



2021 EU-wide Stress Test

Bank Name	Confédération Nationale du Crédit Mutuel
LEI Code	9695000CG7B84NLR5984
Country Code	FR

2021 EU-wide Stress Test: Summary

Confédération Nationale du Crédit Mutuel

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	8,457	7,585	7,388	7,137	7,031	6,494	6,015	
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-42	224	224	224	-855	168	168	
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,471	-1,703	-1,328	-900	-4,339	-3,387	-2,603	
4	Profit or (-) loss for the year	3,114	2,215	2,318	2,369	-3,384	-639	-422	
5	Coverage ratio: non-performing exposure (%)	52.48%	45.95%	40.26%	37.36%	50.11%	46.09%	43.98%	
6	Common Equity Tier 1 capital	55,711	57,765	59,655	61,822	50,083	48,893	48,246	
7	Total Risk exposure amount (all transitional adjustments included)	298,360	300,847	305,164	313,097	340,780	349,272	360,807	
8	Common Equity Tier 1 ratio, %	18.67%	19.20%	19.55%	19.75%	14.70%	14.00%	13.37%	
9	Fully loaded Common Equity Tier 1 ratio, %	18.62%	19.15%	19.55%	19.75%	14.65%	14.00%	13.37%	
10	Tier 1 capital	56,200	58,740	60,387	62,312	51,058	49,626	48,735	
11	Total leverage ratio exposures	741,692	741,692	741,692	741,692	741,692	741,692	741,692	
12	Leverage ratio, %	7.58%	7.92%	8.14%	8.40%	6.88%	6.69%	6.57%	
13	Fully loaded leverage ratio, %	7.49%	7.77%	8.04%	8.34%	6.73%	6.59%	6.51%	
Memorandum items									
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0	
15	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	
16	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 2021-2023 period

17	IFRS 9 transitional arrangements?	No
----	--	----

18	New definition of default?	0
----	-----------------------------------	---

2021 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
72	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75	Institutions	460	0	0	0	93	0	0	0	453	7	0	0	0	0	0
76	Corporates	509	16	0	0	235	14	0	0	445	64	16	0	1	16	96.29%
77	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78	Corporates - Of Which: SME	86	16	0	0	41	14	0	0	73	13	16	0	0	16	96.29%
79	Retail	780	29	0	0	93	8	0	0	726	53	29	0	2	13	44.11%
80	Retail - Secured on real estate property	577	22	0	0	74	7	0	0	533	44	22	0	2	8	35.84%
81	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	576	22	0	0	74	7	0	0	532	44	22	0	2	8	35.84%
83	Retail - Qualifying Revolving	10	1	0	0	2	0	0	0	9	1	1	0	0	1	65.14%
84	Retail - Other Retail	194	6	0	0	18	1	0	0	185	9	6	0	0	4	70.95%
85	Retail - Other Retail - Of Which: SME	4	0	0	0	1	0	0	0	3	1	0	0	0	0	39.61%
86	Retail - Other Retail - Of Which: non-SME	190	6	0	0	17	1	0	0	181	8	6	0	0	4	71.77%
87	Equity	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	1,749	46	0	0	421	22	0	0	1,627	125	46	1	3	29	62.66%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	706	0	0	0	147	0	0	0	694	11	0	0	0	0	0
94	Corporates	3,631	51	865	7	2,688	5	698	0	3,894	602	58	10	32	11	19.28%
95	Corporates - Of Which: Specialised Lending	0	0	865	7	0	0	698	0	715	156	7	0	0	2	23.13%
96	Corporates - Of Which: SME	236	4	0	0	154	5	0	0	184	42	4	0	0	2	54.34%
97	Retail	256	5	0	0	21	1	0	0	239	17	5	0	0	2	45.36%
98	Retail - Secured on real estate property	170	3	0	0	15	1	0	0	157	13	3	0	0	1	44.68%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	170	3	0	0	15	1	0	0	157	13	3	0	0	1	44.68%
101	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	50.40%
102	Retail - Other Retail	85	1	0	0	6	0	0	0	80	4	1	0	0	1	46.35%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91.88%
104	Retail - Other Retail - Of Which: non-SME	82	1	0	0	6	0	0	0	79	4	1	0	0	1	42.55%
105	Equity	0	0	0	0	0	0	0	0	215	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	4,592	56	865	7	2,856	7	698	0	5,042	630	63	10	32	13	21.17%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111	Institutions	525	0	0	0	17	0	0	0	516	8	0	0	0	0	11.45%
112	Corporates	1,662	4	486	0	1,065	3	427	0	1,902	246	4	2	8	0	8.78%
113	Corporates - Of Which: Specialised Lending	0	0	486	0	0	0	427	0	457	29	0	0	0	0	8.78%
114	Corporates - Of Which: SME	296	4	0	0	170	3	0	0	238	52	4	0	0	0	100.00%
115	Retail	171	7	0	0	19	2	0	0	157	14	7	0	0	4	58.53%
116	Retail - Secured on real estate property	111	3	0	0	13	1	0	0	102	9	3	0	0	1	43.03%
117	Retail - Secured on real estate property - Of Which: SME	8	2	0	0	3	1	0	0	7	1	2	0	0	1	36.19%
118	Retail - Secured on real estate property - Of Which: non-SME	103	1	0	0	10	0	0	0	95	8	1	0	0	1	52.77%
119	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	3	0	0	0	0	0	91.51%
120	Retail - Other Retail	56	3	0	0	6	1	0	0	52	4	3	0	0	2	73.13%
121	Retail - Other Retail - Of Which: SME	10	1	0	0	2	1	0	0	8	2	1	0	0	1	58.17%
122	Retail - Other Retail - Of Which: non-SME	46	2	0	0	4	0	0	0	44	2	2	0	0	1	86.29%
123	Equity	0	0	0	0	0	0	0	0	88	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	2,357	11	486	0	1,101	5	427	0	2,663	268	11	2	8	4	39.28%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129	Institutions	429	0	0	0	74	0	0	0	423	7	0	0	0	0	0
130	Corporates	399	10	130	8	164	9	107	0	454	76	17	1	3	11	65.35%
131	Corporates - Of Which: Specialised Lending	0	0	130	8	0	0	107	0	107	23	8	0	0	1	19.56%
132	Corporates - Of Which: SME	84	10	0	0	46	9	0	0	69	15	10	0	1	10	100.00%
133	Retail	106	1	0	0	9	0	0	0	99	7	1	0	0	1	58.99%
134	Retail - Secured on real estate property	44	1	0	0	3	0	0	0	41	3	1	0	0	0	30.65%
135	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	44	1	0	0	3	0	0	0	41	3	1	0	0	0	30.65%
137	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	2	0	0	0	0	0	81.58%
138	Retail - Other Retail	59	1	0	0	6	0	0	0	56	4	1	0	0	0	86.15%
139	Retail - Other Retail - Of Which: SME	7	0	0	0	1	0	0	0	6	1	0	0	0	0	99.33%
140	Retail - Other Retail - Of Which: non-SME	52	0	0	0	4	0	0	0	50	2	0	0	0	0	84.34%
141	Equity	0	0	0	0	0	0	0	0	22	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	935	11	130	8	247	9	107	0	997	90	19	1	4	12	64.94%

2021 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(min EUR, %)																								
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Institutions	36,082	1,320	2	0	17	31.01%	34,915	2,487	2	0	32	1	30.10%	34,234	3,168	2	0	41	1	30.02%			
4	Corporates	117,438	24,453	4,725	180	597	2,132	111,052	29,021	6,544	134	561	2,533	38.72%	108,156	30,371	8,088	131	420	2,881	35.62%			
5	Corporates - Of Which: Specialised Lending	8,550	2,594	145	0	5	34.38%	7,587	3,547	155	0	7	53	33.99%	6,785	4,335	169	0	9	57	33.56%			
6	Corporates - Of Which: SME	32,324	7,242	1,804	39	210	766	42,469%	31,480	8,160	2,431	23	190	869	25.76%	31,116	7,989	2,967	22	132	968	22.25%		
7	Retail	297,476	31,149	8,764	231	1,311	3,351	291,303	33,712	12,285	149	1,152	3,894	31.79%	288,888	33,633	14,868	147	921	4,252	28.60%			
8	Retail - Secured on real estate property	174,279	17,663	3,797	25	732	1,074	170,891	19,755	5,093	19	689	1,171	23.09%	170,438	19,073	6,226	19	537	1,258	20.20%			
9	Retail - Secured on real estate property - Of Which: SME	23,633	4,630	1,099	10	238	324	22,537	5,320	1,504	7	214	355	22.58%	22,318	5,185	1,859	7	136	381	20.51%			
10	Retail - Secured on real estate property - Of Which: non-SME	150,646	13,033	2,698	16	474	750	148,354	14,434	3,589	12	474	817	22.76%	148,120	13,888	4,368	12	401	878	20.07%			
11	Retail - Qualifying Revolving	10,132	1,180	253	8	35	129	9,527	1,361	379	6	32	151	39.77%	9,749	1,326	492	6	25	171	34.71%			
12	Retail - Other Retail	113,056	12,306	4,712	197	544	2,149	110,674	12,596	6,813	124	432	2,572	37.75%	108,701	13,234	8,149	122	360	2,824	34.65%			
13	Retail - Other Retail - Of Which: SME	29,826	5,635	3,119	132	314	1,473	29,442	4,488	4,650	57	181	1,809	38.91%	29,049	4,180	5,351	56	109	1,964	36.71%			
14	Retail - Other Retail - Of Which: non-SME	83,240	6,672	1,593	65	230	876	81,233	8,108	2,163	67	251	783	35.23%	79,652	9,054	2,788	66	250	859	30.71%			
15	Equity	20,016	0	0	0	0	0	20,016	0	0	0	0	0	0.00%	20,015	1	1	0	0	0	0	0.00%		
16	Securitisation	7,020	0	0	0	0	0	7,020	0	0	0	0	0	0.00%	7,020	0	0	0	0	0	0	0.00%		
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
18	IRB TOTAL	478,932	56,921	13,491	411	1,925	5,484	464,395	65,219	18,831	283	1,745	6,428	34.14%	458,313	67,174	22,950	278	1,382	7,134	31.87%			

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(min EUR, %)																								
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	Institutions	21,214	776	1	0	3	0	31.39%	20,528	1,462	1	0	6	0	30.73%	20,127	1,862	1	7	0	30.67%			
22	Corporates	97,632	19,824	4,106	148	514	1,843	44.89%	92,608	23,296	5,657	111	483	2,183	38.59%	90,526	24,061	6,975	108	359	2,478	35.52%		
23	Corporates - Of Which: Specialised Lending	4,253	957	42	0	2	14	33.74%	3,886	1,320	46	0	3	15	33.14%	3,577	1,624	51	4	17	32.53%			
24	Corporates - Of Which: SME	31,531	6,389	1,709	29	201	711	41.60%	30,159	7,766	2,304	22	182	810	35.15%	29,818	7,598	2,813	21	126	897	31.88%		
25	Retail	294,209	30,851	8,670	230	1,300	3,311	38.19%	282,281	33,379	12,170	149	1,141	3,852	31.65%	285,796	33,300	14,733	147	914	4,210	28.57%		
26	Retail - Secured on real estate property	172,206	17,463	3,735	25	725	1,053	28.30%	168,851	19,536	5,017	19	681	1,150	22.92%	168,401	18,864	6,139	19	533	1,236	20.13%		
27	Retail - Secured on real estate property - Of Which: SME	23,589	4,621	1,095	10	257	323	29.48%	22,495	5,310	1,500	7	214	353	23.55%	22,277	5,175	1,854	7	135	380	20.48%		
28	Retail - Secured on real estate property - Of Which: non-SME	148,616	12,842	2,640	16	468	730	27.66%	146,355	14,226	3,517	12	467	797	22.65%	146,124	13,689	4,285	12	398	856	19.98%		
29	Retail - Qualifying Revolving	10,088	1,174	252	8	34	126	50.16%	9,794	1,355	375	6	32	148	39.52%	9,706	1,320	488	6	24	168	34.50%		
30	Retail - Other Retail	112,016	12,214	4,683	197	541	1,711	45.52%	109,646	12,488	6,778	124	428	2,554	37.68%	107,689	13,115	8,108	122	346	122	34.60%		
31	Retail - Other Retail - Of Which: SME	29,768	5,623	3,114	132	313	1,470	47.20%	29,384	4,978	4,644	57	180	1,848	38.89%	28,991	4,171	5,344	56	109	1,961	36.69%		
32	Retail - Other Retail - Of Which: non-SME	82,248	6,591	1,568	65	228	662	42.19%	80,262	8,011	2,134	67	248	748	35.06%	78,698	8,944	2,764	66	247	845	30.56%		
33	Equity	18,829	0	0	0	0	0	0.00%	18,829	0	0	0	0	0.00%	18,828	1	1	0	0	0	0	0.00%		
34	Securitisation	6,929	0	0	0	0	0	0.00%	6,929	0	0	0	0	0.00%	6,929	0	0	0	0	0	0	0.00%		
35	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
36	IRB TOTAL	438,913	51,452	12,777	378	1,818	5,154	40.34%	422,174	58,138	17,829	259	1,630	6,036	33.85%	422,206	59,224	21,712	255	1,281	6,688	30.80%		

RowNum	Entity	Baseline Scenario																						
		31/12/2021				31/12/2022				31/12/2023				31/12/2023										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
(min EUR, %)																								
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Institutions	2,065	76	0	0	0	0	1.00%	1,998	142	0	0	1	0	1.00%	1,959	181	0	1	0	1.00%			
40	Corporates	2,995	573	44	6	15	12	26.93%	2,844	676	92	4	14	23	25.10%	2,777	704	132	4	10	33	24.65%		
41	Corporates - Of Which: Specialised Lending	157	27	0	0	0	0	19.80%	147	37	0	0	0	0	20.78%	138	45	0	0	0	0	21.53%		
42	Corporates - Of Which: SME	216	57	7	0	1	3	41.97%	205	64	12	0	1	4	30.67%	201	63	16	0	1	4	26.67%		
43	Retail	171	17	7	1	1	3	48.21%	168	19	8	0	0	1	41.91%	166	19	9	0	1	3	37.50%		
44	Retail - Secured on real estate property	105	11	4	0	0	1	34.24%	103	12	5	0	0	1	29.80%	103	11	5	0	0	1	26.91%		
45	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	60.74%	1	0	0	0	0	0	56.94%	1	0	0	0	0	0	54.06%		
46	Retail - Secured on real estate property - Of Which: non-SME	103	10	4	0	0	1	32.28%	102	11	5	0	0	1	27.98%	102	11	5	0	1	5	25.22%		
47	Retail - Qualifying Revolving	3	0	0	0	0	0	71.14%	3	0	0	0	0	0	64.69%	3	0	0	0	0	0	59.42%		
48																								

2021 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
75		444	16	0	0	0	1.00%	429	31	0	0	0	0	1.00%	421	39	0	0	0	0	0	1.00%
76		420	82	22	1	2	75.55%	399	96	10	2	18	62.37%	390	99	36	1	2	20	20	55.40%	
77		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78		69	16	17	0	0	90.61%	65	19	19	0	10	84.84%	64	19	20	0	16	80.53%			
79		711	65	33	0	2	39.68%	699	73	38	0	2	13	35.73%	695	72	42	2	14	32.82%		
80		525	49	25	0	2	32.26%	517	54	29	0	2	8	29.05%	516	51	31	0	1	8	26.82%	
81		1	0	0	0	0	5.80%	1	0	0	0	0	0	5.80%	1	0	0	0	0	0	5.80%	
82		524	49	25	0	2	32.27%	516	54	29	0	2	8	29.07%	515	51	31	0	1	8	26.84%	
83		9	1	1	0	0	65.63%	8	1	1	0	0	1	60.66%	8	1	1	0	1	56.91%		
84		178	15	7	0	1	62.47%	174	18	8	0	1	5	56.49%	171	20	9	0	1	5	50.96%	
85		3	1	0	0	0	44.29%	3	1	0	0	0	0	36.95%	3	1	0	0	0	0	32.44%	
86		175	14	7	0	0	63.04%	171	14	8	0	1	4	57.09%	168	19	9	0	1	4	51.65%	
87		3	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
90		1,578	164	56	1	5	54.10%	1,530	200	67	1	4	32	47.46%	1,510	210	77	1	4	33	43.25%	

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
91		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93		681	25	0	0	0	1.00%	659	47	0	0	0	1.00%	646	46	0	0	0	0	0	1.00%
94		3,596	866	102	6	16	40.79%	3,347	1,053	154	5	15	53	34.29%	3,203	1,154	198	4	11	62	31.46%
95		588	278	8	0	0	33.86%	487	326	9	0	3	33.86%	465	456	10	0	3	32.92%		
96		174	49	7	0	1	33.11%	165	53	12	0	1	24.28%	163	52	15	0	1	3	20.67%	
97		233	21	6	0	1	40.98%	229	24	7	0	1	2	34.08%	228	24	8	0	1	3	29.63%
98		154	14	4	0	1	36.33%	152	16	5	0	1	1	30.00%	152	15	6	0	2	26.26%	
99		0	0	0	0	0	8.44%	0	0	0	0	0	8.44%	0	0	0	0	0	0	0	8.44%
100		154	14	4	0	1	36.33%	152	16	5	0	1	1	30.01%	152	15	6	0	2	26.27%	
101		1	0	0	0	0	57.48%	1	0	0	0	0	0	42.93%	1	0	0	0	0	0	36.50%
102		78	7	2	0	0	30.50%	76	8	2	0	0	1	42.89%	75	9	3	0	0	1	36.79%
103		2	0	0	0	0	72.28%	2	0	0	0	0	0	61.55%	2	0	0	0	0	0	54.49%
104		76	6	2	0	0	48.66%	74	7	2	0	1	1	41.25%	73	8	2	0	0	1	35.33%
105		215	0	0	0	0	0.00%	215	0	0	0	0	0	0.00%	215	0	0	0	0	0	0.00%
106		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		4,724	902	108	6	17	40.80%	4,450	1,124	161	5	16	55	34.28%	4,292	1,237	206	4	12	65	31.38%

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
109		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		506	19	0	0	0	26.94%	490	35	0	0	0	12.73%	480	44	0	0	0	0	0	12.18%
112		1,801	326	25	3	7	23.19%	1,714	389	49	2	7	11	22.59%	1,671	412	69	2	5	16	22.48%
113		435	51	0	0	0	25.36%	415	71	0	0	0	0	26.65%	399	87	1	0	0	1	27.12%
114		225	61	0	0	2	20.12%	214	67	14	0	2	2	18.43%	211	65	19	0	1	3	14.98%
115		153	16	8	0	1	53.66%	151	18	9	0	1	4	47.61%	150	18	10	0	0	4	43.25%
116		100	11	4	0	2	40.82%	98	12	5	0	0	2	35.16%	98	12	6	0	2	31.53%	
117		7	1	2	0	0	42.50%	6	2	2	0	0	1	40.64%	6	1	2	0	1	39.18%	
118		93	10	2	0	1	39.03%	92	10	3	0	0	1	30.56%	92	10	3	0	0	1	26.03%
119		3	0	0	0	0	83.93%	3	0	0	0	0	0	76.36%	3	0	0	0	0	0	70.78%
120		50	5	3	0	0	66.45%	49	6	4	0	0	2	61.30%	49	6	4	0	0	2	56.76%
121		8	2	2	0	1	54.65%	8	1	2	0	0	1	51.19%	8	1	2	0	0	1	48.46%
122		42	3	2	0	0	76.56%	41	4	2	0	0	1	69.80%	40	5	2	0	0	1	63.52%
123		88	0	0	0	0	0.00%	88	0	0	0	0	0	0.00%	88	0	0	0	0	0	0.00%
124		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		2,549	361	33	3	8	30.42%	2,442	442	58	2	8	15	26.43%	2,389	474	79	2	6	20	25.08%

Row/Item	(min EUR, %)	Baseline Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
127		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
128		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
129		414	15	0	0	1	1.00%	401	25	0	0	2	0	1.00%	393	36	0	0	2	0	1.00%
130		419	105	23	1	2	59.78%	390	125	28	0	2	15	51.38%	372	142	34	0	1	16	46.60%
131		92	38	8	0	3	34.21%	78	52	8	0	3	3	34.14%	67	63	8	0	3	34.05%	
132		65	11	0	0	10	88.77%	62	19	13	0	0	0	78.79%	61	19	14	0	0	10	71.98%
133		97	9	2</																	

2021 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)																							
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	35,933	1,469	2	0	55	1	30.90%	35,201	2,200	2	0	82	1	30.83%	34,422	2,980	2	0	111	1	30.67%	
4	Corporates	116,796	24,798	5,022	189	738	2,624	52.24%	112,495	27,171	6,951	249	834	3,472	49.96%	108,223	29,530	8,863	223	854	4,262	48.08%	
5	Corporates - Of Which: Specialised Lending	8,318	2,818	153	2	20	57	36.98%	7,056	4,037	197	3	50	76	38.89%	6,136	4,910	243	1	42	96	39.71%	
6	Corporates - Of Which: SME	32,805	7,439	1,828	34	268	896	49.00%	32,740	7,891	2,243	59	230	1,027	45.87%	31,697	7,602	2,723	44	238	1,196	43.13%	
7	Retail	292,477	35,780	9,131	299	1,907	3,681	40.31%	283,384	40,818	13,187	219	2,078	4,421	33.59%	277,721	43,101	16,567	201	1,969	5,006	30.21%	
8	Retail - Secured on real estate property	171,877	20,046	3,816	33	1,103	1,219	31.95%	168,086	22,557	5,095	34	1,239	1,366	26.81%	165,445	23,929	6,364	30	1,195	1,523	23.93%	
9	Retail - Secured on real estate property - Of Which: SME	23,619	4,641	1,102	14	281	415	37.66%	23,558	4,441	1,363	19	220	474	34.78%	22,899	4,777	1,698	17	218	547	32.45%	
10	Retail - Secured on real estate property - Of Which: non-SME	148,258	15,405	2,714	19	822	804	29.63%	144,528	18,116	3,732	14	1,019	893	23.90%	142,546	19,152	4,676	14	976	978	20.86%	
11	Retail - Qualifying Revolving	10,110	1,199	258	10	65	149	57.58%	10,039	1,177	351	12	67	179	51.14%	9,848	1,261	458	11	60	215	46.92%	
12	Retail - Other Retail	110,491	14,536	5,057	255	739	2,313	45.73%	105,299	17,084	7,741	173	772	2,876	37.15%	102,428	17,911	9,745	160	715	3,268	33.53%	
13	Retail - Other Retail - Of Which: SME	28,678	6,729	3,173	152	407	1,570	49.48%	26,743	6,925	4,912	65	343	1,989	40.59%	26,578	6,165	5,837	62	282	2,216	37.97%	
14	Retail - Other Retail - Of Which: non-SME	81,813	7,807	1,884	104	332	743	39.43%	78,556	10,158	2,829	109	429	887	31.33%	75,850	11,746	3,909	98	433	1,052	26.90%	
15	Equity	20,016	0	0	0	0	0	0.00%	20,016	0	0	0	0	0	0.00%	20,015	1	1	0	0	0	0	0.00%
16	Securitisation	7,020	0	0	0	0	0	0.00%	7,020	0	0	0	0	0	0.00%	7,020	0	0	0	0	0	0	0.00%
17	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
18	IRB TOTAL	472,242	62,048	14,155	487	2,700	6,305	44.54%	458,115	70,190	20,140	468	2,994	7,894	39.20%	447,400	75,612	25,433	424	2,934	9,268	36.44%	

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)																							
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	21,126	864	1	0	32	0	31.31%	20,696	1,294	1	0	48	0	31.25%	20,239	1,752	0	0	65	0	0	31.14%
22	Corporates	97,150	20,022	4,389	159	639	2,301	52.41%	93,787	21,640	6,134	210	724	3,083	50.25%	90,606	23,157	7,799	187	729	3,782	48.49%	
23	Corporates - Of Which: Specialised Lending	4,129	1,076	47	1	10	18	38.92%	3,593	1,588	70	1	29	29	41.53%	3,263	1,903	86	1	15	36	42.17%	
24	Corporates - Of Which: SME	31,422	7,076	1,731	35	238	837	48.39%	31,365	6,742	2,122	49	221	964	45.45%	30,374	7,228	2,627	43	238	1,126	42.87%	
25	Retail	289,334	35,468	9,028	292	1,892	3,637	40.28%	280,277	40,492	13,068	213	2,066	4,375	33.59%	274,666	42,750	16,414	200	1,954	4,955	30.19%	
26	Retail - Secured on real estate property	169,805	19,845	3,754	33	1,093	1,196	31.87%	166,008	22,372	5,024	33	1,233	1,340	26.72%	163,386	23,736	6,281	30	1,185	1,497	23.84%	
27	Retail - Secured on real estate property - Of Which: SME	23,575	4,632	1,098	14	280	413	37.64%	23,514	4,433	1,359	19	220	472	34.76%	22,857	4,768	1,681	17	218	545	32.43%	
28	Retail - Secured on real estate property - Of Which: non-SME	146,229	15,213	2,655	19	812	783	29.48%	142,494	17,939	3,665	14	1,013	870	23.73%	140,530	18,968	4,600	13	967	952	20.70%	
29	Retail - Qualifying Revolving	10,055	1,194	255	10	64	146	57.39%	9,995	1,172	347	12	67	177	50.97%	9,804	1,256	454	11	60	212	46.77%	
30	Retail - Other Retail	109,463	14,429	5,028	254	735	2,294	45.70%	104,224	16,949	7,698	173	767	2,856	37.14%	101,475	17,598	9,679	159	710	3,246	33.53%	
31	Retail - Other Retail - Of Which: SME	28,623	6,716	3,166	151	406	1,556	49.46%	26,662	6,912	4,902	65	342	1,985	40.49%	26,527	6,153	5,823	62	281	2,211	37.96%	
32	Retail - Other Retail - Of Which: non-SME	80,840	7,713	1,854	103	329	728	39.27%	77,582	10,037	2,788	108	424	871	31.24%	74,948	11,605	3,854	97	428	1,034	26.84%	
33	Equity	18,829	0	0	0	0	0	0.00%	18,829	0	0	0	0	0	0.00%	18,828	1	1	0	0	0	0	0.00%
34	Securitisation	6,929	0	0	0	0	0	0.00%	6,929	0	0	0	0	0	0.00%	6,929	0	0	0	0	0	0	0.00%
35	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
36	IRB TOTAL	433,368	56,353	13,420	457	2,564	5,938	44.25%	420,518	63,427	19,197	427	2,838	7,458	38.85%	411,266	67,660	24,216	387	2,748	8,738	36.08%	

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)																							
37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	2,056	84	0	0	3	0	1.15%	2,014	126	0	0	5	0	1.15%	1,970	171	0	0	6	0	0	1.15%
40	Corporates	2,983	583	46	6	16	20	43.20%	2,932	604	76	8	17	32	42.41%	2,830	666	116	7	18	49	42.00%	
41	Corporates - Of Which: Specialised Lending	154	29	0	0	0	0	38.13%	142	41	1	0	0	0	38.86%	133	50	1	0	0	0	39.99%	
42	Corporates - Of Which: SME	214	59	7	0	2	4	49.20%	213	57	11	0	1	5	42.91%	204	61	15	0	2	6	38.88%	
43	Retail	169	18	7	0	1	3	48.40%	167	9	9	0	1	4	42.84%	164	20	10	0	1	4	37.61%	
44	Retail - Secured on real estate property	105	11	4	0	2	2	38.11%	105	10	5	0	2	2	35.45%	104	10	5	0	1	2	33.04%	
45	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	61.88%	1	0	0	0	0	0	59.69%	1	0	0	0	0	0	57.60%	
46	Retail - Secured on real estate property - Of Which: non-SME	103	10	4	0	1	1	36.37%	104	10	4	0	1	1	33.79%	103	10	5	0	1	2	31.47%	
47	Retail - Qualifying Revolving	3	0	0	0	0	0	73.53%	3	0	0	0	0	0	69.65%	3	0	0	0	0	0	65.67%	
48	Retail - Other Retail	61	7	3	0	2	2	61.64%	58	8	4	0	2										

2021 EU-wide Stress Test: Credit risk IRB
Confédération Nationale du Crédit Mutuel

RowNum	Entity	Adverse Scenario																			
		31/12/2021				31/12/2022				31/12/2023				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
150	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
151	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
157	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

RowNum	Entity	Adverse Scenario																			
		31/12/2021				31/12/2022				31/12/2023				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
163	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
164	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
165	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
166	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
174	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
177	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

RowNum	Entity	Adverse Scenario																			
		31/12/2021				31/12/2022				31/12/2023				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
195	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2021 EU-wide Stress Test: Credit risk STA
Confédération Nationale du Crédit Mutuel

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	Central banks	2,507	0	0	0	2,501	5	0	0	0	0	0.00%
86	Central governments	92	0	0	0	92	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	132	0	26	0	132	0	0	0	0	0	0.00%
92	Corporates	1,232	21	1,190	14	1,048	184	21	3	5	12	56.15%
93	of which: SME	189	6	158	7	184	4	4	0	0	1	19.07%
94	Retail	84	37	61	50	72	11	37	0	1	3	9.29%
95	of which: SME	3	0	2	0	3	0	0	0	0	0	98.53%
96	Secured by mortgages on immovable property	5,194	238	2,395	207	4,504	690	238	0	11	31	12.86%
97	of which: SME	14	0	4	0	12	2	0	0	0	0	0.00%
98	Items associated with particularly high risk	487	0	731	0	487	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	61	0	61	0	61	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	105	0	105	0	105	0	0	0	0	0	0.00%
105	Standardised Total	9,995	296	4,570	271	9,103	892	296	4	7	46	15.48%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	Central banks	1,180	0	0	0	1,178	2	0	0	0	0	0.00%
107	Central governments	2,492	0	0	0	2,488	12	0	5	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	159	0	19	0	158	0	0	0	0	0	0.00%
113	Corporates	295	4	274	6	267	27	4	0	0	0	0.00%
114	of which: SME	90	3	76	4	87	2	3	0	0	0	5.87%
115	Retail	2	1	1	1	2	0	1	0	0	1	53.84%
116	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	19	0	7	0	16	3	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	27	0	40	0	27	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	211	0	211	0	211	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	4,384	5	552	7	4,339	45	5	5	0	1	13.53%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	1,163	0	0	0	1,160	2	0	0	0	0	0.00%
128	Central governments	340	0	0	0	339	2	0	0	0	0	0.00%
129	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
130	Public sector entities	1	0	0	0	1	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	639	12	128	15	638	2	12	0	0	2	16.41%
134	Corporates	1,043	19	1,014	0	926	117	19	0	18	18	98.36%
135	of which: SME	133	0	104	0	130	3	0	0	0	0	0.00%
136	Retail	219	6	161	5	190	29	6	2	2	2	26.72%
137	of which: SME	12	0	7	0	12	0	0	0	0	0	87.07%
138	Secured by mortgages on immovable property	1,410	23	681	21	1,223	187	23	0	0	3	12.47%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	62	0	93	0	62	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	75	0	75	0	75	0	0	0	0	0	0.00%
144	Equity	20	0	20	0	20	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	155	0	155	0	155	0	0	0	0	0	0.00%
147	Standardised Total	5,129	59	2,327	42	4,790	339	59	1	3	25	42.61%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	Central banks	219	0	0	0	218	0	0	0	0	0	0.00%
149	Central governments	1,743	0	3	0	1,735	8	0	0	0	0	0.00%
150	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	68	0	29	0	67	0	0	0	0	0	0.00%
155	Corporates	1,038	57	912	63	955	83	57	13	22	14	24.06%
156	of which: SME	456	21	357	19	465	11	21	0	0	8	35.96%
157	Retail	2,090	456	1,407	93	1,950	140	456	20	89	373	81.88%
158	of which: SME	440	89	251	36	421	19	89	1	0	61	68.00%
159	Secured by mortgages on immovable property	1,095	79	420	57	946	146	79	0	0	19	20.74%
160	of which: SME	394	52	133	41	333	51	52	0	0	13	22.54%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	3	0	3	0	3	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	166	0	160	0	166	0	0	0	0	0	0.00%
168	Standardised Total	6,422	584	2,935	213	6,045	377	584	33	111	402	68.82%



2021 EU-wide Stress Test: Credit risk STA
Confédération Nationale du Crédit Mutuel

RowNum	um	(mn EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Confédération Nationale du Crédit Mutuel	Central banks	131,122	272	1	1	0	1	40.00%	131,120	273	3	1	0	1	40.00%	131,117	275	4	1	0	2	40.00%
2		Central governments	37,217	399	16	5	0	6	40.00%	36,988	616	29	5	0	12	40.00%	36,761	831	41	5	1	17	40.02%
3		Regional governments or local authorities	10,650	225	17	1	6	7	40.00%	10,637	234	20	1	6	8	40.00%	10,632	236	24	1	6	10	40.00%
4		Public sector entities	50,681	465	15	0	1	3	22.55%	50,680	465	16	0	1	4	23.11%	50,679	465	16	0	1	4	23.64%
5		Multilateral Development Banks	1,291	0	0	0	0	0	40.00%	1,291	0	0	0	0	40.00%	1,291	0	0	0	0	0	0	40.00%
6		International Organisations	1,105	0	0	0	0	0	40.00%	1,105	0	0	0	0	40.00%	1,105	0	0	0	0	0	0	40.00%
7		Institutions	4,007	19	12	0	3	2	16.44%	3,999	27	12	0	4	2	16.44%	3,991	35	12	0	3	2	16.44%
8		Corporates	15,141	4,184	795	0	184	300	37.67%	13,378	5,910	833	0	258	311	37.32%	11,932	7,301	888	0	319	327	36.67%
9		of which: SME	4,130	347	289	0	13	87	29.92%	3,908	545	312	0	20	93	29.92%	3,705	713	348	0	26	104	29.93%
10		Retail	37,330	4,426	6,543	205	1,229	3,984	60.89%	35,430	5,082	7,786	206	1,219	4,467	57.37%	33,669	5,608	9,022	198	1,206	4,949	54.85%
11		of which: SME	4,618	1,053	500	5	16	250	49.97%	3,922	1,723	526	5	26	238	48.98%	3,336	2,262	555	4	34	268	48.02%
12		Secured by mortgages on immovable property	14,800	2,456	688	1	21	129	19.69%	14,626	2,602	716	11	23	140	19.62%	14,458	2,740	746	1	152	152	20.34%
13		of which: SME	839	190	95	0	7	30	31.48%	783	242	99	0	9	31	31.81%	731	288	104	0	33	33	32.19%
14		Items associated with particularly high risk	1,291	0	0	0	0	0	0.00%	1,291	0	0	0	0	0.00%	1,291	0	0	0	0	0	0	0.00%
15		Covered bonds	47	0	0	0	0	0	0.00%	47	0	0	0	0	0.00%	47	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	491	0	0	0	0	0	0.00%	491	0	0	0	0	0.00%	491	0	0	0	0	0	0	0.00%
18		Equity	491	0	0	0	0	0	0.00%	491	0	0	0	0	0.00%	491	0	0	0	0	0	0	0.00%
19		Securitisation	2,486	0	0	0	0	0	0.00%	2,485	0	0	0	0	0.00%	2,485	0	0	0	0	0	0	0.00%
20		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21		Standardised Total	308,152	12,446	8,088	213	1,443	4,431	54.79%	304,061	15,210	9,416	214	1,512	4,944	52.51%	300,441	17,492	10,754	205	1,563	5,461	50.79%

RowNum	um	(mn EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	FRANCE	Central banks	118,962	247	1	0	0	0	40.00%	118,959	248	2	0	1	40.00%	118,957	249	4	0	0	0	40.00%	
23		Central governments	26,611	286	11	4	0	4	35.69%	26,447	446	20	4	0	8	37.70%	26,294	594	29	4	0	11	38.42%
24		Regional governments or local authorities	10,016	212	17	1	5	7	40.00%	10,004	220	20	1	6	8	40.00%	9,999	222	24	1	6	9	40.00%
25		Public sector entities	50,160	460	15	0	1	3	22.54%	50,159	460	16	0	1	4	23.10%	50,158	461	16	0	1	4	23.63%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28		Institutions	1,426	7	0	0	0	0	66.01%	1,423	10	0	0	0	0.00%	1,419	13	0	0	0	0	1	64.25%
29		Corporates	5,742	1,785	409	0	85	114	27.97%	4,984	2,531	421	0	122	118	28.93%	4,368	3,129	439	0	150	124	28.11%
30		of which: SME	993	92	130	0	2	50	38.57%	932	146	136	0	3	52	38.18%	877	192	145	0	4	55	37.64%
31		Retail	12,538	1,829	2,473	46	387	1,288	52.09%	11,703	2,267	2,869	47	391	1,413	10,943	2,636	3,260	45	395	1,536	47.11%	
32		of which: SME	2,950	670	288	4	1	99	34.38%	2,504	1,101	305	3	2	104	34.14%	2,127	1,459	323	3	3	110	33.91%
33		Secured by mortgages on immovable property	5,105	829	200	0	4	30	14.89%	5,098	866	34	0	4	4	15.98%	5,012	903	220	4	4	37	17.07%
34		of which: SME	245	33	14	0	1	4	24.96%	239	38	15	0	1	4	25.93%	233	43	16	0	1	4	26.96%
35		Items associated with particularly high risk	546	0	0	0	0	0	0.00%	546	0	0	0	0	0.00%	546	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	415	0	0	0	0	0	0.00%	415	0	0	0	0	0.00%	415	0	0	0	0	0	0	0.00%
39		Equity	189	0	0	0	0	0	0.00%	189	0	0	0	0	0.00%	189	0	0	0	0	0	0	0.00%
40		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41		Other exposures	1,191	0	0	0	0	0	0.00%	1,191	0	0	0	0	0.00%	1,191	0	0	0	0	0	0	0.00%
42		Standardised Total	232,901	5,654	3,126	52	484	1,446	46.28%	231,078	7,044	3,558	53	524	1,585	44.53%	229,481	8,207	3,993	51	557	1,723	43.16%

RowNum	um	(mn EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	GERMANY	Central banks	5,455	11	0	0	0	0	40.00%	5,455	11	0	0	0	40.00%	5,455	11	0	0	0	0	0	40.00%
44		Central governments	831	9	0	0	0	0	40.00%	826	14	0	0	0	40.00%	822	19	0	0	0	0	0	40.00%
45		Regional governments or local authorities	359	8	0	0	0	0	40.00%	358	8	0	0	0	40.00%	358	8	0	0	0	0	0	40.00%
46		Public sector entities	278	3	0	0	0	0	40.00%	278	3	0	0	0	40.00%	278	3	0	0	0	0	0	40.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49		Institutions	641	3	0	0	0	0	1.00%	640	4	0	0	0	1.00%	638	6	0	0	0	0	0	1.00%
50		Corporates	3,415	935	161	0	36	109	67.65%	3,025	1,318	168	0	50	111	65.97%	2,700	1,631	179	0	62	114	63.73%
51		of which: SME	835	69	29	0	7	25.18%	792	108	33	0	5	9	25.82%	752	141	40	0	6	11	26.54%	
52		Retail	16,090	1,655	2,038	0	62	1,294	63.49%	15,602	1,636	2,546	84	517	1,488	58.33%	15,123	1,619	3,041	82	480	1,677	53.13%
53		of which: SME	728	171	10	0	4	10	50.79%	617	278	11	0	7	11	47.3							

2021 EU-wide Stress Test: Credit risk STA
Confédération Nationale du Crédit Mutuel

RowNum	Entity	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	Central banks	2,601	5	0	0	0	40.00%	2,601	5	0	0	0	40.00%	2,601	5	0	0	0	0	0	0	0	40.00%
86	Central governments	91	1	0	0	0	40.00%	91	2	0	0	0	40.00%	90	2	0	0	0	0	0	0	0	40.00%
87	Regional governments or local authorities	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	131	1	0	0	0	1.00%	131	1	0	0	0	1.00%	131	1	0	0	0	0	0	0	0	1.00%
92	Corporates	916	321	22	0	10	54.77%	799	429	24	0	13	52.44%	711	514	27	0	15	14	0	15	14	46.98%
93	of which: SME	174	15	6	0	1	19.66%	165	23	7	0	2	21.13%	156	30	9	0	1	2	2	2	22.63%	
94	Retail	62	21	38	0	1	53.93%	54	28	39	0	2	53.55%	48	34	39	0	2	21	21	2	53.15%	
95	of which: SME	3	1	0	0	0	93.24%	2	1	0	0	0	88.70%	2	1	0	0	0	0	0	0	0	84.84%
96	Secured by mortgages on immovable property	4,465	722	245	0	3	13.68%	4,466	753	253	0	3	14.48%	4,388	783	281	0	3	40	0	3	40	15.26%
97	of which: SME	11	3	0	0	0	40.00%	10	4	0	0	0	40.00%	9	4	0	0	0	0	0	0	0	40.00%
98	Items associated with particularly high risk	487	0	0	0	0	0.00%	487	0	0	0	0	0.00%	487	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
102	Equity	61	0	0	0	0	0.00%	61	0	0	0	0	0.00%	61	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	105	0	0	0	0	0.00%	105	0	0	0	0	0.00%	105	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	8,914	1,071	305	0	14	21.66%	8,756	1,218	316	0	18	22.20%	8,623	1,340	328	0	21	74	0	21	74	22.73%

RowNum	Entity	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106	Central banks	1,178	2	0	0	0	40.00%	1,178	2	0	0	0	40.00%	1,178	2	0	0	0	0	0	0	0	40.00%
107	Central governments	2,463	26	0	0	0	40.00%	2,451	41	0	0	0	40.00%	2,438	53	1	0	0	0	0	0	0	40.00%
108	Regional governments or local authorities	0	0	0	0	0	40.00%	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	0	40.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	158	1	0	0	0	1.00%	158	1	0	0	0	1.00%	157	1	0	0	0	0	0	0	0	1.00%
113	Corporates	235	59	4	0	0	39.31%	210	84	5	0	2	37.99%	189	104	6	0	2	0	2	0	2	36.64%
114	of which: SME	83	7	3	0	0	39.39%	78	11	3	0	0	37.58%	74	14	4	0	0	0	0	0	0	36.52%
115	Retail	1	0	1	0	0	69.96%	1	0	1	0	0	65.01%	1	0	1	0	0	0	0	0	0	64.04%
116	of which: SME	0	0	0	0	0	34.35%	0	0	0	0	0	32.80%	0	0	0	0	0	0	0	0	0	32.06%
117	Secured by mortgages on immovable property	16	3	0	0	0	40.00%	16	3	0	0	0	40.00%	16	3	0	0	0	0	0	0	0	40.00%
118	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	27	0	0	0	0	0.00%	27	0	0	0	0	0.00%	27	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
123	Equity	211	0	0	0	0	0.00%	211	0	0	0	0	0.00%	211	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	4,292	92	6	0	0	45.49%	4,252	131	7	0	0	43.60%	4,216	166	8	0	1	1	0	1	3	41.75%

RowNum	Entity	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
127	Central banks	1,160	2	0	0	0	40.00%	1,160	2	0	0	0	40.00%	1,160	2	0	0	0	0	0	0	0	40.00%
128	Central governments	337	4	0	0	0	40.00%	335	6	0	0	0	40.00%	333	8	0	0	0	0	0	0	0	40.00%
129	Regional governments or local authorities	1	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	0	0	40.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
133	Institutions	637	13	0	0	2	16.42%	636	4	12	0	2	16.42%	634	5	13	0	3	3	0	3	16.42%	
134	Corporates	80	232	19	0	0	96.39%	708	333	21	0	19	91.20%	630	409	23	0	1	20	0	1	20	85.70%
135	of which: SME	123	10	1	0	0	20.03%	117	16	1	0	0	25.77%	111	20	2	0	0	0	0	0	0	27.67%
136	Retail	164	53	8	0	3	43.49%	143	72	10	0	4	40.88%	125	88	13	0	4	5	0	4	5	38.65%
137	of which: SME	10	0	0	0	0	79.04%	8	4	4	0	0	63.63%	7	5	0	0	0	0	0	0	0	57.77%
138	Secured by mortgages on immovable property	1,213	196	25	0	1	14.71%	1,202	204	27	0	1	16.69%	1,192	212	29	0	1	5	0	1	5	18.44%
139	of which: SME	0	0	0	0	0	33.77%	0	0	0	0	0	33.77%	0	0	0	0	0	0	0	0	0	33.77%
140	Items associated with particularly high risk	62	0	0	0	0	0.00%	62	0	0	0	0	0.00%	62	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0														

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
Confédération Nationale du Crédit Mutuel

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	Confédération Nationale du Crédit Mutuel														
2	Central banks														
3	Central governments														
4	Institutions														
5	Corporates														
6	Corporates - Of Which: Specialised Lending														
7	Corporates - Of Which: SME														
8	Retail														
9	Retail - Secured on real estate property														
10	Retail - Secured on real estate property - Of Which: SME														
11	Retail - Secured on real estate property - Of Which: non-SME														
12	Retail - Qualifying Revolving														
13	Retail - Other Retail														
14	Retail - Other Retail - Of Which: SME														
15	Retail - Other Retail - Of Which: non-SME														
16	Equity														
17	Securitisation														
18	Other non-credit obligation assets														
19	IRB TOTAL	61,206	0	61,022	0	54,571	54,479	6,148	5,649	487	478	9	36	139	28.54%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
20	FRANCE														
21	Central banks														
22	Central governments														
23	Institutions														
24	Corporates														
25	Corporates - Of Which: Specialised Lending														
26	Corporates - Of Which: SME														
27	Retail														
28	Retail - Secured on real estate property														
29	Retail - Secured on real estate property - Of Which: SME														
30	Retail - Secured on real estate property - Of Which: non-SME														
31	Retail - Qualifying Revolving														
32	Retail - Other Retail														
33	Retail - Other Retail - Of Which: SME														
34	Retail - Other Retail - Of Which: non-SME														
35	Equity														
36	Securitisation														
37	Other non-credit obligation assets														
38	IRB TOTAL	61,206	0	61,022	0	54,571	54,479	6,148	5,649	487	478	9	36	139	28.54%

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
39	GERMANY														
40	Central banks														
41	Central governments														
42	Institutions														
43	Corporates														
44	Corporates - Of Which: Specialised Lending														
45	Corporates - Of Which: SME														
46	Retail														
47	Retail - Secured on real estate property														
48	Retail - Secured on real estate property - Of Which: SME														
49	Retail - Secured on real estate property - Of Which: non-SME														
50	Retail - Qualifying Revolving														
51	Retail - Other Retail														
52	Retail - Other Retail - Of Which: SME														
53	Retail - Other Retail - Of Which: non-SME														
54	Equity														
55	Securitisation														
56	Other non-credit obligation assets														
57	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
58	BELGIUM														
59	Central banks														
60	Central governments														
61	Institutions														
62	Corporates														
63	Corporates - Of Which: Specialised Lending														
64	Corporates - Of Which: SME														
65	Retail														
66	Retail - Secured on real estate property														
67	Retail - Secured on real estate property - Of Which: SME														
68	Retail - Secured on real estate property - Of Which: non-SME														
69	Retail - Qualifying Revolving														
70	Retail - Other Retail														
71	Retail - Other Retail - Of Which: SME														
72	Retail - Other Retail - Of Which: non-SME														
73	Equity														
74	Securitisation														
75	Other non-credit obligation assets														
76	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
77	SWITZERLAND														
78	Central banks														
79	Central governments														
80	Institutions														
81	Corporates														
82	Corporates - Of Which: Specialised Lending														
83	Corporates - Of Which: SME														
84	Retail														
85	Retail - Secured on real estate property														
86	Retail - Secured on real estate property - Of Which: SME														
87	Retail - Secured on real estate property - Of Which: non-SME														
88	Retail - Qualifying Revolving														
89	Retail - Other Retail														
90	Retail - Other Retail - Of Which: SME														
91	Retail - Other Retail - Of Which: non-SME														
92	Equity														
93	Securitisation														
94	Other non-credit obligation assets														
95	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage			

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
Confédération Nationale du Crédit Mutuel

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
1	Central banks																	
2	Central governments																	
3	Institutions																	
4	Corporates	6,735	0	787	0	5,329	4,731	1,284	1,093	122	108	3	4	11	9.00%			
5	Corporates - Of Which: Specialised Lending	5,329	0	697	0	4,624	4,096	1,223	1,027	108	96	3	3	10	9.49%			
6	Corporates - Of Which: SME	11,867	0	472	0	9,003	8,752	2,591	2,413	273	190	6	5	29	10.50%			
7	Retail																	
8	Retail - Secured on real estate property																	
9	Retail - Secured on real estate property - Of Which: SME																	
10	Retail - Secured on real estate property - Of Which: non-SME																	
11	Retail - Qualifying Revolving																	
12	Retail - Other Retail																	
13	Retail - Other Retail - Of Which: SME																	
14	Retail - Other Retail - Of Which: non-SME																	
15	Equity																	
16	Securitisation																	
17	Other non-credit obligation assets																	
18	IRB TOTAL	18,542	0	1,197	0	14,332	13,483	3,875	3,504	334	299	10	9	40	11.91%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
19	Central banks																	
20	Central governments																	
21	Institutions																	
22	Corporates	6,735	0	787	0	5,329	4,731	1,284	1,093	122	108	3	4	11	9.00%			
23	Corporates - Of Which: Specialised Lending	5,329	0	697	0	4,624	4,096	1,223	1,027	108	96	3	3	10	9.49%			
24	Corporates - Of Which: SME	11,867	0	472	0	9,003	8,752	2,591	2,413	273	190	6	5	29	10.50%			
25	Retail																	
26	Retail - Secured on real estate property																	
27	Retail - Secured on real estate property - Of Which: SME																	
28	Retail - Secured on real estate property - Of Which: non-SME																	
29	Retail - Qualifying Revolving																	
30	Retail - Other Retail																	
31	Retail - Other Retail - Of Which: SME																	
32	Retail - Other Retail - Of Which: non-SME																	
33	Equity																	
34	Securitisation																	
35	Other non-credit obligation assets																	
36	IRB TOTAL	18,542	0	1,197	0	14,332	13,483	3,875	3,504	334	299	10	9	40	11.91%			

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
37	Central banks																	
38	Central governments																	
39	Institutions																	
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
55	Central banks																	
56	Central governments																	
57	Institutions																	
58	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual																
		Exposure values		Risk exposure amounts		31/12/2020										Coverage Ratio Stage 3 exposure		
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
73	Central banks																	
74	Central governments																	
75	Institutions																	
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		Public guarantees - Actual														
		Exposure values		Risk exposure amounts		31/12/2020										

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Confédération Nationale du Crédit Mutuel

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
105		Central banks											
106		Central governments											
107		Regional governments or local authorities											
108		Public sector entities											
109		Multilateral Development Banks											
110		International Organisations											
111		Institutions											
112		Corporates											
113		of which: SME											
114		Retail											
115		of which: SME											
116		Secured by mortgages on immovable property											
117		of which: non-SME											
118		Items associated with particularly high risk											
119		Covered bonds											
120		Claims on institutions and corporates with a ST credit assessment											
121		Collective investments undertakings (CIU)											
122		Equity											
123		Securitisation											
124		Other exposures											
125		Standardised Total											

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
126		Central banks											
127		Central governments											
128		Regional governments or local authorities											
129		Public sector entities											
130		Multilateral Development Banks											
131		International Organisations											
132		Institutions											
133		Corporates											
134		of which: SME											
135		Retail											
136		of which: SME											
137		Secured by mortgages on immovable property											
138		of which: non-SME											
139		Items associated with particularly high risk											
140		Covered bonds											
141		Claims on institutions and corporates with a ST credit assessment											
142		Collective investments undertakings (CIU)											
143		Equity											
144		Securitisation											
145		Other exposures											
146		Standardised Total											

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
147		Central banks											
148		Central governments											
149		Regional governments or local authorities											
150		Public sector entities											
151		Multilateral Development Banks											
152		International Organisations											
153		Institutions											
154		Corporates											
155		of which: SME											
156		Retail											
157		of which: SME											
158		Secured by mortgages on immovable property											
159		of which: non-SME											
160		Items associated with particularly high risk											
161		Covered bonds											
162		Claims on institutions and corporates with a ST credit assessment											
163		Collective investments undertakings (CIU)											
164		Equity											
165		Securitisation											
166		Other exposures											
167		Standardised Total											

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
168		Central banks											
169		Central governments											
170		Regional governments or local authorities											
171		Public sector entities											
172		Multilateral Development Banks											
173		International Organisations											
174		Institutions											
175		Corporates											
176		of which: SME											
177		Retail											
178		of which: SME											
179		Secured by mortgages on immovable property											
180		of which: non-SME											
181		Items associated with particularly high risk											
182		Covered bonds											
183		Claims on institutions and corporates with a ST credit assessment											
184		Collective investments undertakings (CIU)											
185		Equity											
186		Securitisation											
187		Other exposures											
188		Standardised Total											

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
189		Central banks											
190		Central governments											
191		Regional governments or local authorities											
192		Public sector entities											
193		Multilateral Development Banks											
194		International Organisations											
195		Institutions											
196		Corporates											
197		of which: SME											
198		Retail											
199		of which: SME											
200		Secured by mortgages on immovable property											
201		of which: non-SME											
202		Items associated with particularly high risk											
203		Covered bonds											
204		Claims on institutions and corporates with a ST credit assessment											
205		Collective investments undertakings (CIU)											
206		Equity											
207		Securitisation											
208		Other exposures											
209		Standardised Total											

Row Num	(in EUR, %)		Moratoria - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
210		Central banks											
211		Central governments											
212		Regional governments or local authorities											
213		Public sector entities											
214		Multilateral Development Banks											
215		International Organisations											
216		Institutions											
217		Corporates											
218		of which: SME											
219		Retail											
220		of which: SME											
221		Secured by mortgages on immovable property											
222		of which: non-SME											
223		Items associated with particularly high risk											
224		Covered bonds											
225		Claims on institutions and corporates with a ST credit assessment											
226		Collective investments undertakings (CIU)											
227		Equity											
228		Securitisation											
229		Other exposures											
230		Standardised Total											

Row Num	(in EUR, %)		Public guarantees - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
105		Central banks											
106		Central governments											
107		Regional governments or local authorities											
108		Public sector entities											
109		Multilateral Development Banks											
110		International Organisations											
111		Institutions											
112		Corporates											
113		of which: SME											
114		Retail											
115		of which: SME											
116		Secured by mortgages on immovable property											
117		of which: non-SME											
118		Items associated with particularly high risk											
119		Covered bonds											
120		Claims on institutions and corporates with a ST credit assessment											
121		Collective investments undertakings (CIU)											
122		Equity											
123		Securitisation											
124		Other exposures											
125		Standardised Total											

Row Num	(in EUR, %)		Public guarantees - Actual										Coverage Ratio - Stage 3 exposure
			31/12/2020	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure				
126		Central banks											
127		Central governments											
128		Regional governments or local authorities											
129		Public sector entities											

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Confédération Nationale du Crédit Mutuel

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates																					
9		of which: SME	186	18	6	3	1	2	35.49%	186	18	6	3	1	2	35.49%	186	18	6	3	1	2	35.49%
10		Retail	1,277	233	126	28	48	29	22.86%	1,285	185	166	28	48	29	17.34%	1,285	185	166	17	15	96	59.13%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME																					
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	1,548	252	133	31	49	30	22.57%	1,554	205	171	31	49	30	17.30%	1,554	205	171	20	16	99	57.68%

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates																					
30		of which: SME	186	18	6	3	1	2	35.49%	186	18	6	3	1	2	35.49%	186	18	6	3	1	2	35.49%
31		Retail	468	88	13	10	3	2	16.75%	468	88	11	10	3	2	16.75%	468	88	11	10	3	2	16.75%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME																					
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	737	106	16	13	4	3	16.64%	737	106	16	13	4	3	16.64%	737	106	16	13	4	3	16.64%

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates																					
51		of which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
52		Retail	809	146	115	18	45	27	23.42%	817	99	155	18	45	27	17.38%	817	99	155	7	12	96	62.05%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME																					
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	809	146	115	18	45	27	23.42%	817	99	155	18	45	27	17.38%	817	99	155	7	12	96	62.05%

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates																					
72		of which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
73		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME																					
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	

Row Num	(min EUR, %)
---------	--------------

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Confédération Nationale du Crédit Mutuel

Row Num	(min EUR, %)	Category	Public guarantees - Adverse Scenario												Public guarantees - Adverse Scenario																		
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023										
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
1		Central banks																															
2		Central governments																															
3		Regional governments or local authorities																															
4		Public sector entities																															
5		Multilateral Development Banks																															
6		International Organisations																															
7		Institutions																															
8		Corporates																															
9		of which: SME																															
10		Retail																															
11		of which: SME																															
12		Secured by mortgages on immovable property																															
13		of which: non-SME																															
14		Items associated with particularly high risk																															
15		Covered bonds																															
16		Claims on institutions and corporates with a ST credit assessment																															
17		Collective investments undertakings (CIU)																															
18		Equity																															
19		Securitisation																															
20		Other exposures																															
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)	Category	Public guarantees - Adverse Scenario												Public guarantees - Adverse Scenario																		
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023										
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
22		Central banks																															
23		Central governments																															
24		Regional governments or local authorities																															
25		Public sector entities																															
26		Multilateral Development Banks																															
27		International Organisations																															
28		Institutions																															
29		Corporates																															
30		of which: SME																															
31		Retail																															
32		of which: SME																															
33		Secured by mortgages on immovable property																															
34		of which: non-SME																															
35		Items associated with particularly high risk																															
36		Covered bonds																															
37		Claims on institutions and corporates with a ST credit assessment																															
38		Collective investments undertakings (CIU)																															
39		Equity																															
40		Securitisation																															
41		Other exposures																															
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)	Category	Public guarantees - Adverse Scenario												Public guarantees - Adverse Scenario																		
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023										
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
43		Central banks																															
44		Central governments																															
45		Regional governments or local authorities																															
46		Public sector entities																															
47		Multilateral Development Banks																															
48		International Organisations																															
49		Institutions																															
50		Corporates																															
51		of which: SME																															
52		Retail																															
53		of which: SME																															
54		Secured by mortgages on immovable property																															
55		of which: non-SME																															
56		Items associated with particularly high risk																															
57		Covered bonds																															
58		Claims on institutions and corporates with a ST credit assessment																															
59		Collective investments undertakings (CIU)																															
60		Equity																															
61		Securitisation																															
62		Other exposures																															
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Row Num	(min EUR, %)	Category	Public guarantees - Adverse Scenario												Public guarantees - Adverse Scenario											
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023			
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure															

2021 EU-wide Stress Test: Securitisations

Confédération Nationale du Crédit Mutuel

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	502						
3		SEC-ERBA	6,317						
4		SEC-IAA	0						
5		Total	6,820						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	67	71	74	80	75	91	112
8		SEC-ERBA	1,344	1,496	1,531	1,590	2,560	3,152	3,813
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	1,411	1,567	1,605	1,669	2,635	3,244	3,925	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	2	0	0

2021 EU-wide Stress Test: Risk exposure amounts

Confédération Nationale du Crédit Mutuel

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	270,517	273,003	277,321	285,253	309,935	318,778	330,040
2	Risk exposure amount for securitisations and re-securitisations	1,411	1,567	1,605	1,669	2,635	3,244	3,925
3	Risk exposure amount other credit risk	269,106	271,436	275,715	283,584	307,300	315,534	326,115
4	Risk exposure amount for market risk	3,468	3,468	3,468	3,468	3,589	3,615	3,648
5	Risk exposure amount for operational risk	24,376	24,376	24,376	24,376	27,256	26,879	27,118
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	298,360	300,847	305,164	313,097	340,780	349,272	360,807
8	Total Risk exposure amount (transitional)	298,360	300,847	305,164	313,097	340,780	349,272	360,807
9	Total Risk exposure amount (fully loaded)	298,360	300,847	305,164	313,097	340,780	349,272	360,807

2021 EU-wide Stress Test: P&L

Confédération Nationale du Crédit Mutuel

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	8,457	7,585	7,388	7,137	7,031	6,494	6,015
2	Interest income	16,427	11,225	10,640	10,368	11,016	10,164	9,551
3	Interest expense	-7,970	-3,639	-3,251	-3,231	-3,985	-3,670	-3,536
4	Dividend income	98	78	81	94	58	61	71
5	Net fee and commission income	6,117	6,097	6,117	6,117	5,506	5,506	5,506
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-42	224	224	224	-855	168	168
7	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					-2,143		
8	Other operating income not listed above, net	1,640	859	972	1,008	323	727	763
9	Total operating income, net	16,270	14,843	14,782	14,580	9,920	12,955	12,523
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-2,471	-1,703	-1,328	-900	-4,339	-3,387	-2,603
11	Other income and expenses not listed above, net	-9,908	-10,225	-10,405	-10,564	-10,415	-10,481	-10,522
12	Profit or (-) loss before tax from continuing operations	3,891	2,915	3,050	3,116	-4,834	-913	-603
13	Tax expenses or (-) income related to profit or loss from continuing operations	-781	-699	-732	-748	1,450	274	181
14	Profit or (-) loss after tax from discontinued operations	3						
15	Profit or (-) loss for the year	3,114	2,215	2,318	2,369	-3,384	-639	-422
16	Amount of dividends paid and minority interests after MDA-related adjustments	162	148	155	160	0	0	0
17	Attributable to owners of the parent net of estimated dividends	2,952	2,067	2,163	2,208	-3,384	-639	-422
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

Confédération Nationale du Crédit Mutuel

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	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
5	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

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0