



FEBRUARY 20, 2020

PRESS RELEASE

CIC IN 2019 PERFORMANCE THAT REFLECTS THE SUCCESS OF THE MULTISERVICE STRATEGY

RESULTS AT DECEMBER 31, 2019

Robust and growing net profit	€1,468 million	+5.2%
Growth in net banking income	€5,213 million	+3.8%

		12/31/19	2019/2018
CONTINUED SALES GROWTH	CUSTOMER LOANS	€188.5bn	+5.7% ¹
	CUSTOMER DEPOSITS	€169.3bn	+12.8% ¹
	INSURANCE AND SERVICES		
	Number of insurance policies	5.6 million	+ 229,394
	Number of mobile phone customers	527,185	+ 28,471
	Number of Homiris remote surveillance subscribers	107,027	+ 4,465
	Number of electronic payment terminal (EFTPOS)	148,967	+ 5,125
STRONGER FINANCIAL POSITION	CET1 ratio ²	12.9%	
	Leverage ratio ²	4.1%	
	Shareholders' equity	€15,7bn	

NUMBER OF BRANCH NETWORK CUSTOMERS		
5.2 million	+ 1.7%	+ 83,618 customers
4.2 million individual retail customers	+ 1.3%	+ 51,324 customers
1 million self-employed professional and business	+ 2.9%	+ 32,294 customers

¹ Changes calculated without repurchase agreements - see methodology notes at the end of this press release.

² Excluding transitional provisions.

In 2019, CIC recorded robust sales performance in every part of its retail banking operations, which cover banking, insurance, mobile phones, remote surveillance and more.

With nearly 1900 branches throughout France and over 20,000 staff, it strives to offer the very best in customer relations to its 5.2 million customers, both in person and online. CIC serves the economy of the regions through five regional banks and a branch network in the Greater Paris area, and pays particular attention to the development of new technologies to enhance customer relations.

As a leading player in business finance throughout the country, it serves businesses as both a banker and an investor to support entrepreneurs at every stage of their growth. In 2019, CIC made substantial commitments in the financing of the French tech industry, as part of its efforts to support businesses with the development of the digital economy.

CONSOLIDATED EARNINGS

(€ millions)	2019	2018	change
Net banking income	5,213	5,021	+3.8%
General operating expenses	(3,250)	(3,166)	+2.7%
Gross operating income	1,962	1,855	+5.8%
Net additions to/reversals from provisions for loan losses	(311)	(191)	+62.9%
Operating income	1,651	1,664	-0.7%
Net gains/(losses) on other assets and ECC ¹	211	225	-6.4%
Profit/(loss) before tax	1,862	1,889	-1.4%
Income tax	(395)	(494)	-20.1%
Net profit/(loss)	1,468	1,395	+5.2%
Non-controlling interests	11	10	+3.2%
Net profit attributable to the group	1,457	1,385	+5.2%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

• NET BANKING INCOME

In 2019, CIC's net banking income was €5,213 million, an increase of 3.8% thanks in particular to the strong performance of the retail banking network and its private banking.

Net banking income from operational activities

(€ millions)	2019	2018	change	
			As a %	In €m
Retail banking	3,726	3,650	+2.1%	+77
Specialized businesses	1,539	1,442	+6.7%	+97
Private banking	572	551	+3.8%	+21
Corporate banking	365	369	-1.0%	(4)
Capital markets	337	244	+38.0%	+93
Private equity	265	278	-4.7%	(13)

Net income from retail banking amounted to €3,726 million in 2019. It represented the largest share (71%) of income from operational activities, rising by 2.1% year on year as a result of strong business growth at the networks, which offset the negative impact of low interest rates on the intermediation margin.

Capital markets activities posted a 38% increase in net banking income to €337 million in 2019. In addition to strong performance during the year, this change was mainly due to the basis of comparison with 2018, when these activities were hard-hit by the financial market decline in the last quarter.

Net banking income from private banking (11% of income from operational activities) rose by 3.8% year on year to €572 million.

Net banking income from the private equity business (-4.7% to €265 million) remained high after an exceptional year.

• GENERAL OPERATING EXPENSES AND GROSS OPERATING INCOME

In 2019, general operating expenses totaled €3,250 million compared with €3,166 million in 2018, increasing by only 2.7%, less than the 3.8% increase in net banking income.

This positive scissors effect resulted in a 0.7 point improvement in the cost/income ratio, which was 62.4% in 2019.

At €1,962 million, gross operating income was up by 5.8% compared with a 2.1% decrease in 2018.

• NET ADDITIONS TO/REVERSALS FROM PROVISIONS FOR LOAN LOSSES

Net additions to/reversals from provisions for loan losses rose by €120 million mainly to set up an exceptional provision in respect of a major loan default in corporate banking.

Excluding corporate banking, net additions to/reversals from provisions for loan losses fell by 12%, reflecting the high quality of the assets in the retail banking portfolio.

Related to outstanding loans, retail banking's cost of realized risk remained stable at 10 basis points.

At the end of 2019, the non-performing loan ratio stood at 2.7%, versus 2.8% at end-2018, and the coverage ratio at 57.9%.

Operating income was down slightly by 0.7% to €1,651 million in 2019.

• PROFIT/(LOSS) BEFORE TAX

Profit before tax stood at €1,862 million.

• NET PROFIT/(LOSS)

Net profit in 2019 rose by 5.2% to €1,468 million compared with €1,395 million in 2018.

FINANCIAL STRUCTURE

• LIQUIDITY AND REFINANCING¹

Banque Fédérative du Crédit Mutuel (BFCM), CIC's parent company, is responsible for raising the necessary medium- and long-term market funds on behalf of Crédit Mutuel Alliance Fédérale and for monitoring liquidity. Like the other group entities, CIC is part of this mechanism, which ensures that its own liquidity and refinancing needs are covered.

• SOLVENCY

At December 31, 2019, CIC's equity totaled €15.7 billion compared with €15.1 billion at the end of 2018.

CIC's solvency remained strong at end-December 2019, with a *Common Equity Tier1* (CET1) ratio of 12.9%², down slightly relative to December 31, 2018 (13.0%). The Tier 1 ratio was also 12.9%² at end-December 2019 and the overall solvency ratio was 15.0%².

Risk-weighted assets (RWA) came to nearly €106 billion at December 31, 2019 (compared with €100.3 billion at end-December 2018, up 5.6%). At €94.3 billion, credit risk-weighted assets represented 89% of the total.

The leverage ratio² was 4.1 % at December 31, 2019 versus 4.2% at end-December 2018.

• RATINGS

CIC's ratings replicate those of Crédit Mutuel Alliance Fédérale - Banque Fédérative du Crédit Mutuel, which owns its capital.

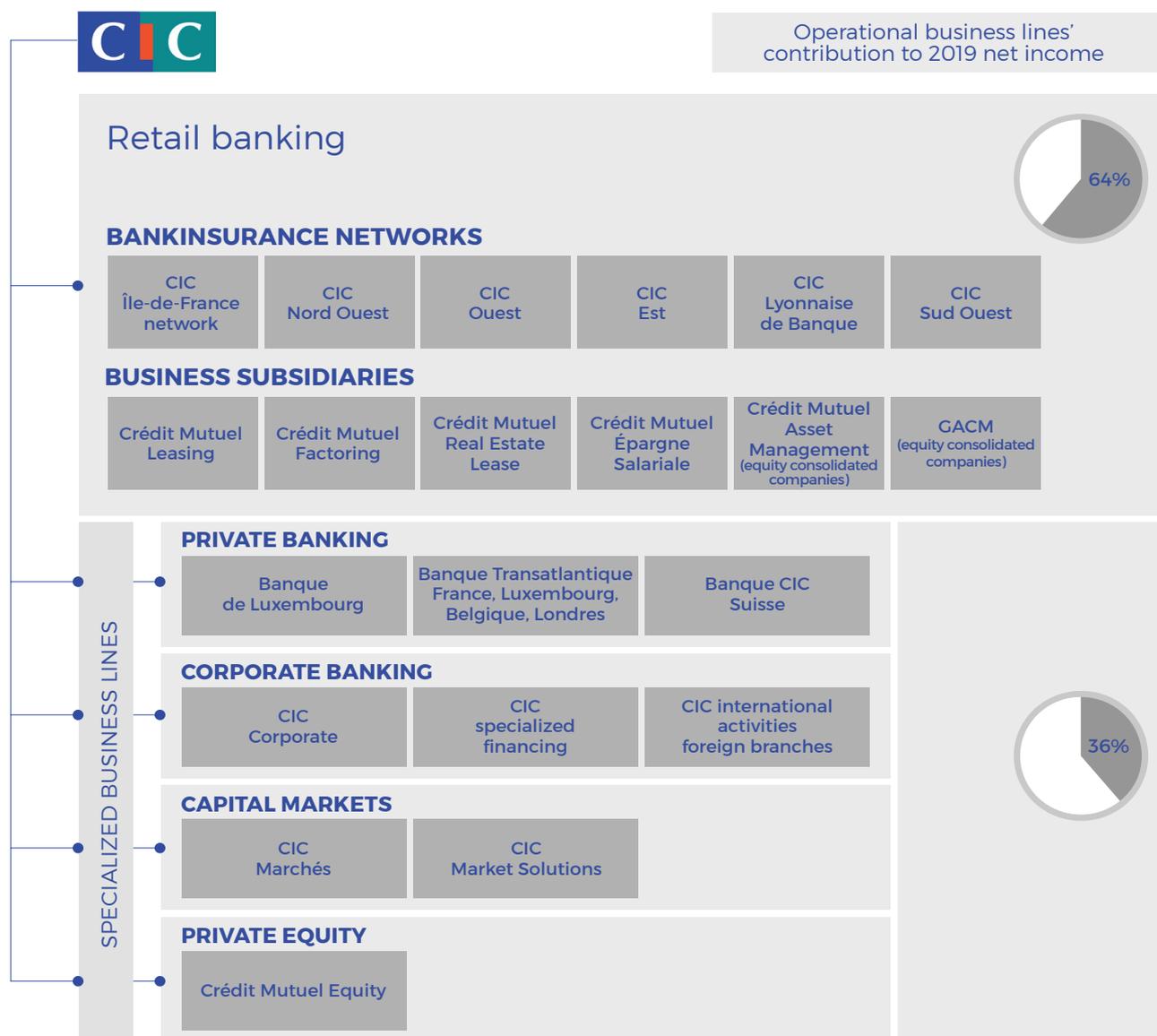
	LT/ST Counterparty*	Issuer/LT preferred senior debt	Outlook	ST preferred senior debt	Date of last publication
Standard & Poor's	A+ / A-1	A	Stable	A-1	11/25/2019
Moody's	Aa2 / P-1	Aa3	Stable	P-1	11/4/2019
Fitch Ratings	A+	A+	Stable	F1	11/25/2019

* The counterparty ratings correspond to the ratings of the following agencies: Resolution Counterparty for Standard & Poor's, Counterparty Risk Rating for Moody's and Derivative Counterparty Rating for Fitch Ratings.
Standard & Poor's: rating at Crédit Mutuel group scope.
Moody's and Fitch: rating at Crédit Mutuel Alliance Fédérale scope.

¹ Please refer to the Crédit Mutuel Alliance Fédérale press release for more information.

² Excluding transitional provisions.

CIC BUSINESSES AND MAIN SUBSIDIARIES



RESULTS BY BUSINESS LINE

RETAIL BANKING AND INSURANCE, THE CORE BUSINESS

RETAIL BANKING

(€ millions)	2019	2018	change
Net banking income	3,726	3,650	+2.1%
General operating expenses	(2,337)	(2,327)	+0.4%
Gross operating income	1,390	1,322	+5.1%
Net additions to/reversals from provisions for loan losses	(179)	(182)	-1.8%
Operating income	1,211	1,140	+6.2%
Net gains/(losses) on other assets and ECC ¹	145	199	-27.0%
Profit/(loss) before tax	1,356	1,339	+1.3%
Income tax	(379)	(428)	-11.3%
Net profit/(loss)	977	912	+7.2%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

This business includes CIC's branch network and all the specialized businesses whose products it markets: equipment leasing and leasing with purchase option, real estate leasing, factoring, discount factoring, asset management, employee savings and insurance.

The branch network and business subsidiaries continued to expand their customer base, which resulted in high rates of growth in outstanding loans and deposits.

In retail banking, outstanding loans grew by 5.7% year on year to €154 billion and deposits by 10.9% to €130.9 billion.

Net banking income from retail banking totaled €3,726 million, up by 2.1% compared with 2018, and represented 71% of income from operational activities. The increase in the interest margin underpinned this growth, and the increase in volumes offset the slight decrease in the intermediation margin.

The rise in general operating expenses was limited to 0.4% thanks to the ongoing digital transformation of the customer relationship and the upgrading of the network. Retail banking's cost/income ratio improved by 110 basis points to 62.7% and gross operating income rose by 6.2% to €1,211 million compared with €1,140 million in 2018.

Net additions to/reversals from provisions for loan losses decreased by €3 million (-1.8%).

Net profit from retail banking improved by 7.2% to €977 million in 2019 versus €912 million in 2018.

THE BRANCH NETWORK

The branch network had 5.222 million **customers** at end-December 2019, up by 1.6% year on year. The number of self-employed professional and business customers increased by more than 3%, with 1.032 million customers at the end of 2019 (20% of the total), and the number of individual customers rose by 1.2%.

Number of customers

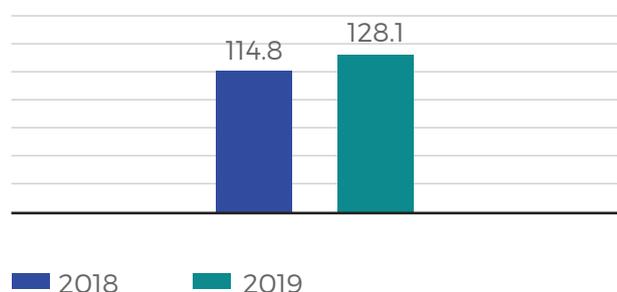
in thousands



Customer **deposits** increased significantly by 11.5% year on year to €128.1 billion, with current accounts up 12.9%, term deposits held mainly by business customers and self-employed professionals up 24.2% and passbook accounts up 6.3%.

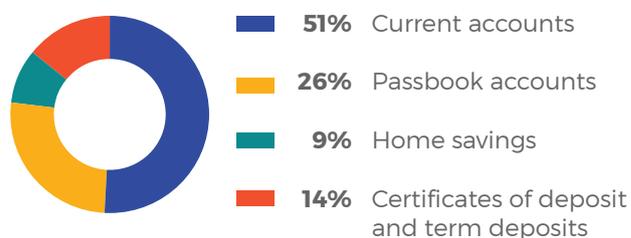
Customer deposits

(in € billions)



Structure of customer deposits

at December 31, 2019

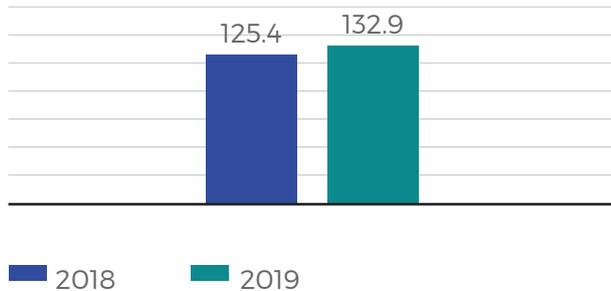


Customer funds invested in group savings products stood at €60.9 billion at the end of 2019, an increase of 6.1% driven mainly by life insurance (6.5% rise in in-force business to nearly €38.1 billion).

The number of **loans** issued grew by 2.6%, which drove the amount of outstanding loans up by 5.9% to €133 billion, with significant increases in home loans (+6.1%) and investment loans (+7.9%).

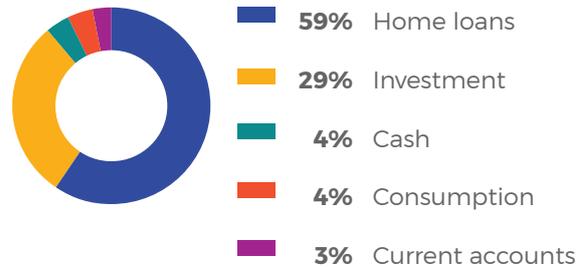
Customer loans

(in € billions)



Structure of net loans

at December 31, 2019



Cross-selling of products and services to customers improved: in insurance, with a 4.3% increase in the number of policies in the portfolio (5,603,212) and in services with:

- +8.7% in remote banking with 2,978,748 contracts,
- +4.4% in Homiris theft protection (107,027 contracts),
- +5.7% in mobile phone services (527,185 contracts),
- +3.6% in electronic payment terminals (148,967 contracts).

As for the **income statement**, the net banking income of the CIC banking and insurance network rose by 2.2% to €3,501 million. Still hit hard by low interest rates, CIC's branch network saw a continued increase in its interest margin (+5%) thanks to growth in volumes and a decrease in the cost of deposits. Fee and commission income fell slightly (-1.3%) as a result of financial commissions.

General operating expenses were tightly controlled (-0.2%).

Net additions to/reversals from provisions for loan losses increased by 7.9% (+€13 million year on year). The cost of proven risk increased by €14 million while the cost of non proven risk decreased by €1 million.

Profit before tax rose by 4.8% to €1,132 million.

THE RETAIL BANKING AND INSURANCE SUPPORT BUSINESSES

The retail banking and insurance support businesses generated net banking income of €222 million in 2019, up by 1.1%. The increases in factoring, employee savings and real estate leasing were partly offset by a decline in equipment leasing.

Profit before tax was €224 million compared with €259 million in 2018 after taking into account the share of profit of Groupe des Assurances du Crédit Mutuel, which was down to €156 million following the sale to BFCM of 2.44% of CIC's interest in GACM.

THE SPECIALIZED BUSINESSES

Private banking, corporate banking, capital markets and private equity round out CIC's banking and insurance offering. These four businesses account for 29% of net banking income and 36% of the net profit of the operational activities.

PRIVATE BANKING

(€ millions)	2019	2018	change
Net banking income	572	551	+3.8%
General operating expenses	(413)	(375)	+10.1%
Gross operating income	159	176	-9.6%
Net additions to/reversals from provisions for loan losses	6	(16)	n.s.
Operating income	165	160	+2.9%
Net gains/(losses) on other assets and ECC ¹	2	26	n.s.
Profit/(loss) before tax	166	186	-10.8%
Income tax	(33)	(47)	-30.2%
Net profit/(loss)	133	139	-4.2%

¹ ECC = equity consolidated companies = share of net profit/(loss) of equity consolidated companies.

The companies that make up this business line operate both in France and abroad through Banque Transatlantique and its subsidiaries and branches (Banque Transatlantique Luxembourg, Banque Transatlantique Belgium, Banque Transatlantique London), Banque de Luxembourg and Banque CIC Suisse.

The activity of the private banking subsidiaries was robust in 2019, with high inflows that drove savings up by 12.6% to €124.1 billion at the end of the year; this increase also extended to deposits (+7.3%) and financial savings (+13.9%).

Outstanding loans were up by 7.3% to €14.5 billion.

Income from private banking (€572 million) rose by 3.8% compared with 2018 thanks to steady margins and a high level of fee and commission income (+3%, i.e. €9 million) in line with development.

General operating expenses increased by 10.1% compared with 2018 to €413 million, in line with the hiring policy to adapt to new regulatory requirements.

There was a net loan loss provision reversal of €6 million in 2019 versus an allocation of €16 million in 2018.

Operating income therefore increased by 2.9% to €165 million.

Net profit fell by 4.2% (non-recurring income in 2018 under "Net gains and losses on other assets and equity consolidated companies").

CORPORATE BANKING

(€ millions)	2019	2018	change
Net banking income	365	369	-1.0%
General operating expenses	(117)	(108)	+9.0%
Gross operating income	248	261	-5.1%
Net additions to/reversals from provisions for loan losses	(136)	8	n.s.
Profit/(loss) before tax	111	269	-58.7%
Income tax	14	(67)	n.s.
Net profit/(loss)	125	202	-38.1%

The corporate banking business line provides services to large corporate and institutional customers, based on a comprehensive approach to their requirements, both in France and at CIC's foreign subsidiaries (London, Brussels, New York, Singapore and Hong Kong). It also supports the corporate networks' work on behalf of their major customers and contributes to the development of international business and the implementation of specialized financing (acquisitions, assets, projects).

Corporate banking saw high deposit inflows, an increase in lending in all specialized financing business lines and a decline in loan drawdowns by large corporates.

Deposits increased by more than €4 billion to €10.7 billion at end-2019 and outstanding loans rose by 2.4% to €20.6 billion.

Net banking income from corporate banking fell by 1% in 2019 in a challenging environment of low interest rates that held down the margin and negatively impacted deposit inflows and credit terms.

Expenses rose, including general operating expenses which increased by 9%. Net additions to/reversals from provisions for loan losses stood at -€136 million as a result of exceptional provisions, mainly in respect of a major loan default.

Net profit fell by 38.1% to €125 million.

CAPITAL MARKETS

(€ millions)	2019	2018	change
Net banking income	337	244	+38.0%
General operating expenses	(226)	(212)	+6.8%
Gross operating income	111	32	x 3.4
Net additions to/reversals from provisions for loan losses	(3)	(1)	n.s.
Profit/(loss) before tax	108	31	x 3.4
Income tax	(28)	(11)	n.s.
Net profit/(loss)	80	20	x 3.9

Capital markets activities include the fixed-income, equities and credit investment business line and the commercial activity (CIC Market Solutions) in France and at the New York and Singapore branches.

Net banking income rose by 38% to €337 million thanks, in particular, to an increase in the portfolio valuations which made up for a difficult end of year in the financial markets in 2018.

General operating expenses rose by 6.8%. Gross operating income increased by €78 million.

Net profit came to €80 million compared with €20 million in 2018, after the payment of €75 million in commissions to the networks.

PRIVATE EQUITY

(€ millions)	2019	2018	change
Net banking income	265	278	-4.7%
General operating expenses	(51)	(50)	+3.6%
Gross operating income	214	229	-6.5%
Net additions to/reversals from provisions for loan losses	-	1	n.s.
Profit/(loss) before tax	214	230	-6.9%
Income tax	(1)	1	n.s.
Net profit/(loss)	213	231	-7.6%

This activity is carried out by Crédit Mutuel Equity, formerly known as CM-CIC Investissement, which is headquartered in Paris and has offices in Lyon, Nantes, Lille, Bordeaux and Strasbourg, thereby ensuring close ties to customers while gradually entering a phase of international development

Investment activity was strong in 2019 with €422.1 million invested.

At December 31, 2019, the portfolio was valued at €2.6 billion and included more than 350 investments.

The international development required to further support the companies in the portfolio and expand investments was ramped up: at end-2019, Crédit Mutuel Equity had seven locations in four countries (Switzerland, Germany, Canada and the USA) which invested €182 million.

Net banking income was strong in 2019 at €265 million.

General operating expenses increased from €50 million to €51 million in 2019.

Net profit was €213 million.

The annual audit procedures on the financial statements for the year ended 12/31/2019 are currently being conducted by the auditors.

All financial communications are available at: <https://www.cic.fr/fr/banques/institutionnel/actionnaires-et-investisseurs/index.html> under the heading "regulated information" and are published by CIC in accordance with the provisions of Article L. 451-1-2 of the French Monetary and Financial Code and Articles 222-1 et seq. of the General Regulation of the French Financial Markets Authority (Autorité des marchés financiers - AMF).

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(€ millions)	12/31/19	12/31/18
FINANCIAL STRUCTURE AND ACTIVITY		
Total assets	313,830	294,704
Shareholders' equity (including net profit for the period before dividend pay-outs)	15,663	15,101
Customer loans (including lease financing) ¹	188,523	188,520
Total savings	384,160	349,353
- of which customer deposits ¹	169,306	152,060
- of which insurance-based savings	35,534	34,101
- of which bank-based investment savings (managed and in custody)	179,320	163,192
KEY FIGURES		
Employees, year-end (full-time equivalent)	20,092	19,926
Number of branches (bank network)	1,874	1,912
Number of customers	5,221,848	5,138,230
Private individuals	4,189,774	4,138,450
Corporates and self-employed professionals	1,032,074	999,780
KEY RATIOS		
Cost/income ratio	62.4%	63.1%
Leverage ratio - delegated act - excluding transitional provisions	4.1%	4.2%
CET1 ratio - excluding transitional provisions	12.9%	13.0%

(€ millions)	2019	2018
RESULTS		
Net banking income	5,213	5,021
General operating expenses	(3,250)	(3,166)
Gross operating income	1,962	1,855
Net additions to/reversals from provisions for loan losses	(311)	(191)
Operating income	1,651	1,664
Net gains/(losses) on other assets and ECC	211	225
Profit/(loss) before tax	1,862	1,889
Corporate income tax	(395)	(494)
Net profit/(loss)	1,468	1,395
Non-controlling interests	11	10
Net profit attributable to the group	1,457	1,385

¹ See methodology note at the end of this press release.

METHODOLOGY NOTES

Following the accounting reclassification in 2019 of some repurchase transactions, changes in customer outstandings at amortized cost are calculated excluding repurchase agreements:

OUTSTANDING CUSTOMER LOANS

(€ millions)	12/31/19	12/31/18	change As a %	change In €m
Loans and receivables to customers at amortized cost (A)	188,523	188,520	+0.0%	+3
of which repurchase agreements* (B)	915	11,067	n.s.	(10,152)
Customer loans excl. repurchase agreements (A) - (B)	187,608	177,453	+5.7%	+10,155

CUSTOMER DEPOSITS

(€ millions)	12/31/19	12/31/18	change As a %	change In €m
Amounts due to customers at amortized cost (A)	169,306	152,060	+11.3%	+17,246
of which repurchase agreements* (B)	3	2,024	n.s.	(2,021)
Customer deposits excl. repurchase agreements (A) - (B)	169,303	150,036	+12.8%	+19,267

* The change in the management model for some repurchase agreements led to the classification of transactions initiated on or after January 1, 2019 in the fair value through profit or loss portfolio. This change does not affect transactions that correspond to a trading strategy or are intended to refinance a trading book. Banking book transactions continue to be recorded in the portfolio at amortized cost.

ALTERNATIVE PERFORMANCE INDICATORS (API)

– ARTICLE 223-1 OF THE AMF'S GENERAL REGULATION / ESMA GUIDELINES (ESMA/2015/1415)

Name	Definition/calculation method	For the ratios, justification of use
cost/income ratio	ratio calculated from items of the consolidated income statement: ratio of general operating expenses (sum of items "general operating expenses" and "allocations/reversals of depreciation, amortization and provisions for property, plant and equipment and intangible assets" of the consolidated income statement) to "IFRS net banking income"	measure of the bank's operational efficiency
total net additions to/reversals from provisions for customer loan losses as a percentage of outstanding loans (expressed in % or basis points)	net additions to/reversals from provisions for customer loan losses from the note to the consolidated financial statements as a percentage of gross outstanding loans at year-end	allows the level of risk to be assessed as a percentage of the balance-sheet credit commitments
Net additions to/reversals from provisions for loan losses	"net additions to/reversals from provisions for loan losses" item in the publishable consolidated income statement	measures the level of risk
customer loans	"loans and receivables due from customers at amortized cost" item of the asset side of the consolidated balance sheet	measure of customer activity in terms of loans
cost of non proven risk	12-month expected losses (S1) + expected losses at maturity (S2) [1] see note. Application of IFRS 9. Impairment is recorded for all financial assets for which there is no individual objective evidence of impairment.	Measures the level of non proven risk
customer deposits; bank deposits	"due to customers at amortized cost" item on the liabilities side of the consolidated balance sheet	measure of customer activity in terms of balance sheet deposits
insurance-based savings	life insurance products held by our customers - management data (insurance company)	measure of customer activity in terms of life insurance
savings; customer funds invested in group savings products	off-balance sheet savings products held by our customers or under custody (securities accounts, mutual funds, etc.) management data (group entities)	representative measure of activity in terms of off-balance sheet funds (excluding life insurance)
total savings	sum of bank deposits, insurance-based savings and bank savings products	measure of customer activity in terms of savings
operating expenses, general operating expenses, management fees	sum of lines "general operating expenses" and "allocations/reversals of depreciation, amortization and provisions for property, plant and equipment and intangible assets" on the consolidated income statement	measures the level of operating expense

<p>interest margin, net interest revenue, net interest income</p>	<p>calculated from items of the consolidated income statement: difference between the interest received and the interest paid: - interest received = "interest and similar income" item of the publishable consolidated income statement - interest paid = "interest and similar expense" item of the publishable consolidated income statement</p>	<p>representative measure of profitability</p>
<p>loan-to-deposit ratio</p>	<p>ratio calculated from items of the consolidated balance sheet: ratio expressed as a percentage of total customer loans ("loans and receivables due from customers" item of the asset side of the consolidated balance sheet) to customer deposits ("due to customers" item of the liabilities side of the consolidated balance sheet)</p>	<p>measure of the dependency on external refinancing</p>
<p>coverage ratio</p>	<p>determined by calculating the ratio of provisions for credit risk (impairment S3) to the gross outstandings identified as in default in accordance with regulations (individually impaired gross receivables S3)</p>	<p>this coverage ratio measures the maximum residual risk associated with loans in default ("non-performing loans")</p>
<p>ratio of non-performing loans to gross loans</p>	<p>ratio of individually impaired gross receivables (S3) to gross customer outstanding loans (calculated from "loans and receivables due from customers" note to the consolidated financial statements: gross receivables + finance leases)</p>	<p>Indicator of asset quality</p>

ALTERNATIVE PERFORMANCE INDICATORS (API), RECONCILIATION WITH THE FINANCIAL STATEMENTS

(€ millions)		
Cost/income ratio	2019	2018
General operating expenses	(3,250)	(3,166)
Net banking income	5,213	5,021
Cost/income ratio	62.4%	63.1%
Retail banking cost/income ratio	2019	2018
Retail banking general operating expenses	(2,337)	(2,327)
Retail banking net banking income	3,726	3,650
Retail banking cost/income ratio	62.7%	63.8%
Retail banking cost of realized risk as a percentage of outstanding loans (in bp)	2019	2018
Retail banking cost of realized risk	(154)	(146)
Retail banking gross customer loans	156,113	147,849
Retail banking cost of realized risk as a percentage of outstanding loans (in bp)	10	10
Coverage ratio	2019	2018
Customer impairment	3,012	2,892
Non-performing loans	5,207	4,959
Coverage ratio	57.9%	58.3%
Non-performing loan ratio	2019	2018
Non-performing loans	5,207	4,959
Gross customer loans (excluding repurchase agreements and guarantee deposits)	190,411	180,160
Non-performing loan ratio	2.7%	2.8%