



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Group Crédit Mutuel

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

¹ Conversions not considered for CET1 computation

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Group Crédit Mutuel	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	44,606	16	0	0	7,281	0	0	0	0	44,606	16	27	4	25.6%	
	Corporates	98,636	2,374	8,563	132	50,746	1,303	6,576	0	107,199	2,507	1,761	1,283	51.2%		
	Corporates - Of Which: Specialised Lending	0	0	8,563	132	0	0	6,576	0	8,563	132	19	18	13.8%		
	Corporates - Of Which: SME	20,836	1,193	0	0	13,232	846	0	0	20,836	1,193	792	615	51.5%		
	Retail	278,504	6,753	0	0	33,048	1,646	0	0	278,504	6,753	4,210	3,295	48.8%		
	Retail - Secured on real estate property	159,621	3,214	0	0	20,213	898	0	0	159,621	3,214	1,525	1,100	34.2%		
	Retail - Secured on real estate property - Of Which: SME	22,322	844	0	0	4,850	222	0	0	22,322	844	440	309	36.6%		
	Retail - Secured on real estate property - Of Which: non-SME	137,299	2,371	0	0	15,363	675	0	0	137,299	2,371	1,085	792	33.4%		
	Retail - Qualifying Revolving	9,942	161	0	0	1,174	32	0	0	9,942	161	157	127	78.7%		
	Retail - Other Retail	108,941	3,378	0	0	11,661	717	0	0	108,941	3,378	2,528	2,068	61.2%		
	Retail - Other Retail - Of Which: SME	32,518	2,255	0	0	5,917	476	0	0	32,518	2,255	1,642	1,368	60.6%		
	Retail - Other Retail - Of Which: non-SME	76,423	1,122	0	0	5,744	241	0	0	76,423	1,122	886	700	62.4%		
	Equity									18,419	0	0	0	0		
	Securitisation															
Other non-credit obligation assets									5,804	0	0	0	0			
IRB TOTAL		421,745	9,144	8,563	132	91,075	2,950	6,576	0	454,531	9,276	5,998	4,582	49.4%		

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

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	29,964	1	0	0	4,402	0	0	0	29,964	1	17	1	100.0%	
	Corporates	84,516	2,224	3,690	17	42,468	1,290	2,911	0	88,206	2,242	1,623	1,211	54.0%	
	Corporates - Of Which: Specialised Lending	0	0	3,690	17	0	0	2,911	0	3,690	17	3	3	12.9%	
	Corporates - Of Which: SME	29,627	1,179	0	0	12,608	836	0	0	29,627	1,179	777	607	51.5%	
	Retail	275,518	6,670	0	0	32,707	1,626	0	0	275,518	6,670	4,159	3,252	48.8%	
	Retail - Secured on real estate property	157,636	3,162	0	0	19,971	883	0	0	157,636	3,162	1,499	1,079	34.1%	
	Retail - Secured on real estate property - Of Which: SME	22,276	840	0	0	4,835	221	0	0	22,276	840	439	307	36.6%	
	Retail - Secured on real estate property - Of Which: non-SME	135,359	2,322	0	0	15,137	662	0	0	135,359	2,322	1,060	771	33.2%	
	Retail - Qualifying Revolving	9,902	159	0	0	1,168	31	0	0	9,902	159	154	125	78.6%	
	Retail - Other Retail	107,980	3,349	0	0	11,568	712	0	0	107,980	3,349	2,506	2,048	61.2%	
	Retail - Other Retail - Of Which: SME	32,452	2,249	0	0	5,900	475	0	0	32,452	2,249	1,637	1,363	60.6%	
	Retail - Other Retail - Of Which: non-SME	75,528	1,100	0	0	5,667	237	0	0	75,528	1,100	869	685	62.3%	
	Equity									18,046	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									5,771	0	0	0	0		
IRB TOTAL		389,998	8,895	3,690	17	79,577	2,916	2,911	0	417,505	8,913	5,799	4,464	50.1%	

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

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Germany	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	792	0	0	0	140	0	0	0	792	0	0	0	0	
	Corporates	2,565	3	252	0	1,695	0	184	0	2,817	3	13	1	29.8%	
	Corporates - Of Which: Specialised Lending	0	0	252	0	0	0	184	0	252	0	0	0	0	
	Corporates - Of Which: SME	131	0	0	0	69	0	0	0	131	0	1	0	0	
	Retail	203	6	0	0	24	1	0	0	203	6	5	4	71.6%	
	Retail - Secured on real estate property	133	3	0	0	16	1	0	0	133	3	2	2	56.0%	
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	0	0	2	0	0	0	61.0%	
	Retail - Secured on real estate property - Of Which: non-SME	131	3	0	0	15	1	0	0	131	3	2	2	55.5%	
	Retail - Qualifying Revolving	4	0	0	0	1	0	0	0	4	0	0	0	90.7%	
	Retail - Other Retail	66	3	0	0	8	0	0	0	66	3	3	3	86.7%	
	Retail - Other Retail - Of Which: SME	11	1	0	0	3	0	1	1	11	1	1	1	82.0%	
	Retail - Other Retail - Of Which: non-SME	55	2	0	0	5	0	0	0	55	2	2	2	90.0%	
	Equity									6	0	0	0	0	
	Securitisation														
Other non-credit obligation assets									4	0	0	0	0		
IRB TOTAL		3,559	9	252	0	1,860	1	184	0	3,821	9	18	5	58.8%	

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

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,169	14	0	0	368	0	0	0	1,169	14	3	3	19.9%	
	Corporates	2,673	50	627	26	2,129	0	461	0	3,300	76	17	5	6.7%	
	Corporates - Of Which: Specialised Lending	0	0	627	26	0	0	461	0	627	26	3	3	9.7%	
	Corporates - Of Which: SME	35	0	0	0	19	0	0	0	35	0	0	0	48.5%	
	Retail	231	4	0	0	211	1	0	0	231	4	3	2	39.0%	
	Retail - Secured on real estate property	156	3	0	0	15	1	0	0	156	3	2	1	39.0%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	90.8%	
	Retail - Secured on real estate property - Of Which: non-SME	155	3	0	0	14	1	0	0	155	3	2	1	76.0%	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	77.4%	
	Retail - Other Retail	74	1	0	0	6	0	0	0	74	1	1	1	75.7%	
	Retail - Other Retail - Of Which: SME	3	0	0	0	0	0	0	0	2	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	73	1	0	0	6	0	0	0	73	1	1	1	-	
	Equity									81	0	0	0	-	
	Securitisation														
Other non-credit obligation assets									0	0	0	0	-		
IRB TOTAL		4,073	69	627	26	2,517	1	461	0	4,781	95	23	10	10.6%	

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Belgium	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	526	0	0	0	65	0	0	0	526	0	0	0	-
	Corporates	971	5	44	0	431	3	38	0	1,016	5	9	5	100.0%
	Corporates - Of Which: Specialised Lending	0	0	44	0	0	0	38	0	44	0	0	0	-
	Corporates - Of Which: SME	186	5	0	0	102	3	0	0	186	5	6	3	100.0%
	Retail	275	10	0	0	36	2	0	0	275	10	7	6	62.9%
	Retail - Secured on real estate property	137	6	0	0	21	1	0	0	137	6	3	3	47.3%
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	1	0	0	0	5	0	0	0	27.0%
	Retail - Secured on real estate property - Of Which: non-SME	132	6	0	0	19	1	0	0	132	6	3	3	48.5%
	Retail - Qualifying Revolving	6	1	0	0	11	0	0	0	6	1	1	1	86.5%
	Retail - Other Retail	132	4	0	0	15	1	0	0	132	4	3	3	81.3%
	Retail - Other Retail - Of Which: SME	10	0	0	0	2	0	0	0	10	0	0	0	96.0%
	Retail - Other Retail - Of Which: non-SME	122	4	0	0	12	1	0	0	122	4	3	3	80.3%
	Equity									25	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		1,772	15	44	0	532	5	38	0	1,842	15	17	11	74.5%

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

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Switzerland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	328	0	0	0	66	0	0	0	328	0	0	0	-
	Corporates	440	0	0	0	191	0	0	0	440	0	2	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	95	0	0	0	51	0	0	0	95	0	1	0	-
	Retail	650	26	0	0	86	7	0	0	650	26	14	13	48.5%
	Retail - Secured on real estate property	496	19	0	0	70	6	0	0	496	19	8	7	36.0%
	Retail - Secured on real estate property - Of Which: SME	3	0	0	0	0	0	0	0	2	0	0	0	25.4%
	Retail - Secured on real estate property - Of Which: non-SME	494	19	0	0	70	6	0	0	494	19	8	7	36.0%
	Retail - Qualifying Revolving	8	1	0	0	1	0	0	0	8	1	1	1	85.7%
	Retail - Other Retail	146	6	0	0	15	1	0	0	146	6	6	5	83.1%
	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	4	0	0	0	26.6%
	Retail - Other Retail - Of Which: non-SME	142	6	0	0	14	1	0	0	142	6	6	5	84.0%
	Equity									16	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		1,418	26	0	0	342	7	0	0	1,434	26	17	13	48.5%

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,059	0	0	0	813	0	0	0	5,059	0	3	0	0	0
	Corporates	1,553	17	456	0	835	0	347	0	2,009	17	24	17	99.9%	0
	Corporates - Of Which: Specialised Lending	0	0	456	0	0	0	347	0	456	0	0	0	0	0
	Corporates - Of Which: SME	82	0	0	0	30	0	0	0	82	0	0	0	36.0%	0
	Retail	359	10	0	0	38	2	0	0	359	10	4	4	35.7%	0
	Retail - Secured on real estate property	233	6	0	0	25	1	0	0	233	6	3	3	47.1%	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	34.9%	0
	Retail - Secured on real estate property - Of Which: non-SME	233	6	0	0	25	1	0	0	233	6	3	3	47.4%	0
	Retail - Qualifying Revolving	11	0	0	0	0	0	0	0	11	0	0	0	91.0%	0
	Retail - Other Retail	124	4	0	0	13	1	0	0	124	4	1	1	18.6%	0
	Retail - Other Retail - Of Which: SME	3	0	0	0	1	0	0	0	3	0	0	0	87.3%	0
	Retail - Other Retail - Of Which: non-SME	121	4	0	0	12	1	0	0	121	4	1	1	15.2%	0
	Equity									11	0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets									10	0	0	0	0	0
IRB TOTAL	6,970	27	456	0	1,686	2	347	0	7,447	27	31	20	76.2%	0	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	403	0	0	0	83	0	0	0	403	0	0	0	0	0
	Corporates	213	0	121	0	72	0	159	0	334	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	121	0	0	0	159	0	121	0	0	0	0	0
	Corporates - Of Which: SME	13	0	0	0	9	0	0	0	13	0	0	0	0	0
	Retail	73	2	0	0	8	1	0	0	73	2	1	1	49.4%	0
	Retail - Secured on real estate property	36	1	0	0	4	0	0	0	36	1	0	0	21.3%	0
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	35	1	0	0	4	0	0	0	35	1	0	0	21.3%	0
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	84.3%	0
	Retail - Other Retail	35	1	0	0	3	0	0	0	35	1	1	1	78.5%	0
	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	5	0	0	0	76.4%	0
	Retail - Other Retail - Of Which: non-SME	30	0	0	0	2	0	0	0	30	0	0	0	80.6%	0
	Equity									0	0	0	0	0	0
	Securitisation														
	Other non-credit obligation assets									0	0	0	0	0	0
IRB TOTAL	689	2	121	0	163	1	159	0	810	2	3	1	49.4%	0	

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL															

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

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

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,169	14	4	4	25.6%	1,169	15	4	4	25.6%	1,169	15	4	4	25.6%
	Corporates	3,281	95	51	36	38.6%	3,260	116	58	42	35.9%	3,237	139	65	47	33.9%
	Corporates - Of Which: Specialised Lending	626	26	4	4	13.9%	626	26	4	4	14.0%	626	26	4	4	14.1%
	Corporates - Of Which: SME	34	1	0	0	10.9%	34	1	0	0	10.9%	33	2	0	0	10.9%
	Retail	229	6	3	2	25.7%	227	8	3	3	28.8%	226	10	3	3	24.6%
	Retail - Secured on real estate property	154	5	2	1	28.3%	152	6	2	1	22.8%	151	8	2	2	19.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	6.3%	1	0	0	0	6.3%	1	0	0	0	6.3%
	Retail - Secured on real estate property - Of Which: non-SME	153	5	2	1	28.3%	152	6	2	1	22.9%	150	8	2	2	19.6%
	Retail - Qualifying Revolving	1	0	0	0	86.7%	1	0	0	0	83.1%	1	0	0	0	79.9%
	Retail - Other Retail	74	1	1	1	60.5%	74	2	1	1	49.5%	73	2	1	1	42.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	63.6%	2	0	0	0	54.4%	2	0	0	0	48.0%
	Retail - Other Retail - Of Which: non-SME	72	1	1	1	60.0%	72	1	1	1	49.3%	72	2	1	1	41.8%
	Equity	81	0	0	0	0.0%	81	0	0	0	0.0%	81	0	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,761	115	58	42	36.8%	4,738	138	65	48	34.4%	4,713	163	72	53	32.6%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Belgium	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	526	0	0	0	32.0%	526	0	0	0	32.0%	526	0	0	0	32.0%
	Corporates	1,008	12	12	6	49.0%	1,000	20	14	8	37.6%	992	28	15	9	32.7%
	Corporates - Of Which: Specialised Lending	44	0	0	0	23.4%	44	0	0	0	22.8%	44	0	0	0	22.1%
	Corporates - Of Which: SME	183	7	6	5	65.6%	180	10	6	5	61.7%	178	12	6	5	44.0%
	Retail	273	12	7	7	54.0%	271	14	7	7	47.2%	269	16	8	7	42.1%
	Retail - Secured on real estate property	135	7	3	3	39.9%	134	8	3	3	34.3%	132	10	3	3	30.4%
	Retail - Secured on real estate property - Of Which: SME	5	0	0	0	32.6%	5	0	0	0	29.5%	5	0	0	0	27.0%
	Retail - Secured on real estate property - Of Which: non-SME	130	7	3	3	40.3%	129	8	3	3	34.6%	127	9	3	3	30.6%
	Retail - Qualifying Revolving	6	1	1	1	89.6%	6	1	1	1	82.7%	6	1	1	1	80.9%
	Retail - Other Retail	132	4	3	3	71.2%	131	5	4	3	63.5%	130	6	4	3	57.3%
	Retail - Other Retail - Of Which: SME	10	0	0	0	58.3%	10	1	0	0	44.1%	10	1	0	0	36.5%
	Retail - Other Retail - Of Which: non-SME	121	4	3	3	72.7%	121	4	3	3	66.3%	121	5	3	3	60.8%
	Equity	25	0	0	0	0.0%	25	0	0	0	0.0%	25	0	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,832	25	19	13	51.4%	1,822	35	21	14	41.5%	1,811	45	23	16	36.1%	

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Switzerland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	328	0	0	0	32.0%	328	0	0	0	32.0%	328	0	0	0	32.0%
	Corporates	436	4	3	1	18.8%	431	8	4	2	19.2%	427	13	5	2	19.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	94	2	1	0	10.9%	92	3	1	0	10.9%	91	4	1	0	10.9%
	Retail	645	32	15	13	41.5%	639	37	15	14	36.3%	634	43	15	14	32.6%
	Retail - Secured on real estate property	491	8	8	7	30.1%	486	9	8	8	26.2%	482	9	8	8	23.4%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	32.3%	2	0	0	0	29.1%	2	0	0	0	26.5%
	Retail - Secured on real estate property - Of Which: non-SME	489	24	8	7	30.1%	484	29	8	8	26.1%	479	34	9	8	23.4%
	Retail - Qualifying Revolving	8	1	1	1	82.6%	8	1	1	1	79.8%	8	1	1	1	77.3%
	Retail - Other Retail	146	7	6	5	77.4%	145	8	6	5	71.7%	144	8	6	5	66.6%
	Retail - Other Retail - Of Which: SME	4	0	0	0	38.6%	4	0	0	0	30.1%	4	0	0	0	25.5%
	Retail - Other Retail - Of Which: non-SME	142	7	6	5	78.5%	141	7	6	5	73.3%	140	8	6	5	68.5%
	Equity	16	0	0	0	0.0%	16	0	0	0	0.0%	16	0	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	1,425	36	18	14	38.9%	1,415	46	19	15	33.3%	1,405	55	21	16	29.6%	

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

	31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)															
United Kingdom															
Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Institutions	5,059	0	3	0	32.0%	5,059	0	3	0	32.0%	5,058	0	3	0	32.0%
Corporates	1,998	28	28	19	69.5%	1,985	40	32	22	55.0%	1,972	54	35	25	46.9%
Corporates - Of Which: Specialised Lending	456	0	0	0	29.0%	456	0	0	0	29.0%	456	0	0	0	29.0%
Corporates - Of Which: SME	80	1	0	0	7.9%	79	3	0	0	7.6%	77	4	1	0	7.5%
Retail	356	13	6	6	43.4%	353	16	7	6	36.5%	349	19	7	6	31.7%
Retail - Secured on real estate property	231	8	3	3	35.2%	228	11	4	3	28.6%	226	13	4	3	24.5%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	34.9%	1	0	0	0	33.4%	1	0	0	0	31.9%
Retail - Secured on real estate property - Of Which: non-SME	230	8	3	3	35.2%	228	11	4	3	28.6%	225	13	4	3	24.5%
Retail - Qualifying Revolving	1	0	0	0	85.6%	1	0	0	0	80.7%	1	0	0	0	76.4%
Retail - Other Retail	124	5	3	3	57.7%	123	5	3	3	52.5%	122	6	3	3	48.0%
Retail - Other Retail - Of Which: SME	3	0	0	0	68.4%	3	0	0	0	56.8%	3	0	0	0	48.9%
Retail - Other Retail - Of Which: non-SME	120	4	3	2	57.1%	120	5	3	2	52.2%	119	5	3	3	47.9%
Equity	11	0	0	0	0.0%	11	0	0	0	0.0%	11	0	0	0	0.0%
Securitisation															
Other non-credit obligation assets	10	0	0	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%
IRB TOTAL	7,433	41	37	25	61.2%	7,417	56	41	28	49.7%	7,401	73	45	31	42.9%

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

	31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)															
Spain															
Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Institutions	403	0	0	0	32.0%	403	0	0	0	32.0%	403	0	0	0	32.0%
Corporates	332	1	1	0	22.4%	331	3	2	1	22.6%	329	5	2	1	22.8%
Corporates - Of Which: Specialised Lending	121	0	0	0	29.0%	121	0	0	0	29.0%	121	0	0	0	29.0%
Corporates - Of Which: SME	13	0	0	0	11.2%	13	0	0	0	11.2%	12	1	0	0	11.2%
Retail	79	3	2	1	45.7%	72	3	2	1	39.7%	72	4	2	1	35.6%
Retail - Secured on real estate property	36	2	0	0	26.1%	35	2	1	0	22.8%	35	2	1	0	20.6%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	7.3%	1	0	0	0	7.3%	1	0	0	0	7.3%
Retail - Secured on real estate property - Of Which: non-SME	35	2	0	0	26.2%	35	2	0	0	22.9%	34	2	1	0	20.7%
Retail - Qualifying Revolving	2	0	0	0	81.8%	2	0	0	0	79.7%	2	0	0	0	77.9%
Retail - Other Retail	35	1	1	1	66.9%	35	1	1	1	58.2%	35	2	1	1	51.7%
Retail - Other Retail - Of Which: SME	5	1	0	0	65.8%	5	1	0	0	58.3%	5	1	0	0	52.6%
Retail - Other Retail - Of Which: non-SME	30	1	0	0	67.8%	30	1	0	0	58.2%	30	1	0	0	51.0%
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	808	4	3	2	38.2%	806	6	4	2	32.0%	804	8	4	2	28.8%

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

	31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)															
N.A.															
Central banks and central governments															
Institutions															
Corporates															
Corporates - Of Which: Specialised Lending															
Corporates - Of Which: SME															
Retail															
Retail - Secured on real estate property															
Retail - Secured on real estate property - Of Which: SME															
Retail - Secured on real estate property - Of Which: non-SME															
Retail - Qualifying Revolving															
Retail - Other Retail															
Retail - Other Retail - Of Which: SME															
Retail - Other Retail - Of Which: non-SME															
Equity															
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

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

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,058	1	3	0	36.8%	5,057	1	4	1	36.8%	5,057	2	4	1	36.8%
	Corporates	1,993	33	30	21	63.5%	1,969	57	38	27	47.7%	1,945	81	45	33	41.1%
	Corporates - Of Which: Specialised Lending	456	0	0	0	33.4%	456	0	0	0	33.4%	456	1	0	0	33.4%
	Corporates - Of Which: SME	79	3	1	0	15.1%	74	8	2	1	15.3%	69	12	2	2	15.3%
	Retail	355	13	7	6	46.1%	352	17	8	7	40.8%	348	21	9	8	36.8%
	Retail - Secured on real estate property	231	8	4	3	38.8%	228	11	5	4	34.1%	225	14	5	4	31.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	35.5%	1	0	0	0	34.5%	1	0	0	0	33.5%
	Retail - Secured on real estate property - Of Which: non-SME	230	8	4	3	38.9%	227	11	4	4	34.1%	224	14	5	4	31.0%
	Retail - Qualifying Revolving	1	0	0	0	76.7%	1	0	0	0	64.2%	1	0	0	0	58.6%
	Retail - Other Retail	124	5	3	3	59.0%	123	5	3	3	54.6%	122	6	4	3	49.7%
	Retail - Other Retail - Of Which: SME	3	0	0	0	67.8%	3	0	0	0	54.1%	3	0	0	0	44.7%
	Retail - Other Retail - Of Which: non-SME	120	4	3	3	58.5%	120	5	3	3	54.6%	119	6	4	3	50.0%
	Equity	11	0	0	0	0.0%	11	0	0	0	0.0%	11	0	0	0	0.0%
	Securitisation															
Other non-credit obligation assets	10	0	0	0	0.0%	10	0	0	0	0.0%	10	0	0	0	0.0%	
IRB TOTAL	7,427	47	41	27	58.3%	7,399	73	50	34	46.0%	7,370	104	58	42	40.2%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Spain	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	403	0	0	0	36.8%	403	0	0	0	36.8%	403	0	0	0	36.8%
	Corporates	329	5	3	1	26.2%	321	12	5	3	26.5%	315	19	7	5	26.6%
	Corporates - Of Which: Specialised Lending	121	0	0	0	33.4%	121	0	0	0	33.4%	121	1	0	0	33.4%
	Corporates - Of Which: SME	12	1	0	0	12.9%	12	1	0	0	12.9%	11	2	0	0	12.9%
	Retail	73	3	2	1	46.9%	72	4	2	2	40.5%	71	5	2	2	35.9%
	Retail - Secured on real estate property	36	2	1	0	28.9%	35	2	1	1	26.6%	35	3	1	1	25.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	19.2%	1	0	0	0	19.2%	1	0	0	0	19.2%
	Retail - Secured on real estate property - Of Which: non-SME	35	2	1	0	28.9%	34	2	1	1	26.6%	34	3	1	1	25.0%
	Retail - Qualifying Revolving	2	0	0	0	78.5%	2	0	0	0	74.3%	2	0	0	0	72.1%
	Retail - Other Retail	35	1	1	1	66.3%	35	1	1	1	56.3%	35	2	1	1	48.7%
	Retail - Other Retail - Of Which: SME	5	1	0	0	65.4%	5	1	0	0	56.9%	4	1	0	0	50.3%
	Retail - Other Retail - Of Which: non-SME	30	1	0	0	67.2%	30	1	1	1	55.9%	30	1	1	1	47.2%
	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	804	8	4	3	34.1%	796	16	7	5	29.8%	788	24	9	7	28.5%	

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

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

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

2018 EU-wide Stress Test: Credit risk IRB

Group Crédit Mutuel

	(min EUR, %)	Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
N.A.	Central banks and central governments																		
	Institutions																		
	Corporates																		
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property																		
	Retail - Secured on real estate property - Of Which: SME																		
	Retail - Secured on real estate property - Of Which: non-SME																		
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
IRB TOTAL																			

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

	(min EUR, %)	Adverse Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
N.A.	Central banks and central governments																		
	Institutions																		
	Corporates																		
	Corporates - Of Which: Specialised Lending																		
	Corporates - Of Which: SME																		
	Retail																		
	Retail - Secured on real estate property																		
	Retail - Secured on real estate property - Of Which: SME																		
	Retail - Secured on real estate property - Of Which: non-SME																		
	Retail - Qualifying Revolving																		
	Retail - Other Retail																		
	Retail - Other Retail - Of Which: SME																		
	Retail - Other Retail - Of Which: non-SME																		
	Equity																		
	Securitisation																		
	Other non-credit obligation assets																		
IRB TOTAL																			

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Group Crédit Mutuel	Central governments or central banks	89,159	5	2,031	2	89,159	5	6	3	57.7%
	Regional governments or local authorities	9,921	7	1,939	9	9,921	7	4	1	16.6%
	Public sector entities	33,454	3	72	0	33,454	3	1	1	21.9%
	Multilateral Development Banks	881	0	0	0	881	0	0	0	0.0%
	International Organisations	1,136	0	0	0	1,136	0	0	0	0.0%
	Institutions	3,303	1	644	1	3,303	1	0	0	2.4%
	Corporates	22,522	763	20,553	703	22,522	763	340	282	37.0%
	of which: SME	2,510	113	2,395	102	2,510	113	41	40	35.2%
	Retail	35,543	4,817	24,906	1,624	35,543	4,817	4,268	3,386	70.3%
	of which: SME	6,060	458	3,461	380	6,060	458	189	188	41.1%
	Secured by mortgages on immovable property	12,088	351	5,749	250	12,088	351	133	107	30.5%
	of which: SME	517	39	234	31	517	39	12	10	24.9%
	Items associated with particularly high risk	314	0	466	0	314	0	0	0	0.0%
	Covered bonds	224	0	22	0	224	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	285	0	179	0	285	0	0	0	0.0%
	Equity			310	0	306	0	0	0	0.0%
	Securitisation									
	Other exposures			1,646	0	1,667	0	0	0	0.0%
	Standardised Total		210,803	5,948	58,517	2,590	210,803	5,948	4,752	3,780

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

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

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	3,668	0	0	0	3,668	0	0	0	0.0%
	Regional governments or local authorities	167	0	10	0	167	0	0	0	74.3%
	Public sector entities	639	0	0	0	639	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	357	0	72	0	357	0	0	0	0.0%
	Corporates	4,064	30	4,021	32	4,064	30	18	8	25.8%
	of which: SME	277	4	261	3	277	4	3	2	55.4%
	Retail	8,270	728	5,833	117	8,270	728	864	614	84.4%
	of which: SME	741	15	423	13	741	15	6	6	38.5%
	Secured by mortgages on immovable property	24	3	11	1	24	3	1	1	51.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					4	0	0	0	0.0%
	Securitisation									
	Other exposures					450	0	0	0	0.0%
	Standardised Total		17,644	760	10,453	150	17,644	760	884	623

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

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

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Belgium	Central governments or central banks	1,044	0	0	0	1,044	0	0	0	0.0%
	Regional governments or local authorities	112	0	0	0	112	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	55	0	11	0	55	0	0	0	0.0%
	Corporates	795	45	771	30	795	45	26	24	53.6%
	of which: SME	108	0	88	0	108	0	0	0	100.0%
	Retail	3,725	674	2,714	278	3,725	674	453	432	64.1%
	of which: SME	327	4	186	6	327	4	0	0	0.0%
	Secured by mortgages on immovable property	1,839	15	778	13	1,839	15	6	1	8.3%
	of which: SME	231	0	87	0	231	0	1	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	26	0	26	0	26	0	0	0	0.0%
	Equity					3	0	0	0	0.0%
Securitisation										
Other exposures					280	0	0	0	0.0%	
Standardised Total	7,879	733	4,584	321	7,879	733	485	457	62.3%	

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Switzerland	Central governments or central banks	2,225	0	0	0	2,225	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	79	0	16	0	79	0	0	0	0.0%
	Corporates	1,095	47	1,089	68	1,095	47	4	1	2.0%
	of which: SME	70	8	70	12	70	8	0	0	0.0%
	Retail	2,703	264	1,928	79	2,703	264	279	200	75.8%
	of which: SME	221	2	126	3	221	2	0	0	0.0%
	Secured by mortgages on immovable property	3,942	36	1,488	10	3,942	36	34	26	72.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					3	0	0	0	0.0%
Securitisation										
Other exposures					13	0	0	0	0.0%	
Standardised Total	10,060	347	4,540	156	10,060	347	318	227	65.5%	

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
United Kingdom	Central governments or central banks	17	0	0	0	17	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	157	0	0	0	157	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	752	0	108	0	752	0	0	0	0.0%
	Corporates	531	9	528	14	531	9	1	0	1.2%
	of which: SME	40	0	40	0	40	0	0	0	91.1%
	Retail	68	2	42	3	68	2	0	0	21.2%
	of which: SME	50	2	29	2	50	2	0	0	0.0%
	Secured by mortgages on immovable property	35	1	14	1	35	1	0	0	24.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	37	0	41	0	37	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisations										0.0%
Other exposures					21	0	0	0	0	0.0%
Standardised Total		1,619	13	717	17	1,619	13	2	1	6.7%

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

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Spain	Central governments or central banks	802	0	8	0	802	0	0	0	0.0%
	Regional governments or local authorities	38	0	8	0	38	0	0	0	38.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	25	0	5	0	25	0	0	0	0.0%
	Corporates	1,030	59	1,021	21	1,030	59	44	43	72.0%
	of which: SME	529	20	523	15	529	20	8	8	39.1%
	Retail	2,027	346	1,357	100	2,027	346	314	259	75.0%
	of which: SME	682	112	389	52	682	112	69	69	62.1%
	Secured by mortgages on immovable property	826	91	362	74	826	91	20	18	19.9%
	of which: SME	184	35	81	27	184	35	10	9	26.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					2	0	0	0	0
Securitisations										0.0%
Other exposures					139	0	0	0	0	0.0%
Standardised Total		4,889	495	2,902	195	4,889	495	379	320	64.7%

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

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
Securitisations										
Other exposures										
Standardised Total										

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mIn EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

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

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

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

2018 EU-wide Stress Test: Credit risk STA

Group Crédit Mutuel

	(min EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

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

	(min EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

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

2018 EU-wide Stress Test: Securitisations

Group Crédit Mutuel

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

2018 EU-wide Stress Test: Risk exposure amounts

Group Crédit Mutuel

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

2018 EU-wide Stress Test: Capital

Group Crédit Mutuel

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

2018 EU-wide Stress Test: Capital

Group Crédit Mutuel

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	1,158	1,158	1,018	775	532	1,018	775	532
	A.2.1	46	46	46	46	46	46	46	46
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	1,111	1,111	972	729	486	972	729	486
	A.2.4.1			0	0	0	0	0	0
	A.3	45,578	45,179	47,252	48,740	49,152	41,851	39,749	37,608
	A.4	8,070	8,029	7,742	7,439	7,502	8,138	8,072	8,320
	A.4.1	8,341	8,341	8,158	7,834	7,890	8,158	7,834	7,890
	A.4.2	-473	-514	-453	-423	-406	-57	210	412
	A.4.3	203	203	37	28	18	37	28	18
	A.4.3.1			0	0	0	0	0	0
A.5	428	428	185	0	0	185	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	254,685	255,153	256,042	256,641	257,225	268,569	274,227	279,623
	B.1	36	36	0	0	0	0	0	0
	B.2			0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	17.44%	17.25%	18.06%	18.69%	18.90%	15.20%	14.21%	13.26%
	C.2	17.90%	17.71%	18.45%	18.99%	19.11%	15.58%	14.50%	13.45%
	C.3	21.06%	20.85%	21.48%	21.89%	22.03%	18.61%	17.44%	16.42%
Fully loaded CAPITAL	D.1	44,359	43,960	46,010	47,741	48,396	40,609	38,750	36,851
	D.2	44,406	44,007	46,056	47,787	48,442	40,655	38,796	36,898
	D.3	52,702	52,262	53,947	55,198	55,926	48,942	46,841	45,199
CAPITAL RATIOS (%) Fully loaded	E.1	17.42%	17.23%	17.97%	18.60%	18.81%	15.12%	14.13%	13.18%
	E.2	17.44%	17.25%	17.99%	18.62%	18.83%	15.14%	14.15%	13.20%
	E.3	20.70%	20.49%	21.07%	21.51%	21.74%	18.22%	17.08%	16.16%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			0	0	0	0	0	0
	G.1			0	0	0	0	0	0
	H.1	692,726	690,338	690,338	690,338	690,338	690,338	690,338	690,338
	H.2	692,726	690,338	690,338	690,338	690,338	690,338	690,338	690,338
	H.3	6.58%	6.54%	6.84%	7.06%	7.12%	6.06%	5.76%	5.45%
	H.4	6.41%	6.37%	6.67%	6.92%	7.02%	5.89%	5.62%	5.34%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.25%	0.25%	0.38%	0.50%	0.50%	0.38%	0.50%	0.50%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.50%	1.50%	2.25%	3.00%	3.00%	2.25%	3.00%	3.00%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Group Crédit Mutuel

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

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

Group Crédit Mutuel

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

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

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

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Group Crédit Mutuel

	Actual						
	31/12/2017						
	Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	
Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
					(mln EUR)		
Debt securities (including at amortised cost and fair value)	56,710	0	530	530	0	101	0
Central banks	931	0	0	0	0	0	0
General governments	23,727	0	0	0	0	0	0
Credit institutions	14,467	0	326	326	0	55	0
Other financial corporations	12,582	0	12	12	0	3	0
Non-financial corporations	5,003	0	193	193	0	43	0
Loans and advances (including at amortised cost and fair value)	550,032	1,181	14,899	14,899	637	8,268	3,528
Central banks	63,237	0	0	0	0	0	0
General governments	9,067	45	42	42	0	5	20
Credit institutions	42,652	0	0	0	0	0	0
Other financial corporations	16,115	17	260	260	13	145	76
Non-financial corporations	198,533	607	7,705	7,705	151	3,831	2,309
Households	220,427	511	6,892	6,892	473	4,288	1,123
DEBT INSTRUMENTS other than HFT	606,742	1,181	15,429	15,429	637	8,369	3,528
OFF-BALANCE SHEET EXPOSURES	149,445		435	435	0	-180	84

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

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

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

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Group Crédit Mutuel

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

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