	2	0	0	0	0		
	IRB TOTAL	4,306	20	167		2,343	6	127		0		0		40.7%

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	88	F-)	RB	A-1	RB	F-IR	В	A-I	RB	F-I	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	
	Institutions	1,126		0	0	305	0	0	0	0	0	0	0	
	Corporates	2.911	119	657	38	2.984	0	508	0	0	19	0	0	11.99
	Corporates - Of Which: Specialised Lending	0		657	38	0	0	508	0	0	0	0	0	0.09
	Corporates - Of Which: SME	38		0	0	24	0	0	0	0	0	0	0	
	Retail	203	6	0	0	22	1	0	0	0	3	0	0	43.19
	Retail - Secured on real estate property	141	5	0	0	17	1	0	0	0	2	0	0	34.69
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	
United States	Retail - Secured on real estate property - Of Which: non-SM	140	5	0	0	17	1	0	0	0	2	0	0	34.6
	Retail - Qualifying Revolving	1		0	0	0	0	0	0	0	0	0	0	93.89
	Retail - Other Retail	62	1	0	0	5	0	0	0	0	1	0	0	79.5
	Retail - Other Retail - Of Which: SME	1		0	0	0	0	0	0	0	0	0	0	89.59
	Retail - Other Retail - Of Which: non-SME	61	1	0	0	4	0	0	0	0	1	0	0	78.59
	Equity	0		65	0	0	0	137	0	0	0	5	0	
	Securitisation													
	Other non-credit obligation assets	0		8	0	0	0		0	0	0	0	0	ļ
	IRB TOTAL	4.241	125	731	38	3,310	1	654	0	0	21	5	0	13.19



Groupe Crédit Mutuel

								31/12/2015						
			Exposur	values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-I	RB	A-I	IRB	F-IR	В	A-1	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted		Default Stock ¹
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-
	Institutions	190	0	0	0	39	0	0	0	0	0	0	0	-
	Corporates	678	3	39	0	401	1	41	0	0	3	0	0	100.0%
	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	41	0	0	0	0	0	-
	Corporates - Of Which: SME	72	3	0	0	40	1	. 0	0	0	3	0	0	100.0%
	Retail	260	11	0	0	35	1	. 0	0	0	7	0	0	63.9%
	Retail - Secured on real estate property	121	6	0	0	17	1	. 0	0	0	3	0	0	50.8%
	Retail - Secured on real estate property - Of Which: SME	4		0	0	1	0	0	0	0	0	0	0	43.8%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	117	6	0	0	16	1	. 0	0	0	3	0	0	51.0%
_	Retail - Qualifying Revolving	6	1	0	0	1	0	0	0	0	1	0	0	90.3%
	Retail - Other Retail	133	4	0	0	17	0	0	0	0	3	0	0	79.9%
	Retail - Other Retail - Of Which: SME	11		0	0	2	0	0	0	0	0	0	0	95.0%
	Retail - Other Retail - Of Which: non-SME	121	4	0	0	15	0	0	0	0	3	0	0	77.9%
	Equity	0		31	0	0	0	98	0	0	0	18	0	-
	Securitisation													
	Other non-credit obligation assets	0		0		0	0		0			0		-
	IRB TOTAL	1,127	14	70	0	475	2	139	0	0	10	18	0	72.0%

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

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	В	F-	IRB	A-1	IRB	F-IF	RB	A-	IRB	F-1	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
	Institutions	220	0	0	0	69	0	0	0	0	0	0	(-
	Corporates	379		0	0	223	0	0	0	0	0	0	(20.1%
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	(-
	Corporates - Of Which: SME	38		0	0	22	0	0	0	0	0	0	(100.0%
	Retail	582	21	. 0	0	81	3	0	0	0	11	0	(54.4%
	Retail - Secured on real estate property	435	15	0	0	64	2	0	0	0	7	0	(44.6%
Switzerland	Retail - Secured on real estate property - Of Which: SME	3		0	0	0	0	0	0	0	0	0	(23.7%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	432	15	0	0	64	2	0	0	0	7	0	(44.7% 86.2%
	Retail - Qualifying Revolving		1		0	1	0	0	0	0	0	0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME	141	3		0	15	0	0	0	0	4	0		81.1% 46.0%
	Retail - Other Retail - Of Which: non-SME	137				45		0	0	0		0		82.0%
	Retail - Other Retail - Or Which: non-SME Equity	137	3			15		0	0	0	-	0		82.0%
	Securitisation	0		0		0		0	0	0				
	Other non-credit obligation assets					0			0	0				
	IRB TOTAL	1,181	21	i o		373	3	0	0	0	12	0		54.1%

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-1	IRB	F-IR	В	A-l	IRB	Fil	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments Tostitutions	0 4,760	0	0	0	909	0	0	0	0	(0	(
	Corporates Corporates - Of Which: Specialised Lending	1.369	0	345 345	0	1.182	0	243 243	0	0		0	(100.0%
	Corporates - Or Which: SME Retail	73 278	0	0	0	21 34	0	0 0	0	0		0	(100.0%
11.2.110.1	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	170 1	8	0	0	20 0	1 0	0	0	0	3	0	0	44.3% 13.9%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME Retail - Oualifying Revolving Retail - Other Retail	169 1	0	0	0	20 0 14	0	0	0	0		0	(91.5% 23.6%
	Retail - Other Retail - Of Which: SMF Retail - Other Retail - Of Which: non-SME	2 105	0	0	0	0	0	0	0	0		0	0	71.6%
	Equity Securitisation	0	ō	35	ō	0	ō	118	ō	ō	Ċ	ō	Ċ	-
	Other non-credit obligation assets	0		22	0	0	0	22	0	0		0	(-
	IRB TOTAL	6,406	13	403		2,125	1	383		0		0		36.3%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IR	RB	A-I	RB	F-I	RB .	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-
	Institutions	187		0	0	43	0	. 0	0	0	.0	0	0	75.4%
	Corporates Corporates - Of Which: Specialised Lending	888	25	112	U	830	,	90	U	0	22	U	u	/5.4%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	111		112	0	67		90		0		0		21.4%
	Retail	134	-	0	0	37	0	0	0	0	3	0		64.4%
	Retail - Secured on real estate property	91		0	o o	14	ň	ı ö	0	0	1	0	Ö	47.9%
	Retail - Secured on real estate property - Of Which: SME	6	1	ō	ō	2	ō	ō	ō	ō	ō	ō	ō	42.7%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SMF	84	1	0	0	12	o o	0	0	0	1	0	0	51.9%
	Retail - Qualifying Revolving	2		0	0	0	0	0	0	0	0	0	0	91.3%
	Retail - Other Retail	41	2	0	0	7	0	0	0	0	2	0	0	77.8%
	Retail - Other Retail - Of Which: SME	13	1	0	0	4	0	0	0	0	0	0	0	68.1%
	Retail - Other Retail - Of Which: non-SME	28	1	0	0	3	0	0	0	0	1	0	0	82.7%
	Fauity	0		197		0		685	0	0		0		
	Securitisation													
	Other non-credit obligation assets	4 200	34	200	0	0	0	- 0	0	0	0	0		74.00/
	IRB TOTAL	1,209	34	309	0	895	8	775	0	0	25	0		74.0%

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 expr	sure amounts			Stock	of provisions		
	A-IF		F-I	RB	A-l		F-IR	В	A-i			IRB	Coverage Ratio
	Non-defaulted	Defaulted	Default Stock ¹										
(min EUR, %)													
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0)
Institutions	0	0	0	0	0	0	0	0	0	0	0	0)
Corporates	0	0	0	0	0	0	0	0	0	0	0	0)
Cornorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0)
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0)
Retail	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0)
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0)
Equity	0	0	0	0	0	0	0	0	0	0	0	0)
Securitisation													
Other non-credit obligation assets	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)

Ī							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	IRB	A-II	RB	F-IR	В	A-I	RB	E	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Ferriral hanks and ren'nd immersionals. Institution Consocials. Basia Basia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
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												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central basis and central dovernments. Institutions Consecution Retail Editail Secured on real estate consecution Datail Security Consecution Datail Secution Datail Security Consecution Datail Security Consecution Da	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0		0



		Baseline Scenario								
		31/12/2016				31/12/20	17		31/12/20	18
	(min EUR, %)	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	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	4	27.2%	0.0%	7	26.8%	0.0%		26.7%
	Corporates	0.1%	1,490	40.5%	0.1%	1,594	36.6%	0.1%	1,694	33.8%
	Corporates - Of Which: Specialised Lending	0.0%	20	11.9%	0.0%	20		0.0%	20	12.0%
	Corporates - Of Which: SME	0.1%	566	40.9%	0.1%	596	35.3%		626	31.4%
	Retail	0.1%	3,939	39.6%	0.1%	4,138			4,337	29.1%
	Retail - Secured on real estate property	0.0%	1,220	26.1%		1,303			1,386	18.2%
Consumer Confedite Manteural	Retail - Secured on real estate property - Of Which: SME	0.1%	342	27.8%	0.1%	373			405	20.1%
Groupe Crédit Mutuel	Retail - Secured on real estate property - Of Which: non-SME	0.0%	879	25.5%	0.0%	929			981	17.5%
	Retail - Qualifying Revolving	0.1%	151	70.3%	0.1%	161	63.7%		171	58.8%
	Retail - Other Retail	0.1%	2,567	51.8%	0.1%	2,674		0.1%	2,779	40.6%
	Retail - Other Retail - Of Which: SME	0.3%	1,576	53.0%	0.3%	1,652	47.1%	0.3%	1,728	42.8%
	Retail - Other Retail - Of Which: non-SME	0.0%	992	49.8%	0.0%	1,022			1,052	37.0%
	Equity	0.0%	42	0.0%	0.0%	42	0.0%	0.0%	42	0.0%
	Securitisation					-				
	Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	IRB TOTAL	0.1%	5,475	39.8%	0.1%	5,781	34.1%	0.1%	6,083	30.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
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
	0	-		0	-		0	
0.0%	7	26.8%	0.0%	12	26.6%	0.0%	16	26.5%
0.2%	1,558	41.5%	0.2%	1,799	38.6%	0.2%	2,038	36.9%
0.0%	20	12.4%	0.0%	21	13.7%	0.0%	23	15.9%
0.2%	589	41.4%	0.2%	670	36.4%	0.2%	749	33.6%
0.1%	4,100	40.0%	0.1%	4,631	34.8%	0.1%	5,200	31.2%
0.0%	1,264	26.7%	0.1%	1,469	23.3%	0.1%	1,685	21.0%
0.2%	357	28.0%	0.2%	430	24.4%	0.2%	510	22.0%
0.0%	907	26.3%	0.0%	1,039	22.8%	0.0%	1,175	20.5%
0.2%	165	67.2%	0.3%	199	58.5%	0.4%	241	52.3%
0.2%	2,672	51.5%	0.2%	2,963	45.3%	0.2%	3,274	40.7%
0.4%	1,650	52.7%	0.5%	1,857	47.0%	0.5%	2,080	42.8%
0.1%	1,022	49.4%	0.1%	1,106	42.1%	0.1%	1,194	37.0%
0.0%	42	0.0%	0.0%	42	0.0%	0.0%	42	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.1%	5,708	40.3%	0.1%	6,484	35.7%	0.1%	7,295	32.5%

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	12/2018	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments		0			0			0		
	Institutions	0.0%	3	32.9%	0.0%	5	30.1%	0.0%	7	29.0%	
	Corporates	0.1%	1,411	42.6%	0.1%	1,495	38.2%	0.1%	1,577	35.0%	
	Corporates - Of Which: Specialised Lending	0.0%	9	40.6%	0.0%	9	40.4%	0.0%	9	40.3%	
	Corporates - Of Which: SME	0.1%	560	41.1%	0.1%	590	35.6%	0.1%	619	31.7%	
	Retail	0.1%	3,891	39.5%	0.1%	4,089	33.3%	0.1%	4,286	29.0%	
	Retail - Secured on real estate property	0.0%	1.195	25.9%	0.0%	1.277	21.2%	0.0%	1.359	18.0%	
	Retail - Secured on real estate property - Of Which: SME	0.1%	341	27.8%	0.1%	372	23.1%	0.1%	404	20.1%	
France	Retail - Secured on real estate property - Of Which: non-SME	0.0%	854	25.3%	0.0%	904	20.4%	0.0%	955	17.3%	
	Retail - Oualifying Revolving	0.1%	149	70.1%	0.1%	159	63.5%	0.1%	169	58.6%	
	Retail - Other Retail	0.1%	2,547	51.8%	0.1%	2,653	45.3%	0.1%	2,759	40.6%	
	Retail - Other Retail - Of Which: SMF	0.3%	1.571	52.9%	0.3%	1.647	47.0%	0.3%	1.723	42.8%	
	Retail - Other Retail - Of Which: non-SME	0.0%	976	49.7%	0.0%	1,006	42.1%	0.0%	1,036	36.9%	
	Equity	0.0%	19	0.0%	0.0%	19	0.0%	0.0%	19	0.0%	
	Securitisation										
	Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	IRB TOTAL	0.1%	5,324	40.3%	0.1%	5,609	34.4%	0.1%	5,890	30.3%	

				Adverse Scen	nario						
	31/12/20:	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment Stock of Coverage Ratio - rate Provisions Default Stock 1			Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
	0			0			0				
0.0%	6	29.8%	0.0%	9	28.5%	0.0%	11	28.09			
0.2%	1,470	43.5%	0.2%	1,673	39.9%	0.2%	1,871	37.8%			
0.0%	9	45.9%	0.0%	9	46.2%	0.0%	9	46.5%			
0.2%	583	41.6%	0.2%	663	36.7%	0.2%	740	33.9%			
0.1%	4,051	39.9%	0.1%	4,577	34.7%	0.1%	5,140	31.1%			
0.0%	1.238	26.6%	0.1%	1.439	23.1%	0.1%	1.652	20.8%			
0.2%	356	28.0%	0.2%	429	24.4%	0.2%	508	22.0%			
0.0%	882	26.1%	0.0%	1,011	22.6%	0.0%	1,144	20.3%			
0.2%	162	67.0%	0.3%	197	58.3%	0.4%	238	52.1%			
0.2%	2,651	51.5%	0.2%	2,941	45.2%	0.2%	3,249	40.7%			
0.4%	1.645	52.7%	0.5%	1.852	47.0%	0.5%	2.073	42.8%			
0.1%	1.006	49.3%	0.1%	1.089	41.9%	0.1%	1.176	36.99			
0.0%	19	0.0%	0.0%	19	0.0%	0.0%	19	0.09			
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09			
0.1%	5,546	40,7%	0.1%	6,278	35.9%	0.1%	7.041	32.6%			

verage Ratio -
efault Stock ¹
26.39
24.39
40.09
9.69
40.19
33.39
33.19
33.39
81.29
53.79
50.49
55.59
0.09
27.9%

	Adverse Scenario													
	31/12/20:	16		31/12/20	17	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						
-	0			0	-		0							
0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%						
0.2%	7	26.4%	0.2%	12	27.6%	0.2%	17	28.3%						
0.0%	0	46.0%	0.0%	0	46.1%	0.0%	0	46.1%						
0.0%	1	21.5%	0.0%	1	11.9%	0.0%	1	8.5%						
0.1%	6	52.6%	0.1%	6	46.4%	0.1%	7	41.7%						
0.0%	3	44.7%	0.0%	4	39.3%	0.0%	4	35.1%						
0.2%	0	39.3%	0.2%	0	37.1%	0.3%	0	35.1%						
0.0%	3	45.2%	0.0%	3	39.4%	0.0%	4	35.1%						
0.2%	0	85.9%	0.3%	0	83.7%	0.4%	0	80.8%						
0.1%	2	68.4%	0.1%	2	60.2%	0.2%	3	54.1%						
0.4%	1	62.8%	0.5%	1	55.8%	0.6%	1	50.6%						
0.1%	1	71.6%	0.1%	2	62.7%	0.1%	2	56.1%						
	0	-	-	0	-	-	0							
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%						
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	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
	Central banks and central governments	-	0			0	-		0		
	Institutions	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%	
	Corporates	0.2%	26	14.7%	0.2%	34	16.8%	0.2%	41	18.5%	
	Corporates - Of Which: Specialised Lending	0.0%	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	0.0%	
	Retail	0.0%	3	36.1%	0.0%	3	31.7%	0.0%	3	28.7%	
	Retail - Secured on real estate property	0.0%	2	29.7%	0.0%	2	26.5%	0.0%	2	24.3%	
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	8.6%	0.1%	0	8.5%	0.1%	0	8.5%	
United States	Retail - Secured on real estate property - Of Which: non-SME	0.0%	2	29.7%	0.0%	2	26.5%	0.0%	2	24.3%	
	Retail - Qualifying Revolving	0.1%	0	90.4%	0.1%	0	87.4%		0	84.7%	
	Retail - Other Retail	0.0%	1	60.4%	0.0%	1	49.4%	0.0%	1	42.1%	
	Retail - Other Retail - Of Which: SME	0.2%	0	78.3%	0.2%	0	70.3%	0.2%	0	64.3%	
	Retail - Other Retail - Of Which: non-SME	0.0%	1	59.0%	0.0%	1	47.9%		1	40.7%	
	Equity	0.0%	5	0.0%	0.0%	5	0.0%	0.0%	5	0.0%	
	Securitisation										
	Other non-credit obligation assets	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
	IRB TOTAL	0.2%	34	15.5%	0.2%	41	17.4%	0.2%	49	18.9%	
1 Computed as: Stock of provisions for defaulted stor	ck / default stock (as defined in paragraphs 59 and 61 of the Methodological note)										

	Adverse Scenario													
	31/12/20:	16		31/12/20	17	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						
	0			0		-	0							
0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%						
0.3%	29	16.1%	0.4%	45	20.7%	0.4%	61	24.5%						
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%	3	36.2%	0.0%	3	32.6%	0.0%	3	29.8%						
0.0%	2	30.0%	0.0%	2	27.9%	0.0%	2	26.2%						
0.2%	0	10.2%	0.3%	0	10.5%	0.3%	0	10.6%						
0.0%	2	30.0%	0.0%	2	27.9%	0.0%	2	26.2%						
0.2%	0	90.1%	0.3%	0	86.7%	0.4%	0	82.6%						
0.0%	1	59.6%	0.0%	1	48.3%	0.0%	1	40.6%						
0.3%	0	77.5%	0.3%	0	68.7%	0.4%	0	61.5%						
0.0%	1	58.2%	0.0%	1	46.8%	0.0%	1	39.2%						
0.0%	5	0.0%	0.0%	5	0.0%	0.0%	5	0.0%						
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%						
0.2%	37	17.0%	0.3%	53	21.2%	0.3%	70	24.7%						



		Baseline Scenario								
			31/12/20	16		31/12/20	17	31/12/2018		
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	-
	Institutions	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%
	Corporates	0.2%	4	52.6%	0.1%	5	41.3%	0.1%	6	36.2%
	Corporates - Of Which: Specialised Lending	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates - Of Which: SME	0.0%	3	75.7%	0.0%	3	61.2%	0.0%	3	51.4%
	Retail	0.0%	7	55.2%	0.0%	7	49.1%	0.0%	7	44.4%
	Retail - Secured on real estate property	0.0%	3	44.4%	0.0%	3	39.7%	0.0%	3	36.1%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	30.5%	0.1%	0	24.1%	0.1%	0	20.5%
Belgium	Retail - Secured on real estate property - Of Which: non-SME	0.0%	3	44.8%	0.0%	3	40.2%	0.0%	3	36.8%
	Retail - Qualifying Revolving	0.1%	1	87.4%	0.1%	1	84.9%	0.1%	1	82.5%
	Retail - Other Retail	0.1%	3	66.7%	0.1%	3	58.2%	0.1%	3	51.6%
	Retail - Other Retail - Of Which: SME	0.3%	0	69.1%	0.3%	1	56.6%	0.3%	1	48.7%
	Retail - Other Retail - Of Which: non-SME	0.0%	3	66.3%	0.0%	3	58.4%	0.0%	3	52.2%
	Equity	0.0%	18	0.0%	0.0%	18	0.0%	0.0%	18	0.0%
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.1%	29	54.2%	0.1%	30	45.4%	0.1%	31	40.1%

	Adverse Scenario												
	31/12/20	16		31/12/20	17	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					
	0		-	0		-	0						
0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%					
0.2%	4	54.1%	0.2%	6	44.3%	0.2%	8	40.1%					
0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%					
0.0%	3	75.2%	0.0%	3	63.4%	0.0%	3	55.1%					
0.1%	7	55.9%	0.1%	8	50.9%	0.1%	8	46.9%					
0.0%	3	45.5%	0.0%	4	42.8%	0.0%	4	40.4%					
0.1%	0	30.4%	0.2%	0	24.8%	0.2%	0	21.5%					
0.0%	3	46.0%	0.0%	3	43.5%	0.0%	4	41.3%					
0.2%	1	87.4%	0.3%	1	84.8%	0.4%	1	81.6%					
0.1%	3	66.6%	0.1%	4	58.0%	0.1%	4	51.5%					
0.4%	0	67.6%	0.5%	1	54.2%	0.5%	1	46.2%					
0.0%	3	66.5%	0.0%	3	58.8%	0.1%	3	52.7%					
0.0%	18	0.0%	0.0%	18	0.0%	0.0%	18	0.0%					
	0			0			0						
0.1%	30	55.2%	0.1%	32	47.8%	0.1%	34	43.3%					

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
	(min EUR, %)	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	-	0	-	-	0	-		0	
	Institutions	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%
	Corporates	0.2%	1	22.0%	0.2%	1	22.1%	0.2%	2	22.1%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.0%	0	4.7%	0.0%	0	2.4%	0.0%	0	1.6%
	Retail	0.0%	12	46.7%	0.0%	12	41.4%	0.0%	12	37.5%
	Retail - Secured on real estate property	0.0%	7	38.0%	0.0%	7	33.7%	0.0%	7	30.6%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	18.0%	0.0%	0	15.1%	0.0%	0	13.4%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	7	38.2%	0.0%	7	33.9%	0.0%	7	30.8%
	Retail - Qualifying Revolving	0.1%	0	83.6%	0.1%	0	81.3%	0.1%	0	79.2%
	Retail - Other Retail	0.0%	4	70.3%	0.0%	4	62.4%	0.0%	4	56.3%
	Retail - Other Retail - Of Which: SME	0.2%	0	32.4%	0.2%	0	26.7%	0.2%	0	23.6%
	Retail - Other Retail - Of Which: non-SME	0.0%	4	71.7%	0.0%	4	64.0%	0.0%	4	58.0%
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.1%	12	44.0%	0.1%	13	38.0%	0.1%	14	34.1%
1 Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions				Coverage Ratio - Default Stock ¹
	0			0			0	
0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%
0.2%	1	25.3%	0.2%	2	25.8%	0.2%	2	26.1%
-	0	-	-	0	-	-	0	
0.0%	0	4.8%	0.0%	0	2.4%	0.0%	0	1.6%
0.0%	12	47.0%	0.0%	13	42.7%	0.0%	14	39.3%
0.0%	7	38.4%	0.0%	8	35.2%	0.0%	9	32.6%
0.1%	0	17.9%	0.1%	0	15.5%	0.1%	0	13.9%
0.0%	7	38.6%	0.0%	8	35.4%	0.0%	9	32.9%
0.2%	0	83.9%	0.3%	1	82.1%	0.4%	1	79.5%
0.0%	4	70.6%	0.0%	5	63.5%	0.0%	5	57.7%
0.3%	0	32.5%	0.4%	0	27.3%	0.4%	0	24.4%
0.0%	4	72.1%	0.0%	4	65.4%	0.0%	5	59.7%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	0	-	-	0		-	0	
0.1%	13	44.7%	0.1%	15	39.8%	0.1%	17	36.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	1	26.3%
	Corporates	0.1%	2	26.2%	0.1%	4	25.8%	0.1%	5	25.7%
	Corporates - Of Which: Specialised Lending	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates - Of Which: SME	0.1%	0	7.0%	0.1%	0	6.4%	0.1%	0	6.1%
	Retail	0.0%	5	32.8%	0.0%	5	30.0%	0.0%	5	27.7%
	Retail - Secured on real estate property	0.0%	4	39.6%	0.0%	4	36.0%	0.0%	4	33.0%
11.75 116 1	Retail - Secured on real estate property - Of Which: SME	0.1%	0	14.1%	0.1%	0	14.3%	0.1%	0	14.4%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.0%	4	40.0%	0.0%	4	36.4%	0.0%	4	33.3%
	Retail - Oualifying Revolving	0.1%	0	79.9%	0.1%	0	71.8%	0.1%	0	65.4%
	Retail - Other Retail	0.0%	1	21.6%	0.0%	1	20.0%	0.0%	1	18.6%
	Retail - Other Retail - Of Which: SMF	0.2%	0	62.4%	0.2%	0	55.8%	0.3%	0	50.5%
	Retail - Other Retail - Of Which: non-SME	0.0%	1	19.5%	0.0%	1	18.0%	0.0%	1	16.8%
	Equity	0.0%		0.0%	0.0%		0.0%	0.0%	0	0.0%
	Securitisation									
	Other non-credit obligation assets	0.0%	- 0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	IRB TOTAL	0.0%	7	30.5%	0.0%	9	28.0%	0.0%	11	26.6%
Computed as: Stock of provisions for defaulted stock	x / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			Stock of Provisions	Coverage Ratio Default Stock ¹				
	0			0	-		0			
0.0%	0	26.3%	0.0%	1	26.3%	0.0%	1	26.3		
0.2%	3	31.0%	0.2%	7	32.8%	0.2%	11	34.		
0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.		
0.1%	0	8.8%	0.2%	0	8.8%	0.1%	0	8.		
0.0%	5	33.2%	0.0%	6	32.0%	0.0%	6	30.		
0.0%	4	39.3%	0.0%	4	36.6%	0.0%	4	34.		
0.2%	0	14.6%	0.2%	0	16.4%	0.2%	0	17.		
0.0%	4	39.7%	0.0%	4	36.9%	0.0%	4	34.		
0.2%	0	77.1%	0.3%	0	66.7%	0.4%	0	59.		
0.0%	1	23.2%	0.1%	2	24.0%	0.1%	2	24.		
0.3%	0	63.0%	0.4%	0	57.4%	0.4%	0	52.		
0.0%	1	21.1%	0.0%	1	22.2%	0.0%	2	22.		
0.0%	ō	0.0%	0.0%	ō	0.0%	0.0%	ō	0.		
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.		
0.0%	8	32,0%	0.1%	13	31,9%	0.1%	18	32.5		

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%
	Corporates	0.1%	23	66.3%	0.1%	24	60.2%	0.1%	25	55.8%
	Cornorates - Of Which: Specialised Lending	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates - Of Which: SME	0.1%	1	18.7%	0.1%	1	17.4%	0.1%	1	16.5%
	Retail	0.1%	3	52.8%	0.1%	3	45.5%	0.1%	3	40.6%
	Retail - Secured on real estate property	0.0%	1	36.4%	0.0%	1	30.2%	0.0%	1	26.3%
1	Retail - Secured on real estate property - Of Which: SME	0.1%	0	38.8%	0.1%	0	36.0%	0.1%	0	33.8%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SMF	0.0%	1	35.1%	0.0%	1	27.5%	0.0%	1	23.2%
	Retail - Oualifying Revolving	0.1%	0	87.7%	0.1%	0	84.2%	0.1%	0	81.2%
	Retail - Other Retail	0.1%	2	67.9%	0.1%	2	60.4%	0.1%	2	54.9%
	Retail - Other Retail - Of Which: SME	0.4%	1	55.8% 75.2%	0.4%	1	48.4% 68.7%	0.4%	1	43.7% 63.5%
	Retail - Other Retail - Of Which: non-SME	0.0%		75.2%	0.0%	1	08.7%	0.0%	1	0.0%
	Fauity	0.0%	U	U.U%	0.0%		0.0%	0.0%	U	0.0%
	Securitisation									
	Other non-credit obligation assets IRB TOTAL	0.1%	26	64.5%	0.1%	27	58.2%	0.1%	29	53.6%
	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.1%	26	64.5%	0.1%	27	58.2%	0.1%	29	53.6%

				Adverse Sce	nario					
	31/12/20:	16		31/12/20	17	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		
0.0%	0	26.3%	0.0%	0	26.3%	0.0%	0	26.3%		
0.2% 0.0%	24 0	68.0% 46.0%	0.2% 0.0%	27 0	62.9% 46.0%	0.2% 0.0%	30 0	59.7% 46.0%		
0.2% 0.1%	1 3	23.8% 52.7%	0.2% 0.1%	1 3	21.3% 46.0%	0.2% 0.1%	2 4	19.9% 41.2%		
0.0% 0.1%	0	36.4% 39.7%	0.0% 0.2%	0	30.8% 38.4%	0.0% 0.2%	0	27.0% 37.0%		
0.0% 0.2%	0	34.7% 87.1%	0.0%	0	27.4% 83.2%	0.0% 0.4%	0	23.0% 78.8%		
0.2% 0.5% 0.0%	1	67.9% 55.8% 75.6%	0.2% 0.6% 0.0%	1	61.6% 49.5% 70.9%	0.3% 0.7% 0.0%	1	56.6% 45.3% 66.6%		
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		
	0			0			0	-		
0.1%	27	65.8%	0.1%	31	60.4%	0.1%	34	56.9%		



						Baseline Sce				
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0			0			0	
1	Institutions	-	0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
		-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	-	0	-	-	U	-	-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-		-	-	0	-	-		
	Retail - Other Retail - Or Which: non-SMC Equity			-	-	0	-			
	Securitisation					0				
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	_	ň		_	0			0	

				Adverse Sce	nario					
	31/12/20	16		31/12/2017 31/12/2018			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	Coverage Ratio - Default Stock ¹			
-	0	-	-	0		-	0	-		
-	0	-	-	0	-	-	0	-		
1	0	1		0			0			
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
1	0	1		0			0			
-	ō	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	0	-	-	0	-	-	0	-		
-	U	-	-	U		-	U			
-	0	-	-	0		-	0	-		
-	0	-	•	0		•	0			

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0		-	0	-		0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-		-	-	0	-		0	
Securitisation									
Other non-credit obligation assets		- 0	-	-		-		0	-
IRB TOTAL	-		-	-		-	-	. 0	

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	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				
	0			0	-		0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-		0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-		0			
	0			0	-		0			
	0			0	-	_	0			

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments					0			0	
Institutions	-	0	-	-	0	-	-	0	
Cornorates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which; non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SMF	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL		0			0			0	

				Adverse Scen	nario				
	31/12/20	16		31/12/20	17		31/12/20	18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate			
	0	-		0	-		0		
	0			0	-		0		
-	0	-	-	0	-	-	0		
	0			0	-		0		
-	0	-	-	0	-	-	0		
	0			0	-		0		
-	0	-	-	0	-	-	0		
	0	-	-	0		-	0		
	0	1		0			0		
-	0	-	-	0	-	-	0		
				U	•				



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	106,879	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	
	of which: SME	1,100	60	1,066	72	0	10	
	Retail	30,705	5,903				4,500	
Groupe Crédit Mutuel	of which: SME	2,667 9,539	204 238		162 197	2	91 58	
	Secured by mortgages on immovable property of which: SME	2,223	238 15		21	4 0	58	24.3% 5.9%
	Items associated with particularly high risk	167	15	250	21	0	1	0.0%
	Covered bonds	296	0	37	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	290	0	37	0	1 0		0.0%
	Collective investments undertakings (CIU)	73	0	63	0	ľ	l ,	0.0%
	Equity	224	0	225	0	2	1 0	0.0%
	Securitisation	LL.	Ů	113	· ·	1	Ŭ	0.070
	Other exposures	1.104	0	1.086	0	0	0	0.0%
	Standardised Total	178,964	6,615		2,119	369	4,732	

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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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		212	1	135	46.9%
	of which: SME	543	40	511	43	0	9	23.5%
	Retail	9,183	2,102		950		1,232	58.6%
France	of which: SME	1,347	117		134		25	21.5%
Trance	Secured by mortgages on immovable property	3,758	214		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%
	Standardised Total	124,549	2,610	20,470	1,340	4	1,423	54.5%

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 exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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	2,806	8,379	304	0	2,503	89.2%
Germany	of which: SME	49	1	29	2	0	0	1.4%
Octifically	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%
	Standardised Total	17,052	2,817	9,534	318	0	2,503	88.9%

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



Groupe Crédit Mutuel

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	3,816	0	0	(0		0.0%
	Regional governments or local authorities	0	0	0	(0		0.0%
	Public sector entities	0	0	0		0	,	0.0%
	Multilateral Development Banks	110	0	0	(0		0.0%
	International Organisations	0	0	0	(0		0.0%
	Institutions	461	0	160	(0		0.0%
	Corporates	85	0	80	(0		0.0%
	of which: SME	3	0	3	(0		0.0%
	Retail	8	0	5	1	. 0		0 1.2%
United States	of which: SME	8	0	5	1	. 0		0.0%
Utilited States	Secured by mortgages on immovable property	28	0	21	(0		0.0%
	of which: SME	27	0	21	(0		0.0%
	Items associated with particularly high risk	0	0	0	(0		0.0%
	Covered bonds	32	0	5	(0		0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	(0		0.0%
	Collective investments undertakings (CIU)	0	0	0	(0		0.0%
	Equity	106	0	106		0		0.0%
	Securitisation							
	Other exposures	0	0	0		0		0.0%
	Standardised Total	4,646	0	377	1	. 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 exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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			348	122	66.4%
Belgium	of which: SME	858	74			1	65	86.6%
Deigiairi	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%
	Standardised Total	7,918	222	4,672	105	352	134	60.1%

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 exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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%
Switzerland	of which: SME	218	1	163	1	0	0	0.0%
Switzerialiu	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%
	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)



Groupe Crédit Mutuel

					31/12/2015			
		Exposure	values	Risk exposu		Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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%
United Kingdom	of which: SME	17	1	10	1	0	0	0.0%
Officed Kingdoffi	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%

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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	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	8	111	7	0	2	28.7%
Luxembourg	of which: SME	17	3	11	3	0	1	27.8%
Luxcilibourg	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		175	0	0	0	0.0%
	Standardised Total	4,618	62	2,016	64	11	14	22.8%

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 exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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							0.00/
Other exposures	0	0	0	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)



Groupe Crédit Mutuel

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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 exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
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 Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

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



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		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%	9	40.0%	0.0%	17	40.0%	0.0%	26	40.0%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	3	40.0%
	Public sector entities	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Multilateral Development Banks		0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	38.9%	0.0%	0	39.4%	0.0%	0	39.6%
	Corporates	0.2%	212	36.8%	0.2%	238	36.6%	0.2%	264	36.5%
	of which: SME	0.7%	17	21.0%	0.6%	24	23.7%	0.6%	30	25.5%
	Retail	1.9%	5,444	70.9%	2.0%	6,023	67.3%	2.0%	6,587	64.7%
Groupe Crédit Mutuel	of which: SME	0.8%	113		0.8%	134	39.1%	0.8%	155	37.9%
Groupe Credit Mutuel	Secured by mortgages on immovable property	0.1%	71	20.2%	0.1%	79	17.9%	0.1%	87	16.4%
	of which: SME	0.1%	3	14.6%	0.1%	5	20.0%	0.1%	6	23.6%
	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	-
	Collective investments undertakings (CIU)	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Equity	0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%
	Standardised Total	0.4%	5,741	66.4%	0.3%	6,363	63.0%	0.3%	6,971	60.5%

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
0.0%	47	40.0%	0.0%	94	40.0%	0.0%	140	40.0%
0.0%	6	40.0%	0.0%	10	40.0%	0.0%	15	40.09
0.0%	3	40.0%	0.0%	4	40.0%	0.0%	6	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.0%	0	39.4%	0.0%	0	39.7%	0.0%	0	39.8%
0.3%	228	38.4%	0.4%	280	40.1%	0.4%	332	41.49
1.0%	20	23.7%	1.1%	32	28.2%	1.0%	43	30.59
2.8%	5,843	72.1%	3.1%	7,076	71.3%	3.1%	8,079	69.69
1.1%	125	42.9%	1.3%	164	42.8%	1.4%	197	41.59
0.1%	78	20.6%	0.2%	100	19.8%	0.2%	124	19.59
0.2%	5	21.1%	0.2%	9	30.5%	0.2%	13	35.69
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
-	0		-	0	-	-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.09
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
0.5%	6,206	67.3%	0.6%	7,567	66.3%	0.5%	8,699	64.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	7	40.0%	0.0%	14	40.0%		22	40.0%
	Regional governments or local authorities	0.0%	2	40.0%		2	40.0%		3	40.0%
	Public sector entities	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Multilateral Development Banks	-	0		-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	35.5%	0.0%	0	37.5%		0	38.3%
	Corporates	0.3%	154	45.6%		173	44.7%		192	43.9%
	of which: SME	0.7%	13	26.6%		17	28.5%		20	
	Retail	2.8%	1,491	55.7%	2.8%	1,737	54.0%		1,970	52.9%
France	of which: SME	1.1%	41	26.0%		57	28.6%		73	30.5%
Truncc	Secured by mortgages on immovable property	0.1%	63	21.4%		69	18.6%		76	16.8%
	of which: SME	0.5%	3	14.6%		5	20.0%		6	23.6%
	Items associated with particularly high risk	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	
	Collective investments undertakings (CIU)	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Equity	0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%		0	0.0%
	Standardised Total	0.2%	1,721	51.5%	0.2%	1,999	49.7%	0.2%	2,267	48.4%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	43	40.0%	0.0%	86	40.0%	0.0%	129	40.0%
0.0%	6	40.0%	0.0%	10	40.0%	0.0%	15	40.0%
0.0%	3	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
-	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	
0.0%	0	37.4%	0.0%	0	38.8%	0.0%	0	39.3%
0.4%	165	47.3%	0.4%	201	48.5%	0.4%	238	49.4%
1.0%	15	29.1%	1.2%	22	33.2%	1.0%	28	35.5%
4.5%	1,687	57.7%	4.9%	2,209	59.2%	4.8%	2,629	59.3%
1.6%	48	28.9%	1.9%	75	33.6%	2.1%	102	36.6%
0.3%	69	21.6%	0.3%	88	20.3%	0.3%	108	19.8%
1.1%	5	21.1%	1.2%	9	30.4%	1.1%	13	35.6%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	0		-	0	-		0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	2	0.0%	0.0%	2	0.0%	0.0%	2	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.4%	1,975	53.0%	0.4%	2,601	53.8%	0.4%	3,127	53.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
			Provisions			Provisions	Default Stock ¹	rate	Provisions	
Ce	entral governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
Re	egional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Pu	ıblic sector entities	-	0	-	-	0	-	-	0	-
M	ultilateral Development Banks	-	0	-	-	0	-	-	0	
In	ternational Organisations	-	0	-	-	0	-	-	0	
In	stitutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	prporates	0.2%	1	11.2%	0.2%	2	16.3%	0.1%	4	19.5%
	of which: SME	0.8%	0	6.4%	0.7%	1	10.6%	0.7%	1	13.7%
Re	etail etail	1.9%	2,717	84.1%	2.1%	2,938	80.0%	2.1%	3,159	76.8%
Germany	of which: SME	0.9%	0	20.8%	0.8%	1	26.6%	0.8%	1	29.6%
Settilally	ecured by mortgages on immovable property	0.0%	0	0.2%	0.0%	0	0.4%	0.0%	0	0.6%
	of which: SME	-	0	-	-	0	-	-	0	-
It	ems associated with particularly high risk	-	0	-	-	0	-	-	0	-
Co	overed bonds	-	0	-	-	0	-	-	0	-
	aims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	ollective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	quity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	ecuritisation									
Oi	ther exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
St	andardised Total	1.3%	2,719	83.7%	1.3%	2,941	79.7%	1.4%	3,163	76.5%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.09
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
-	0	-	-	0			0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.3%	2	15.3%	0.3%	4	22.8%	0.2%	6	26.4%
1.1%	1	8.8%	1.2%	1	15.2%	1.0%	2	19.1%
2.3%	2,826	86.1%	2.8%	3,278	85.2%	3.2%	3,642	81.8%
1.3%	1	26.1%	1.4%	1	33.5%	1.2%	2	36.5%
0.1%	0	1.0%	0.1%	0	2.6%	0.1%	0	4.1%
-	0	-	-	0	-	-	0	
-	0	-	-	0			0	
-	0	-	-	0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0% 1.5%	2.828	0.0% 85.7%	0.0% 1.8%	3,283	0.0% 84.8%	0.0% 2.0%	3.649	0.0% 81.4%



Groupe Crédit Mutuel

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates	0.1%	0	19.9%	0.1%	0	19.9%		0	19.9%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	1.2%	0	16.4%		0	22.9%		0	26.5%
United States	of which: SME	1.2%	0	15.8%		0	22.6%		0	26.2%
Office States	Secured by mortgages on immovable property	0.0%	0	8.8%	0.0%	0	8.8%	0.0%	0	8.8%
	of which: SME	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.1%
	Items associated with particularly high risk	-	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	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%
	Securitisation									
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total tock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.0%	0	27.9%	0.0%	1	31.4%	0.0%	1	32.8%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0	-	-	0	-
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.1%	0	24.1%	0.1%	0	24.7%	0.1%	0	25.5%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
1.9%	0	22.3%	2.2%	0	30.5%	2.3%	1	34.5%
1.9%	0	21.9%	2.2%	0	30.3%	2.3%	0	34.3%
0.0%	0	11.4%	0.0%	0	12.9%	0.0%	0	13.9%
0.0%	0	50.0%	0.0%	0	53.7%	0.0%	0	56.6%
-	0	-	-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
-	0	-	-	0	-		0	-
0.0%	1	29.7%	0.0%	1	33.0%	0.0%	2	34.4%

						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%		0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%		0	40.0%	0.0%	0	40.0%
	Corporates	0.3%	16	37.8%		19	36.3%	0.2%	21	35.2%
	of which: SME	0.8%	0	7.8%		1	12.3%	0.7%	1	15.6%
	Retail	0.8%	508	53.8%	0.8%	543	48.8%	0.8%	580	46.2%
Belgium	of which: SME	0.3%	68	70.2%	0.3%	71	60.2%	0.3%	73	53.4%
Deigium	Secured by mortgages on immovable property	0.0%	2	0.9%	0.0%	2	1.0%	0.0%	2	1.0%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	0.0%	0.0%		0.0%	0.0%	0	0.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%		0	0.0%	0.0%	0	0.0%
	Standardicod Total	0.5%	E26	E0 49/-	O E9/-	E64	46 20/-	0 E9/-	602	44 00/-

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.4%	18	39.6%	0.4%	23	40.3%	0.4%	28	41.0%
1.2%	1	10.9%	1.4%	1	17.9%	1.3%	2	22.3%
1.4%	541	54.5%	1.5%	627	52.2%	1.4%	699	51.1%
0.4%	71	69.8%	0.5%	80	61.1%	0.5%	84	53.2%
0.0%	2	1.1%	0.0%	2	1.4%	0.0%	2	1.6%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.9%	561	51.5%	1.0%	653	49.9%	0.9%	731	49.0%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates	0.0%	10	11.4%	0.0%	10	11.2%	0.0%	10	11.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.1%	5	68.9%	0.1%	6	64.5%	0.1%	6	61.6%
Switzerland	of which: SME	0.1%	0	13.4%	0.1%	0	19.3%	0.1%	0	22.6%
Switzeriariu	Secured by mortgages on immovable property	0.0%	0	28.8%	0.0%	0	28.8%	0.0%	0	28.9%
	of which: SME	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.1%
	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	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	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%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
	0		-	0	-		0	
	0	-	-	0	-		0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	10	11.8%	0.0%	11	12.1%	0.0%	12	12.4%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.2%	6	68.6%	0.2%	7	64.0%	0.2%	7	61.3%
0.1%	0	18.7%	0.1%	1	26.7%	0.1%	1	31.0%
0.0%	0	34.3%	0.0%	1	36.9%	0.0%	1	38.9%
0.0%	0	50.0%	0.0%	0	53.7%	0.0%	0	56.6%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	0	-	-	0	-		0	
-	0	-	-	0	-		0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.0%	16	16.0%	0.0%	18	16.9%	0.0%	21	17.8%

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

Standardised Total

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



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates	0.3%	0	13.7%	0.3%	0	19.7%	0.3%	1	23.2%
	of which: SME	0.8%	0	13.2%	0.8%	0	19.7%	0.8%	0	23.6%
	Retail	1.2%	0	24.0%	1.2%	1	28.2%	1.1%		30.6%
United Kingdom	of which: SME	1.2%	0	15.7%	1.2%	0	22.4%	1.2%		26.1%
Officea Ringaom	Secured by mortgages on immovable property	0.0%	0	6.8%	0.0%	0	6.8%	0.0%	0	6.8%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		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	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.1%	1	18.3%	0.1%	1	22.8%	0.1%	1	25.2%

	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
0.4%	0	17.7%	0.5%	1	26.2%	0.5%	1	30.69
1.1%	0	16.5%	1.5%	1	26.2%	1.6%	1	31.29
1.6%	0	27.9%	2.2%	1	34.4%	2.3%	1	37.59
1.5%	0	19.5%	2.1%	1	29.1%	2.3%	1	33.79
0.1%	0	8.9%	0.1%	0	10.1%	0.1%	0	10.99
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
	0			0			0	
0.1%	1	21.9%	0.1%	2	28.5%	0.1%	3	31.8%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates	0.1%	21	24.7%	0.1%	22	25.0%	0.1%	23	25.2%
	of which: SME	0.8%	0	40.0%	0.8%	0	40.0%	0.8%	1	40.0%
	Retail	0.5%	3	30.8%	0.5%	4	32.3%	0.5%	5	33.3%
Luxembourg	of which: SME	1.2%	1	29.3%	1.1%	1	30.4%		2	31.2%
Luxembourg	Secured by mortgages on immovable property	0.0%	3	10.3%	0.0%	4	9.6%	0.0%	4	9.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Standardised Total	0.1%	28	22.9%	0.0%	30	23.0%	0.0%	32	23.1%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.2%	22	26.2%	0.2%	26	28.4%	0.2%	29	30.3%
1.1%	0	46.0%	1.2%	1	46.0%	1.2%	1	46.0%
0.9%	4	33.8%	1.0%	5	37.7%	1.0%	7	40.1%
1.7%	1	31.2%	2.0%	2	34.4%	2.3%	2	36.9%
0.1%	4	11.1%	0.1%	4	11.8%	0.1%	5	12.5%
-	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%
0.1%	30	24.4%	0.1%	36	26.4%	0.1%	42	27.9%

						Baseline Sce	nario			
			31/12/201	16		31/12/20	17		31/12/20	18
	Impai	airment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	ra	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governmen	ats or central banks	-	0			0			0	
Regional governme	ents or local authorities	-	0		-	0		-	0	-
Public sector entiti		-	0		-	0		-	0	-
Multilateral Develo	pment Banks	-	0	-	-	0	-	-	0	-
International Orga	nisations	-	0		-	0		-	0	-
Institutions		-	0		-	0		-	0	-
Corporates		-	0		-	0		-	0	-
of which: SME		-	0		-	0		-	0	
Retail		-	0		-	0		-	0	
of which: SME		-	0		-	0		-	0	-
Secured by mortga	ges on immovable property	-	0		-	0		-	0	
of which: SME		-	0		-	0		-	0	
Items associated v	vith particularly high risk	-	0		-	0		-	0	
Covered bonds		-	0		-	0		-	0	
Claims on institution	ons and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investme	ents undertakings (CIU)	-	0		-	0		-	0	-
Equity		-	0		-	0		-	0	-
Securitisation										
Other exposures		-	0		-	0		-	0	
Standardised Total		-	0	-	-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
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
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	



					Baseline Sce	enario			
		31/12/20	016		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0		-	0	-	-	0	
Regional governments or local authorities	-	0		-	0	-	-	. 0	
Public sector entities				-	0	-	-	. 0	
Multilateral Development Banks				-	0	-	-		i e
International Organisations				-	0	-	-		,
Institutions				-			-	ı c	,
Corporates				-	0	-	-		i e
of which: SME				-	0	-	-		,
Retail				-	0	-	-		,
of which: SME				-	0	-	-		,
Secured by mortgages on immovable property				-			-	ı c	,
of which: SME				-			-	ı c	,
Items associated with particularly high risk				-	0		-	ı c	
Covered bonds				-					
Claims on institutions and corporates with a ST credit assessment		i		-	0		-	ı č	
Collective investments undertakings (CIU)				-			-	ı c	,
Equity				-	0		-	ı c	
Securitisation									
Other exposures				-					
Standardised Total	-	0		-	o			0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
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
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
-	0	-	-	0	-	-	0	

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

	Baseline Scenario										
		31/12/20:	16		31/12/20	17		31/12/20	18		
	Impairment		Coverage Ratio -	Impairment	Stock of			Stock of	Coverage Ratio -		
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
Central governments or central banks	-	0	-	-	0	-	-	0	-		
Regional governments or local authorities	-	0	-	-	0	-	-	0	-		
Public sector entities	-	0	-	-	0	-	-	0	-		
Multilateral Development Banks	-	0	-	-	0	-	-	0	-		
International Organisations	-	0	-	-	0	-	-	0	-		
Institutions	-	0	-	-	0	-	-	0	-		
Corporates	-	0	-	-	0	-	-	0	-		
of which: SME	-	0	-	-	0	-	-	0	-		
Retail	-	0	-	-	0	-	-	0	-		
of which: SME	-	0	-	-	0	-	-	0	-		
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-		
of which: SME	-	0	-	-	0	-	-	0	-		
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-		
Covered bonds	-	0	-	-	0	-	-	0	-		
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-		
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-		
Equity	-	0	-	-	0	-	-	0	-		
Securitisation											
Other exposures	-	0		-	0		-	0	-		
Standardised Total		0			0			0	-		

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
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
	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
	0			0			0	
	0	-		0	-		0	-
-	0	-	-	0	-	-	0	-
	0		-	0		-	0	
	0	:		0	:		0	
	0		-	0		-	0	
	Ō			Ō			0	
	0			0			0	
	0			0			0	

omputed 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: Securitisations

		31/12/2015		Baseline Scenario		Adverse Scenario				
	(mln EUR)		31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Functional malaries	STA	225 7,228								
Exposure values	IRB Total	7,453								
	STA	356	420	440	456	466	527	573		
Risk exposure amounts	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		



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 36 103 50 162 0	0 0 36 103 50 153 0	0 0 36 103 50 93 0	0 0 0 0 0	0 0 0 0 0 0 60 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 9	0 0 0 0 0 0 10	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	69 22 343 18 75 171 0	69 22 343 18 75 171 0 699	69 22 343 18 75 171 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 44 0	0 0 0 0 0 45 0 45	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Czech Republic	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To -3M	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fäir-value (-)	Notional value	Fair-value (+)	Notional value	Fäir-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	0 0 0 0 94 17 0	0 0 0 0 94 17 0	0 0 0 0 94 6 0	0 0 0 0 0	0 0 0 0 0 11 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [France	5,877 7,233 1,706 2,201 1,401 1,572 2,389 22,379	5,877 7,254 1,706 2,201 1,381 1,568 2,354 22,341	5,877 6,929 1,402 1,893 1,049 1,568 2,329 21,047	0 21 0 0 0 0 0	0 0 0 8 78 0 24 110	0 304 304 301 254 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Germany	64 673 300 892 600 436 7 2,973	64 673 300 892 600 434 7 2,970	0 667 300 886 551 434 0	0 0 0 0 0	64 6 0 5 49 0 7 132	0 0 0 0 0	0 0 0 0 0	0 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 0 0 29 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Greece	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 18 0 26 0	0 0 0 0 18 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 18 0 10 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
10 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Ireland	0 0 0 0 0 100 0 0	0 0 0 0 0 100 0	0 0 0 0 0 100 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 23 0 0 7 0	0 0 -23 0 0 -8 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		(accounting value gross of provisions) (1)			(accounting value (gross of provisions) 1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	125 848 257 172 214 125 6 1,745	125 848 257 172 214 97 0 1,712	125 848 257 172 214 33 0	0 0 0 0 0	0 0 0 0 0 64 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 9	0 0 0 0 -9 0 0
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Lithuania	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	00000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [Luxembourg	0 0 0 0 64 22 8 95	0 0 0 0 0 64 22 8	0 0 0 0 64 22 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 8 8	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To - 3M	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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] [3Y - 10Y] [10Y - more Tot	Netherlands	0 99 0 228 221 189 17 754	0 99 0 228 221 189 4 741	0 30 0 228 221 189 0 668	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 68 0 0 0 0 4 72	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 17 0 0	0 0 0 0 0 17 0 0	0 0 0 0 0	0 0 0 0 0 0
10t 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Poland	0 0 51 0 32 0 82	741 0 0 51 0 32 0 0	0 0 22 0 32 0 0 53	0 0 0 0 0	0 0 29 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	305 285 12 56 12 18 17 705	305 285 12 56 12 10 17 698	305 285 0 56 0 10 0	0 0 0 0 0 0	0 0 12 0 12 0 17 41	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000						
[0 - 3M [Spain	247 782 125 33 0 89 52 1,328	247 782 125 33 0 50 47 1,284	200 729 90 33 0 0 10	0 0 0 0 0	47 53 35 0 0 50 37 222	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	20 53 0 32 17 9 0	-20 -53 0 -33 -17 -9 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	0 0 0 0 36 0 0	0 0 0 36 0 0	0 0 0 0 36 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 50 0 0 0 0	0 -50 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 135 151 12 298	0 0 0 0 0 0 0 34 12	0 0 0 0 0 0 34 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 25 0 73 0	-30 0 0 -25 0 -76 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 10 0	0 0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Tot	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 7 0 0	0 0 0 7 0 0	0 0 0 7 0 7	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Canada	0 71 79 29 210 177 0	0 71 79 29 47 168 0	0 71 0 29 45 93 0	0 0 0 0 0 0	0 0 79 0 2 75 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Japan	153 0 38 0 0 0 4 195	153 0 38 0 0 0 4 195	153 0 38 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 96 5 0	0 0 0 0 -98 -5 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES gross of provisions)			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		of provisions) (1)				1)	l		Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			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	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	0 0 0 0 45 221 31 297	0 0 0 0 21 213 0	0 0 0 0 20 46 0	0 0 0 0 0	0 0 0 0 1 167 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 5	0 0 0 5 0 5	0 0 0 5 0 5	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	28 0 0 0 0 0 0 0	28 0 0 0 0 0 0 0	0 0 0 0 64 0 0	0 0 0 -64 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 15	0 0 9 0 0 5 15	0 0 9 0 0 0 5 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 5	0 0 0 0 0 0 -1 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA	349 9 45 0 0 0 403	349 9 45 0 0 0 403	334 0 0 0 0 0 0 0 334	0 0 0 0 0	14 9 45 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 0	-14 -53 -42 -23 -24 -47 0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 28 0 0 0 0 0 28	0 28 0 0 0 0 0	0 0 0 0	0 0 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 0 0 6 0	0 0 0 6 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	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
Tot [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 0 0 14 14	0 0 0 0 0 0 0 14	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 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	0 0 0 0 0	28 0 0 0 0 0 0	28 0 0 0 0 0 0	0 0 0 0 0 16 11	0 0 0 0 0 -14 -10 0



Groupe Crédit Mutuel

	(mln EUR)								31/12/2015								
		GROSS DIRECT LONG EXPOSURES (accounting value gross				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SC	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)		(accounting value gross of provisions) (1)					Derivatives with positive fair value Derivatives with negative fair value			Derivatives with	Derivatives with positive fair value Derivatives with negative fair value				
Residual Maturity	Country / Region			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	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	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	0 251 358 248 617 143 21 1,638	0 251 358 248 617 143 21 1,638	0 251 331 248 561 122 0 1,513	0 0 0 0 0 0 0	0 0 0 28 0 56 21 21 21 125	0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 22 0 0 36	14 0 0 0 22 0 0 36	0 0 0 0 38 0 0 38	0 0 0 0 -36 0 0 -36	

Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isba, Korea, New Zealand, San Marino, Sancoure Tailwan and Russis
Other CEE non EEA: Albania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle Easts: Veneruelable Juousuv Trinidad and Tobaco.Surinamia. Julya Lebanom. Kuwat. Jordan Irao "Iran.Dilbouti and Bahrain.
Latin America: Venezuela Juousuv Trinidad and Tobaco.Surinamia. Surinamia. Surinamia. Costa Rica. Colombia. Chile . Brazil. Bolivia and Belize.
Affrica: South Affica. Turinsia. Morcoc. Evort and Moreia.



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario		Adverse scenario				
(min EUR)	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

			Baseline Scenario		Adverse Scenario			
(mln EUR)	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).



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	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
L	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
L	A.1.4	Other Reserves	0	0	0	0	0	0	0
Ļ	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
Ļ	A.1.6	Minority interest given recognition in CET1 capital	597	597	597	597	597	597	597
<u> </u>	A.1.7	Adjustments to CET1 due to prudential filters	-63	-63	-63	-63	-63	-63	-63
<u> </u>	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 (-) (-) Holdings of CET1 capital instruments of financial control entities where the institution does not have a significant	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
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
ļ.	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 exceding 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 A.1.21.3	Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	91	61	30	0	61	30 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	104	02	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		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	instruments or innancial sector endoes where the institution has a significant investment 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
Ī	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	В	TOTAL RISK EXPOSURE AMOUNT	254,625	257,184	257,294	257,470	262,223	263,956	266,105
AMOUNT	B.1	Of which: Transitional adjustments included	99	66	33	0	66	33	0
	C.1	Common Equity Tier 1 Capital ratio	15.53%	15.98%	16.43%	16.78%	14.08%	13.84%	13.54%
CAPITAL RATIOS (%) Transitional period	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%
	D.1	Common Equity Tier 1 Capital ratio (1)	15.55%	15.95%	16.33%	16.62%	13.83%	13.64%	13.38%
CAPITAL RATIOS (%) Fully loaded	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%
	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
Memorandum items	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⁾ Eully loaded CETL 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)/[B-8.1]
(2) Eully loaded T1 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.3.3,0)/[B-8.1]
(3) Eully loaded T2 capital ratio estimation: [A.1-A.1.21+A.2.2-A.2.4-A.4.4.3.0]/[B-8.1]. 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 on Considered for CETL computation
(5) Excluding instruments included in row E



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		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)	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	5 421 8,086		1,784
DEBT INSTRUMENTS other than HFT	557,017	1,477	17,063	17,063	3 632 9,851		2,137
OFF-BALANCE SHEET EXPOSURES	118,668		497	497	0	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 incurrred 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 forborne exposures¹ Groupe Crédit Mutuel

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairs changes in fair value and provisions for ex forbearance measure	due to credit risk cposures with	Collateral and financial guarantees received on
(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)	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 forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30