



2021 EU-wide Transparency Exercise

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Groupe Crédit Agricole

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	93,598	96,942	96,434	100,422	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	91,953	95,123	94,672	98,409	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	98,602	102,722	102,417	105,337	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	96,957	100,904	100,655	103,324	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	113,577	118,325	119,366	122,464	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	111,932	116,506	117,605	120,451	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	560,348	562,059	568,097	579,718	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	559,835	561,467	567,633	579,201	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.70%	17.25%	16.97%	17.32%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.43%	16.94%	16.68%	16.99%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.60%	18.28%	18.03%	18.17%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.32%	17.97%	17.73%	17.84%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.27%	21.05%	21.01%	21.12%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.99%	20.75%	20.72%	20.80%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,723,896	1,684,937	1,754,124	1,777,738	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.72%	6.10%	5.84%	5.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	98,602	102,722	102,417	105,337	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	95,420	99,234	98,916	101,478	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,723,896	1,684,937	1,754,124	1,777,738	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,722,251	1,683,119	1,752,362	1,775,725	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	6.1%	5.8%	5.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.9%	5.6%	5.7%	[A.2]/[B.2]	

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Capital

Groupe Cr dit Agricole

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	113,577	118,325	119,366	122,464	C 01.00 (p010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	93,598	96,942	96,434	100,422	C 01.00 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,682	22,996	23,159	23,561	C 01.00 (p030,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,962	3,703	0	3,583	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,556	2,474	1,855	1,856	C 01.00 (p180,010)	Articles 4(150), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	83,958	83,695	87,209	86,973	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,371	3,148	3,348	3,412	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,178	-2,056	-2,050	-2,014	C 01.00 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19,646	-18,068	-18,003	-18,030	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-156	-131	-135	-215	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-428	-440	-436	-452	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-45	-12	-12	-22	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p471,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (p480,010)	Articles 4(27), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (p490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-4	C 01.00 (p510,010)	Article 36(1) point (h) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (h) and Article 133(c) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-123	-155	-262	-38	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	1,645	1,818	1,762	2,013	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,645	1,818	1,762	2,013	C 01.00 (p520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,004	5,780	5,983	4,915	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,596	4,248	4,374	3,230	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-129	-138	-131	-161	C 01.00 (p680,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,537	1,670	1,739	1,846	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	98,602	102,722	102,417	105,337	C 01.00 (p010,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,975	15,603	16,950	17,127	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	17,116	16,818	18,090	15,861	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-2,302	-1,280	-1,206	-1,213	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	161	65	66	2,478	C 01.00 (p880,010) + C 01.00 (p900,010) + C 01.00 (p960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	560,348	562,059	568,087	579,718	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	517	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.70%	17.25%	16.97%	17.32%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.60%	18.28%	18.03%	18.17%	CA2 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.27%	21.05%	21.81%	21.12%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	91,953	95,123	94,672	98,409	1A.3+A.1.13+A.1.21+MIN(A.3+A.1.13+A.1.21+A.3.2+MIN(A.4+A.1.21+A.1.21.1))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.41%	16.92%	16.66%	16.99%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,645	1,818	1,762	2,013	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	513	591	464	517	C 05.01 (p440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Groupe Crédit Agricole

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	459,726	463,920	468,334	477,144	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	133,852	136,040	131,843	138,596	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	92,868	93,478	94,137	91,691	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	157,239	156,478	164,703	167,705	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	75,766	77,924	77,651	79,152	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	18,040	18,351	19,307	20,011	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,008	4,563	4,568	4,874	C 02.00 (R640, c010)
Settlement risk	32	1	5	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	8,928	8,736	9,505	9,449	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	12,165	10,026	10,309	10,324	C 02.00 (R520, c010)
Of which the standardised approach	4,976	4,693	4,917	5,332	C 02.00 (R530, c010)
Of which IMA	7,188	5,333	5,392	4,993	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	56	56	56	60	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	56,450	56,462	56,069	57,915	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	11,313	11,349	10,779	12,695	C 02.00 (R610, c010)
Of which advanced measurement approach	45,137	45,114	45,290	45,220	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	560,348	562,059	568,097	579,718	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

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P&L

Groupe Cr dit Agricole

(mn EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	21,379	28,487	6,997	14,233
Of which debt securities income	1,886	2,368	546	1,216
Of which loans and advances income	16,880	22,316	5,395	10,948
Interest expenses	10,266	13,586	3,251	6,493
(Of which deposits expenses)	4,861	6,089	1,524	3,060
(Of which debt securities issued expenses)	3,603	4,592	982	1,946
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	86	102	20	62
Net Fee and commission income	10,495	13,971	3,847	7,609
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	157	247	88	72
Gains or (-) losses on financial assets and liabilities held for trading, net	1,493	2,545	908	1,644
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5	-622	161	-22
Gains or (-) losses from hedge accounting, net	-29	-41	2	-1
Exchange differences (gain or (-) loss), net	146	306	-315	-133
Net other operating income / (expenses)	539	389	92	202
TOTAL OPERATING INCOME, NET	24,005	31,800	8,550	17,175
(Administrative expenses)	13,935	18,831	4,885	9,779
(Cash contributions to resolution funds and deposit guarantee schemes)	614	655	524	544
(Depreciation)	1,477	1,885	435	897
Modification gains or (-) losses, net	-24	-35	-7	-14
(Provisions or (-) reversal of provisions)	201	-27	88	225
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	122	220	46	140
(Other provisions)	79	-247	41	85
Of which pending legal issues and tax litigation ¹	0	-67	0	0
Of which restructuring ²	0	-5	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,672	3,592	477	814
(Financial assets at fair value through other comprehensive income)	22	17	0	1
(Financial assets at amortised cost)	2,650	3,576	477	813
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	26	997	5	14
(of which Goodwill)	3	968	0	0
Negative goodwill recognised in profit or loss	0	0	0	378
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,062	1,483	426	939
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,118	7,314	2,554	6,205
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,791	5,502	1,910	4,980
Profit or (-) loss after tax from discontinued operations	-171	-262	-6	5
PROFIT OR (-) LOSS FOR THE YEAR	4,620	5,240	1,904	4,985
Of which attributable to owners of the parent	4,198	4,735	1,736	4,530

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	167,054				205,168				238,140				247,316				IAS 1.54 (i)	
Financial assets held for trading	276,787	28,211	242,936	5,640	260,416	22,624	232,499	5,293	270,139	27,369	237,493	5,277	258,614	32,601	220,140	5,873	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	19,089	6,767	10,802	1,520	17,643	5,375	10,101	2,167	16,651	6,237	7,706	2,708	14,500	6,746	3,982	3,772	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	71	1	70	0	77	1	11	64	83	1	11	71	64	1	11	52	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	51,015	38,430	10,420	2,165	51,581	38,995	10,981	1,605	51,572	39,966	10,111	1,495	54,626	40,110	12,544	1,973	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	1,190,481				1,158,454				1,178,627				1,208,403				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	23,295	23	23,273	0	22,295	19	22,275	0	19,367	94	19,274	0	17,846	5	17,841	1	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14,342				13,559				10,508				9,184				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	101,843				101,314				95,833				97,001					
TOTAL ASSETS	1,843,976				1,830,509				1,880,920				1,907,554				IAS 1.9(a), IIG 6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	47,011	649	9	-36	-6	-9	47,505	647	37	-26	-6	-37	47,389	691	38	-25	-7	-37	50,138	816	38	-29	-5	-37	Annex V.Part 1.31, 44(b)												
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)												
Financial assets at amortised cost	Debt securities	109,253	385	29	-66	-3	-26	100,659	450	49	-42	-5	-44	99,572	417	50	-41	-4	-45	103,004	561	50	-47	-6	-45	Annex V.Part 1.31, 44(b)												
	Loans and advances	1,002,945	73,066	25,357	-2,274	-3,980	-14,205	980,923	72,722	23,881	-2,427	-4,380	-13,332	999,379	75,654	23,917	-2,484	-4,429	-13,357	1,020,283	81,188	24,333	-2,582	-4,564	-13,772	Annex V.Part 1.32, 44(a)												

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	247,546	228,114	230,257	221,104	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	35,818	35,390	36,358	36,896	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,338,230	1,346,549	1,392,273	1,430,328	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	24,579	23,522	20,456	19,280	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	11,173	11,280	8,873	8,147	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,091	6,952	7,012	7,288	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,810	3,191	3,196	2,839	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	49,048	47,089	54,890	53,495	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	3,123	3,552	1,346	864	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,720,419	1,705,640	1,754,660	1,780,240	IAS 1.9(b); IG 6
TOTAL EQUITY	123,557	124,869	126,260	127,314	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,843,976	1,830,509	1,880,920	1,907,554	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		139,071	131,950	116,009	107,345	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	2,260	3,455	2,497	3,244	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	31,839	33,724	31,011	37,186	Annex V.Part 1.31
Deposits	Central banks	139,932	155,271	181,972	186,537	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	878	2,463	4,987	1,838	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	22,201	12,471	22,127	32,155	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,153	3,740	3,602	4,348	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	50,583	43,294	54,470	59,914	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	7,113	6,668	7,315	8,243	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	133,833	139,391	141,403	147,054	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	106,642	109,347	109,701	112,661	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	344,462	337,879	335,172	318,394	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	175,976	182,764	178,385	183,637	ECB/2013/33 Annex 2.Part 2.9.1
	Households	551,866	559,042	572,117	593,347	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	407,094	415,561	429,292	449,783	Annex V.Part 1.42(f), 44(c)
Debt securities issued		228,309	214,806	220,251	220,022	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		20,783	20,724	21,613	21,845	Annex V.Part 1.37
Other financial liabilities		1,817	2,291	2,315	2,408	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,646,174	1,633,575	1,679,343	1,707,608	

2021 EU-wide Transparency Exercise

Market Risk

Groupe Crédit Agricole

(min EUR)	SA		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR <i>(Memorandum item)</i>		STRESSED VaR <i>(Memorandum item)</i>		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded Debt Instruments	631	387	227	48	223	51							179	35	177	29						
Of which: General risk	339	223	227	48	223	51							179	35	177	29						
Of which: Specific risk	292	164	0	0	0	0							0	0	0	0						
Equities	0	4	23	6	28	7							26	6	18	3						
Of which: General risk	0	0	23	6	28	7							26	6	18	3						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	4,232	4,156	48	7	143	24							57	16	130	40						
Commodities risk	22	7	5	1	5	1							3	1	3	1						
Total	4,885	4,554	208	38	237	55	130	76	0	0	0	7,188	136	29	175	37	116	69	0	0	0	5,333
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021										
Traded Debt Instruments	636	720	206	19	157	36							77	16	199	63						
Of which: General risk	330	278	206	19	157	36							77	16	199	63						
Of which: Specific risk	295	423	0	0	0	0							0	0	0	0						
Equities	4	4	22	6	18	5							26	9	36	8						
Of which: General risk	0	0	22	6	18	5							26	9	36	8						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	4,091	4,391	52	10	130	31							30	10	131	36						
Commodities risk	10	44	3	1	4	0							2	0	2	1						
Total	4,740	5,159	157	20	155	38	119	91	0	0	0	5,392	82	18	187	59	131	109	0	0	0	4,993

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	81,082	81,254	5,939		81,202	82,801	7,811	
	Regional governments or local authorities	943	1,386	139		1,053	1,164	142	
	Public sector entities	4,356	4,479	214		3,871	4,012	165	
	Multilateral Development Banks	340	388	2		362	389	21	
	International Organisations	1,095	1,094	0		1,116	1,116	0	
	Institutions	46,026	56,265	8,162		36,836	47,229	7,600	
	Corporates	116,067	79,566	66,002		117,398	79,624	66,652	
	of which: SME	28,879	24,021	18,773		27,944	22,660	17,774	
	Retail	31,300	26,242	17,899		31,139	26,099	17,694	
	of which: SME	12,568	10,404	5,945		13,077	10,539	6,024	
	Secured by mortgages on immovable property	12,661	12,352	5,246		12,439	12,166	5,149	
	of which: SME	1,445	1,606	697		1,307	1,681	666	
	Exposures in default	5,187	1,867	2,082	2,968	4,775	1,789	2,121	2,658
	Items associated with particularly high risk	2,579	2,077	2,114		2,466	1,995	2,093	
	Claims on institutions and corporates with a < 1T credit assessment	707	706	147		665	664	140	
Other exposures		0	0	0		0	0	0	
Total		35,735	23,253	7,349		35,385	22,933	7,381	
Equity		1,307	1,631	1,235		1,235	1,450	1,450	
Other exposures		24,140	24,452	12,380		24,056	24,855	22,086	
Standardised Total ⁴		363,986	317,290	138,014	4,264	366,926	316,635	139,986	4,072

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	41,979	42,398	1,959		50,030	50,130	1,310	
	Regional governments or local authorities	439	565	113		420	502	101	
	Public sector entities	1,381	1,502	132		1,040	1,175	90	
	Multilateral Development Banks	27	27	2		27	27	2	
	International Organisations	1	1	0		19	19	0	
	Institutions	12,779	26,919	2,034		13,802	27,428	2,046	
	Corporates	72,328	41,029	31,158		74,685	41,658	30,925	
	of which: SME	15,786	12,852	10,091		15,919	12,722	9,914	
	Retail	1,013	6,086	3,965		6,703	6,834	3,633	
	of which: SME	4,609	3,394	1,639		4,919	3,363	1,622	
	Secured by mortgages on immovable property	1,962	1,698	887		1,633	1,548	807	
	of which: SME	410	398	173		418	369	169	
	Exposures in default	1,742	652	799	715	1,663	597	709	754
	Items associated with particularly high risk	1,951	1,594	2,131		1,942	1,337	2,365	
	Claims on institutions and corporates with a < 1T credit assessment	143	142	60		142	142	60	
Other exposures		0	0	0		0	0	0	
Total		29,788	19,550	6,180		29,431	18,855	6,203	
Equity		912	961	1,088		897	957	1,080	
Other exposures		18,124	18,225	11,025		22,102	24,855	15,722	
Standardised Total ⁴		3,392			1,392				1,385

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	20,769	21,591	1,984		22,339	23,485	2,129	
	Regional governments or local authorities	121	111	73		112	104	66	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,192	3,405	1,907		4,988	3,311	1,744	
	Corporates	20,365	18,303	14,785		20,238	17,785	14,549	
	of which: SME	8,956	7,863	5,994		7,815	6,571	5,129	
	Retail	9,381	8,368	6,131		9,289	8,766	6,126	
	of which: SME	2,439	2,494	1,426		2,699	2,529	1,444	
	Secured by mortgages on immovable property	2,962	2,935	1,078		3,099	3,071	1,132	
	of which: SME	915	330	330		921	676	702	
	Exposures in default	1,839	680	829	1,146	1,582	695	831	874
	Items associated with particularly high risk	586	528	788		521	467	686	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Total		3,607	2,979	857		3,715	3,057	814	
Equity		20	20	36		88	88	105	
Other exposures		1,400	1,395	3,095		1,917	1,924	1,924	
Standardised Total ⁴		3,594			1,594				1,584

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	151	151	144		181	181	215	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	214	214	0		185	185	0	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,963	1,967	243		1,320	1,312	173	
	Corporates	904	618	554		931	698	634	
	of which: SME	115	112	94		133	124	104	
	Retail	27	14	8		30	17	10	
	of which: SME	11	11	6		14	6	6	
	Secured by mortgages on immovable property	20	20	9		13	13	6	
	of which: SME	1	0	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Other exposures		24	24	4		23	23	4	
Equity		3	3	3		3	3	3	
Other exposures		225	225	222		235	235	235	
Standardised Total ⁴		2			2				2

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	7,013	7,013	1		6,805	6,805	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	262	310	0		263	271	0	
	International Organisations	1,094	1,093	0		1,094	1,094	0	
	Institutions	197	197	186		186	186	46	
	Corporates	3,220	2,038	1,799		2,778	2,032	1,797	
	of which: SME	307	294	261		296	286	256	
	Retail	7	4	3		5	2	1	
	of which: SME	7	4	2		5	2	1	
	Secured by mortgages on immovable property	23	23	12		23	23	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	9	12	5	14	8	14	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
Other exposures		1,194	465	222		1,334	466	238	
Equity		9	9	15		10	10	17	
Other exposures		223	223	222		297	297	293	
Standardised Total ⁴		9			9				9

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
JAPAN	Central governments or central banks	274	274	42		67	67	67	67
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	1,597	1,596	78		857	855	46	46
	Corporates	54	53	51		43	43	40	40
	of which: SME	0	0	0		0	0	0	0
	Retail	4	4	0		5	0	0	0
	of which: SME	4	4	0		5	0	0	0
	Secured by mortgages on immovable property	5	4	2		5	4	2	2
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective investments undertakings (CIU)	774	155	5		604	121	5	5
	Equity	3	3	3		3	3	3	3
	Other exposures	23	23	23		25	25	25	25
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	16	16	10		18	18	18	20
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	12,490	12,216	519		4,888	4,475	251	251
	Corporates	739	600	580		867	693	655	655
	of which: SME	389	318	306		307	228	289	289
	Retail	780	744	548		740	684	510	510
	of which: SME	85	53	30		94	57	33	33
	Secured by mortgages on immovable property	25	23	11		23	22	11	11
	of which: SME	0	0	0	4	0	0	0	4
	Exposures in default	0	0	0		0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0	0
	Equity	30	30	30		17	17	17	17
	Other exposures	73	73	73		85	85	85	85
	Standardised Total ⁴				3				3

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,044	1,044	22		1,253	1,253	40	
	Regional governments or local authorities	3	3	1		1	1	1	
	Public sector entities	760	759	0		776	776	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,651	2,651	589		3,457	3,457	886	
	Corporates	1,756	1,575	1,415		1,684	1,414	1,256	
	of which: SME	730	652	508		766	680	528	
	Retail	2,177	2,044	1,338		2,177	2,264	1,494	
	of which: SME	1,128	965	552		1,117	951	544	
	Secured by mortgages on immovable property	276	276	123		267	267	123	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	37	29	38	5	46	36	46	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	55	12	1		2	2	1	
	Equity	2	2	2		2	2	2	
	Other exposures	71	71	71		87	87	87	
	Standardised Total ⁴				14				15

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	2,023	2,023	22		448	448	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,010	989	245		1,044	963	252	
	Corporates	764	710	687		822	584	584	
	of which: SME	288	256	216		151	125	125	
	Retail	1,265	1,246	896		1,218	1,204	987	
	of which: SME	260	226	129		266	232	133	
	Secured by mortgages on immovable property	4	4	2		4	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	127	36	37	50	119	34	34	54
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		0	0	0	
	Equity	65	65	65		64	64	64	
	Other exposures	53	53	53		88	88	88	
	Standardised Total ⁴				111				103

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWITZERLAND	Central governments or central banks	831	831	10		1,113	1,113	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	231	229	70		312	311	86	
	Corporates	304	327	223		360	376	163	
	of which: SME	74	44	34		68	46	35	
	Retail	199	178	124		198	176	123	
	of which: SME	67	49	28		68	49	28	
	Secured by mortgages on immovable property	3,849	3,717	1,645		3,882	3,744	1,653	
	of which: SME	30	26	11		31	25	11	
	Exposures in default	46	42	62	2	42	36	50	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	10	10	11		10	10	12	
	Other exposures	536	526	325		495	495	307	
	Standardised Total ⁴				3				4

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	2,886	2,885	10		2,239	2,238	19	
	Regional governments or local authorities	196	195	0		238	238	0	
	Public sector entities	1,866	1,874	6		1,760	1,770	7	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,480	1,448	294		1,601	1,507	316	
	Corporates	2,093	2,164	1,794		2,188	2,187	1,794	
	of which: SME	625	519	413		653	537	458	
	Retail	839	798	461		879	724	472	
	of which: SME	512	394	225		539	387	227	
	Secured by mortgages on immovable property	963	961	432		933	932	413	
	of which: SME	146	146	142		142	142	142	
	Exposures in default	213	129	168	82	212	121	154	88
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		3	3	3	
	Equity	0	0	1		0	0	0	
	Other exposures	127	127	110		135	135	123	
	Standardised Total ⁴				77				74

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
		(in EUR, %)							
Consolidated data	Central governments or central banks	83,135	84,756	6,146		103,698	105,437	7,462	
	Regional governments or local authorities	899	1,837	143		8,697	951	1,116	
	Public sector entities	4,004	4,152	183		4,223	4,384	189	
	Multilateral Development Banks	354	357	3		471	474	27	
	International Organisations	1,095	1,094	0		1,110	1,109	0	
	Institutions	39,983	49,405	8,087		38,380	51,049	8,639	
	Corporates	116,134	77,664	65,568		115,917	78,995	66,455	
	of which: SME	26,996	21,469	16,966		27,846	22,487	18,064	
	Retail	31,234	36,449	17,770		23,033	27,147	18,195	
	of which: SME	12,790	10,414	5,951		13,396	10,939	6,201	
	Secured by mortgages on immovable property	13,133	12,911	5,470		13,444	13,064	5,535	
	of which: SME	2,645	2,420	855		2,445	2,466	977	
	Exposures in default	4,539	1,639	2,012	2,588	4,530	1,639	2,011	2,605
	Items associated with particularly high risk	2,157	2,851	3,077		2,086	1,942	2,514	
	Covered bonds	580	599	127		925	923	92	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	34,881	22,196	7,394		32,175	20,272	9,935	
	Equity	1,396	1,396	1,629		1,406	1,406	1,665	
	Other exposures	23,812	23,665	18,653		23,971	25,123	20,453	
	Standardised Total ⁴	357,894	369,390	136,153	4,063	377,781	334,711	143,914	4,242

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
		(in EUR, %)							
FRANCE	Central governments or central banks	42,885	43,382	2,018		49,914	50,389	2,215	
	Regional governments or local authorities	402	942	180		498	951	110	
	Public sector entities	1,201	1,339	91		1,176	1,307	82	
	Multilateral Development Banks	39	39	3		35	32	3	
	International Organisations	4	4	0		12	12	0	
	Institutions	18,024	29,482	2,386		8,163	24,154	2,379	
	Corporates	73,039	40,047	35,082		71,958	39,783	34,703	
	of which: SME	15,219	11,944	9,430		15,739	12,508	10,142	
	Retail	8,630	5,731	3,754		8,637	5,620	3,776	
	of which: SME	4,694	3,274	1,872		4,691	3,337	1,907	
	Secured by mortgages on immovable property	3,333	3,127	1,469		3,399	3,165	1,407	
	of which: SME	1,499	1,264	545		1,534	1,421	570	
	Exposures in default	1,494	473	603	725	1,407	444	587	725
	Items associated with particularly high risk	2,064	1,823	2,434		2,078	1,818	2,427	
	Covered bonds	118	117	54		470	468	47	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	28,864	18,267	6,203		25,979	16,043	6,642	
	Equity	1,889	1,889	1,883		977	977	1,142	
	Other exposures	15,025	15,025	11,629		15,225	20,051	15,079	
	Standardised Total ⁴				1,369				1,394

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
		(in EUR, %)							
ITALY	Central governments or central banks	22,597	23,860	1,854		24,576	25,903	2,069	
	Regional governments or local authorities	127	122	24		228	223	47	
	Public sector entities	109	100	63		213	213	87	
	Multilateral Development Banks	0	0	0		122	122	24	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,815	3,894	1,681		6,216	4,487	1,987	
	Corporates	21,065	18,450	15,167		21,776	19,043	15,893	
	of which: SME	7,985	6,610	5,157		8,286	6,968	5,461	
	Retail	9,529	9,812	6,101		9,957	9,381	6,337	
	of which: SME	2,699	2,522	1,480		2,958	2,773	1,556	
	Secured by mortgages on immovable property	3,003	2,977	1,097		2,968	2,941	1,085	
	of which: SME	942	938	339		931	926	336	
	Exposures in default	1,589	895	829	854	1,551	684	802	858
	Items associated with particularly high risk	489	426	618		608	324	486	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3,778	3,257	810		3,834	3,499	2,463	
	Equity	98	98	114		160	160	209	
	Other exposures	1,925	1,925	1,451		2,626	2,626	2,156	
	Standardised Total ⁴				6,287				6,493

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
		(in EUR, %)							
UNITED STATES	Central governments or central banks	115	115	119		134	134	187	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	171	171	127		127	127	127	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,845	1,824	244		1,855	1,845	205	
	Corporates	942	693	638		1,051	759	697	
	of which: SME	100	88	82		164	159	157	
	Retail	38	23	14		46	29	17	
	of which: SME	24	20	11		34	26	15	
	Secured by mortgages on immovable property	13	13	6		13	12	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	24	24	5		24	24	24	
	Equity	3	3	3		3	3	3	
	Other exposures	214	214	205		278	278	244	
	Standardised Total ⁴				2				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
		(in EUR, %)							
LUXEMBOURG	Central governments or central banks	6,955	6,955	1		8,603	8,603	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	263	270	0		263	269	0	
	International Organisations	1,089	1,089	0		1,089	1,089	0	
	Institutions	371	203	71		371	207	71	
	Corporates	2,594	1,829	1,371		2,534	2,054	1,793	
	of which: SME	141	120	88		126	111	86	
	Retail	7	2	2		9	3	2	
	of which: SME	7	2	2		9	3	2	
	Secured by mortgages on immovable property	22	22	11		22	22	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	6	5	5	10	5	5	5
	Items associated with particularly high risk	3	3	4		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,549	493	245		1,758	528	267	
	Equity	18	18	24		9	9	14	
	Other exposures	243	243	242		201	209	208	
	Standardised Total ⁴				5				10

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN	Central governments or central banks	52	52	37		62	62	56	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	742	740	51		811	809	43	
	Corporates	31	30	28		34	33	31	
	of which: SME	0	0	0		0	0	0	
	Retail	6	1	0		5	2	1	
	of which: SME	6	1	0		5	2	1	
	Secured by mortgages on immovable property	4	4	2		1	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	459	84	0		259	60	0	
	Collective investments undertakings (CIU)	3	3	1		3	3	3	
	Equity	2	2	2		2	2	2	
	Other exposures	27	27	22	0	27	27	23	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	14	14	11		14	14	10	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,386	3,541	524		8,006	7,976	601	
	Corporates	778	547	528		866	688	643	
	of which: SME	331	240	201		339	272	238	
	Retail	739	240	507		713	238	465	
	of which: SME	100	62	35		111	76	43	
	Secured by mortgages on immovable property	51	20	21		21	11	9	
	of which: SME	0	0	0	4	0	0	0	4
	Exposures in default	24	24	19		24	19	16	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	17	17	17		26	26	26	
	Other exposures	97	97	97	0	83	83	83	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	1,175	1,175	24		1,491	1,491	31	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	787	787	1		753	753	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,609	3,247	623		2,989	2,999	746	
	Corporates	2,053	1,749	1,569		1,749	1,423	1,253	
	of which: SME	906	796	623		850	756	595	
	Retail	2,225	2,055	1,490		2,292	2,094	1,455	
	of which: SME	1,039	909	519		1,170	998	570	
	Secured by mortgages on immovable property	251	250	117		243	242	111	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	52	42	59	0	62	53	75	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	1		2	2	1	
	Equity	7	7	7		7	7	7	
	Other exposures	52	52	52	20	85	85	85	19
	Standardised Total ⁽⁴⁾				20				19

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	633	633	5		163	163	6	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	933	890	239		990	963	261	
	Corporates	781	710	679		698	679	638	
	of which: SME	216	180	149		203	170	141	
	Retail	1,265	1,249	300		1,312	1,254	317	
	of which: SME	261	228	130		278	236	135	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	128	47	46	80	124	50	51	74
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	76	76	76		69	69	70	
	Other exposures	109	109	109	89	22	22	22	90
	Standardised Total ⁽⁴⁾				89				90

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	792	792	9		895	895	13	
	Regional governments or local authorities	59	59	63		63	63	63	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	313	308	84		279	280	74	
	Corporates	281	213	200		296	186	173	
	of which: SME	62	44	34		66	47	36	
	Retail	189	166	116		199	194	115	
	of which: SME	94	46	26		66	46	26	
	Secured by mortgages on immovable property	3,636	3,716	1,635		3,909	3,803	1,699	
	of which: SME	38	38	30		30	30	30	
	Exposures in default	38	30	42	5	41	34	40	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	10	10	11		12	12	16	
	Other exposures	595	595	594	6	526	526	565	8
	Standardised Total ⁽⁴⁾				6				8

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	3,331	3,331	11		3,383	3,383	18	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,717	1,717	1,768		1,768	1,768	1,768	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,568	1,467	317		1,938	1,921	423	
	Corporates	1,499	1,323	1,079		1,691	1,671	1,019	
	of which: SME	330	249	202		295	211	170	
	Retail	713	597	393		848	696	464	
	of which: SME	481	380	176		474	326	186	
	Secured by mortgages on immovable property	175	162	73		172	159	73	
	of which: SME	17	17	17		17	17	17	
	Exposures in default	180	89	114	70	149	74	92	72
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	71	71	71	22	63	63	63	27
	Standardised Total ⁽⁴⁾				22				27

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Cr dit Agricole

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	203,046	1,129	113,189	1,664	12	206,779	1,129	107,345	1,676	0
	Institutions	112,428	424	114,239	17,659	1	110,738	415	113,286	17,664	2
	Corporates	427,510	8,288	326,794	141,354	498	420,054	8,169	317,494	142,208	326
	Corporates - Of Which: Specialised Lending	64,301	2,021	58,677	12,031	276	64,733	1,955	58,701	14,016	131
	Corporates - Of Which: SME	44,427	1,423	36,115	27,064	3	44,894	1,635	36,254	27,145	33
	Retail	669,638	12,803	609,225	101,965	2,470	671,391	12,839	617,762	101,466	2,484
	Retail - Secured on real estate property	414,691	4,600	414,679	44,338	881	423,395	4,328	423,587	43,311	822
	Retail - Secured on real estate property - Of Which: SME	23,212	755	23,211	3,945	163	23,665	773	23,665	4,307	164
	Retail - Secured on real estate property - Of Which: non-SME	391,479	3,805	391,467	38,494	718	399,730	3,556	399,902	37,004	638
	Retail - Qualifying Revolving	19,722	397	19,889	4,094	119	19,797	365	19,889	4,133	83
	Retail - Other Retail - Of Which: SME	228,195	7,405	207,662	53,532	1,670	228,199	7,346	208,407	54,022	1,579
	Retail - Other Retail - Of Which: non-SME	111,764	4,247	112,598	27,589	831	113,327	4,013	114,553	28,361	893
	Retail - Other Retail - Of Which: non-SME	114,432	3,558	115,895	25,943	829	115,277	3,333	115,336	25,740	776
	Equity	19,867	0	19,866	76,786	0	20,502	0	20,501	77,524	0
Other non credit-obligation assets											
IRB Total ³					339,418					341,937	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	194,550	1,129	113,189	1,664	12	203,712	1,129	107,345	1,676	0
	Institutions	71,590	40	73,267	15,322	1	64	68,864	46	70,788	15,938
	Corporates	197,288	3,740	154,798	86,136	110	193,451	3,782	151,992	86,690	65
	Corporates - Of Which: Specialised Lending	10,071	140	9,768	2,779	40	10,247	146	9,955	3,071	16
	Corporates - Of Which: SME	43,790	1,415	35,662	26,798	3	44,173	1,557	35,803	26,954	1
	Retail	603,176	10,327	456,986	79,594	1,803	603,869	10,336	457,389	79,717	1,673
	Retail - Secured on real estate property	393,666	4,143	257,477	11,020	628	2,919	402,059	3,855	261,489	29,386
	Retail - Secured on real estate property - Of Which: SME	21,157	605	21,151	4,142	110	605	992	21,151	5,607	110
	Retail - Secured on real estate property - Of Which: non-SME	372,508	3,537	236,322	25,567	518	2,336	388,009	3,263	239,933	23,609
	Retail - Qualifying Revolving	16,095	248	14,108	2,373	72	226	16,022	235	16,894	2,363
	Retail - Other Retail	193,814	5,108	195,000	41,002	1,101	5,124	195,823	5,099	197,402	45,547
	Retail - Other Retail - Of Which: SME	105,609	3,334	106,099	25,296	548	3,386	107,195	3,247	108,057	26,103
	Retail - Other Retail - Of Which: non-SME	88,207	2,402	88,901	15,706	553	2,138	88,628	2,452	89,345	19,444
	Equity	19,058	0	19,058	71,250	0	1	19,560	0	19,560	73,021
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
ITALY	Central banks and central governments	1,038	0	1,065	510	0	1	974	0	1,429	259
	Institutions	560	0	1,125	366	0	0	573	0	1,130	334
	Corporates	11,621	248	8,651	3,360	32	161	11,636	365	8,726	46
	Corporates - Of Which: Specialised Lending	2,065	53	3,418	408	32	3	2,070	102	3,419	407
	Corporates - Of Which: SME	171	1	72	30	0	1	154	1	21	0
	Retail	37,844	2,130	36,740	13,409	675	1,471	38,367	1,928	37,271	13,201
	Retail - Secured on real estate property	18,698	367	18,685	2,553	122	144	19,182	407	19,170	2,558
	Retail - Secured on real estate property - Of Which: SME	2,041	140	2,041	388	53	351	2,114	146	2,114	375
	Retail - Secured on real estate property - Of Which: non-SME	16,657	227	16,644	2,165	68	89	17,069	229	17,056	2,143
	Retail - Qualifying Revolving	3,196	145	2,725	1,516	47	135	3,173	130	3,623	1,546
	Retail - Other Retail	15,560	1,595	15,330	9,340	507	1,191	15,451	1,391	15,278	9,139
	Retail - Other Retail - Of Which: SME	2,619	805	2,659	1,128	278	865	2,789	996	2,621	2,003
	Retail - Other Retail - Of Which: non-SME	9,742	712	9,672	7,212	231	577	9,662	644	9,657	7,136
	Equity	205	0	205	947	0	0	277	0	277	917
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	16,344	1	0	0	7,947	0	8,461	4
	Institutions	2,498	26	3,668	283	0	26	2,470	24	3,061	276
	Corporates	13,812	381	37,939	11,197	48	321	13,862	252	34,053	19
	Corporates - Of Which: Specialised Lending	7,940	67	6,401	1,406	0	49	7,600	45	6,046	1,914
	Corporates - Of Which: SME	3	1	2	12	0	1	3	1	2	0
	Retail	232	5	186	12	1	2	226	4	184	12
	Retail - Secured on real estate property	172	3	126	12	0	1	166	3	123	12
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	171	3	125	12	0	1	165	3	122	12
	Retail - Qualifying Revolving	28	2	3	0	0	2	2	0	3	0
	Retail - Other Retail	98	2	58	10	0	1	58	11	58	11
	Retail - Other Retail - Of Which: SME	2	1	2	0	0	3	1	3	1	0
	Retail - Other Retail - Of Which: non-SME	56	0	56	0	0	0	55	0	55	0
	Equity	24	0	24	96	0	0	117	0	117	437
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
LUXEMBOURG	(in EUR, %)	8,307	0	8,316	143	0	2	8,071	0	8,479	327	0	1
	Central banks and central governments	2,029	0	2,029	239	0	0	2,378	0	2,369	233	0	0
	Institutions	11,025	49	11,341	3,594	0	0	11,009	3,852	11,009	3,852	0	129
	Corporates	1,385	0	1,287	231	0	0	1,193	0	1,223	295	0	4
	Corporates - Of Which: Specialised Lending	47	2	44	39	0	2	26	2	26	21	0	4
	Corporates - Of Which: SME	1,613	10	136,369	10,680	129	7	1,077	11	142,849	11,145	138	6
	Retail	57	3	136,369	10,574	126	2	60	3	141,209	11,026	114	2
	Retail - Secured on real estate property	1	1	3	1	0	1	1	3	1	0	1	0
	Retail - Secured on real estate property - Of Which: SME	56	2	136,365	10,573	126	2	58	2	141,202	11,026	114	1
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	955	7	1,460	107	3	5	1,017	8	1,549	118	4	4
	Retail - Other Retail	6	2	510	80	3	1	12	0	544	87	4	1
	Retail - Other Retail - Of Which: SME	949	5	950	27	0	3	1,004	7	1,006	31	0	3
	Retail - Other Retail - Of Which: non-SME	200	0	200	843	0	0	313	0	313	962	0	0
Equity	Other non credit-obligation assets												
IRB Total													

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Cr dit Agricole

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
JAPAN	Central banks and central governments	35,084	0	35,268	46	0	0	22,948	0	23,652	89	0	1
	Institutions	1,719	0	1,777	210	0	1	2,026	0	2,402	281	0	1
	Corporates	7,649	306	6,076	1,324	89	70	6,680	296	5,339	1,151	34	80
	Corporates - Of Which: Specialised Lending	2,676	0	2,737	244	82	0	2,390	280	2,493	266	0	26
	Corporates - Of Which: SME	1	0	0	0	0	1	0	1	0	1	0	0
	Retail	186	0	182	1	0	0	189	0	186	1	0	0
	Retail - Secured on real estate property	9	0	6	0	0	0	9	0	6	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	6	0	0	0	9	0	6	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	177	0	177	1	0	0	180	0	180	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	177	0	177	1	0	0	180	0	180	1	0	0
	Equity	6	0	6	23	0	0	6	0	6	23	0	0
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	2,030	0	1,728	6	0	2	2,253	0	1,979	29	0	0
	Institutions	4,460	0	4,708	796	0	1	5,171	0	5,143	869	0	0
	Corporates	17,500	118	13,269	4,576	0	178	16,720	119	15,148	4,818	0	173
	Corporates - Of Which: Specialised Lending	5,843	0	6,714	1,208	0	30	6,827	0	7,041	1,247	0	25
	Corporates - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail	661	19	605	58	1	10	685	11	631	54	1	9
	Retail - Secured on real estate property	289	0	229	28	1	5	281	7	231	25	1	5
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	286	8	226	27	1	5	288	7	229	24	1	5
	Retail - Qualifying Revolving	7	0	10	1	0	0	8	1	11	1	0	0
	Retail - Other Retail	365	11	367	29	1	4	388	4	389	29	0	4
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	362	11	364	28	0	4	386	4	387	28	0	4
	Equity	53	0	53	189	0	0	49	0	49	173	0	0
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
GERMANY	Central banks and central governments	8,267	0	8,747	16	0	0	7,852	0	8,323	21	0	1
	Institutions	2,308	0	2,860	615	0	0	2,251	0	2,847	654	0	0
	Corporates	11,529	289	11,619	2,990	24	288	11,368	286	11,073	3,086	0	221
	Corporates - Of Which: Specialised Lending	1,239	0	1,812	174	0	0	1,287	0	1,823	171	0	5
	Corporates - Of Which: SME	2	0	1	0	0	0	2	0	1	0	0	0
	Retail	4,947	86	4,422	1,266	26	82	4,554	90	4,528	1,795	27	83
	Retail - Secured on real estate property	77	2	52	6	0	1	85	2	58	6	0	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76	2	51	5	0	1	83	2	57	6	0	2
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	4,368	84	4,367	1,260	26	80	4,467	88	4,467	1,789	27	82
	Retail - Other Retail - Of Which: SME	40	1	40	6	0	1	42	1	42	6	0	0
	Retail - Other Retail - Of Which: non-SME	4,328	83	4,328	1,254	26	80	4,425	87	4,425	1,782	27	82
	Equity	30	0	30	90	0	0	36	0	36	106	0	0
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
NETHERLANDS	Central banks and central governments	294	0	328	0	0	0	321	0	311	0	0	0
	Institutions	5,202	0	4,919	723	0	0	4,672	0	4,408	753	0	0
	Corporates	11,114	530	7,361	2,824	17	58	11,392	580	8,388	3,395	36	105
	Corporates - Of Which: Specialised Lending	1,238	0	1,187	128	0	0	1,077	0	1,120	102	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	71	71	63	32	32	2
	Retail	72	11	61	6	0	1	72	11	63	1	0	1
	Retail - Secured on real estate property	42	1	30	5	0	1	43	1	32	4	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	41	1	30	5	0	1	42	1	31	4	0	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	28	10	29	1	0	0	29	10	29	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	28	10	29	1	0	0	29	10	29	1	0	0
	Equity	53	0	53	182	0	0	23	0	23	71	0	0
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
SWITZERLAND	Central banks and central governments	3,630	0	3,687	0	0	0	3,273	0	2,327	2	0	0
	Institutions	1,830	0	1,699	142	0	1	1,800	0	1,764	138	0	1
	Corporates	7,507	7	4,281	1,677	0	12	7,992	86	4,477	1,596	47	34
	Corporates - Of Which: Specialised Lending	2,232	0	1,139	315	0	2	2,777	29	1,504	204	17	3
	Corporates - Of Which: SME	34	0	27	7	0	0	19	0	20	9	0	9
	Retail	1,767	50	1,507	122	4	30	1,670	48	1,608	127	4	30
	Retail - Secured on real estate property	820	33	595	77	3	18	827	33	570	73	2	18
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	818	33	593	76	3	18	825	33	568	73	2	18
	Retail - Qualifying Revolving	9	0	11	1	0	0	9	0	12	1	0	0
	Retail - Other Retail	939	16	941	44	1	12	1,024	15	1,026	52	1	11
	Retail - Other Retail - Of Which: SME	29	0	29	1	0	0	28	0	28	1	0	0
	Retail - Other Retail - Of Which: non-SME	910	16	912	43	1	12	996	15	998	51	1	11
	Equity	13	0	13	21	0	0	13	0	13	21	0	0
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

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		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defined	Of which: undetected	Of which: defined	Of which: undetected
(in EUR, %)													
Consolidated data	Central banks and central governments	329,304	52	351,203	2,757	0	0	327,673	0	347,654	2,731	0	0
	Institutions	116,067	415	119,397	16,167	0	0	138,766	408	110,178	17,360	0	415
	Corporates	448,204	8,289	324,238	150,355	171	6,850	431,117	8,677	324,213	151,503	683	6,970
	Corporates - Of Which: Specialised Lending	47,228	1,980	59,083	10,301	120	689	67,133	2,161	95,818	14,658	121	899
	Corporates - Of Which: SME	45,730	1,629	52,669	27,215	8	1,897	60,460	2,110	89,710	27,980	210	2,187
	Retail	679,803	11,846	688,693	105,221	2,442	10,372	703,356	12,063	701,570	105,307	2,485	10,372
	Retail - Secured on real estate property	428,249	4,230	428,241	43,480	810	3,074	445,452	4,378	443,441	43,386	815	3,113
	Retail - Secured on real estate property - Of Which: SME	24,021	751	24,023	6,209	138	770	25,478	823	25,475	6,494	185	862
	Retail - Secured on real estate property - Of Which: non-SME	404,517	3,479	404,509	37,171	652	2,303	417,976	3,555	417,966	36,902	630	2,331
	Retail - Qualifying Revolving	19,700	342	19,575	4,055	76	222	19,689	325	19,680	4,129	74	226
	Retail - Other Retail	231,740	7,268	233,543	54,646	1,556	6,395	238,303	7,301	238,249	54,792	1,596	7,071
	Retail - Other Retail - Of Which: SME	115,317	4,025	116,462	28,895	805	4,240	117,646	4,124	118,393	29,146	890	4,928
	Retail - Other Retail - Of Which: non-SME	116,426	3,243	117,081	25,851	751	3,155	119,359	3,238	119,857	25,647	746	2,643
	Equity	20,535	0	20,440	77,651	0	0	20,853	0	20,750	79,152	0	0
	Other non credit-obligation assets												
	IRB Total ³			351,152							353,054		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: subordinated	Of which: subordinated	Of which: subordinated	Of which: subordinated
(in EUR, %)													
FRANCE	Central banks and central governments												
	Institutions	224,241	0	221,240	591	0	22	238,181	0	225,151	662	0	40
	Corporates	66,128	32	68,130	9,677	0	29	61,164	28	63,242	9,587	0	35
	Corporates - Of Which: Specialised Lending	201,479	3,808	151,307	87,320	11	4,253	199,109	3,900	152,759	89,197	103	4,145
	Corporates - Of Which: SME	10,826	151	9,985	3,000	4	100	10,496	174	10,126	3,209	0	210
	Corporates - Of Which: Non-SME	44,880	1,582	36,222	27,015	0	1,884	45,265	1,594	36,743	26,246	0	1,901
	Retail	620,351	9,668	479,299	74,029	1,661	8,000	632,566	9,591	498,856	72,612	1,603	8,009
	Retail - Secured on real estate property	406,710	3,775	363,428	29,464	571	2,889	418,445	3,710	388,277	28,433	516	2,876
	Retail - Secured on real estate property - Of Which: SME	21,235	561	21,322	5,812	105	116	22,461	560	22,459	5,812	115	711
	Retail - Secured on real estate property - Of Which: Non-SME	384,775	3,193	241,807	23,532	465	2,178	394,004	3,127	245,844	22,603	430	2,165
	Retail - Qualifying Revolving	18,949	225	16,664	2,542	38	206	18,728	218	16,903	2,547	39	210
	Retail - Other Retail	197,702	5,669	199,307	42,023	1,052	5,796	200,383	5,663	201,425	41,823	1,048	5,821
	Retail - Other Retail - Of Which: SME	109,064	3,276	109,789	26,480	569	3,715	110,133	3,319	110,692	26,535	587	3,853
	Retail - Other Retail - Of Which: Non-SME	88,236	2,392	89,238	15,543	483	2,081	90,250	2,344	90,733	15,288	461	1,969
	Equity	19,595	0	19,500	72,611	0	1	19,854	0	19,756	73,577	0	0
	Other non credit-obligation assets												
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: subordinated	Of which: subordinated		
(in EUR, %)													
ITALY	Central banks and central governments	940	0	1,421	244	0	0	867	0	1,359	241	0	0
	Institutions	545	0	951	302	0	0	552	0	1,030	320	0	0
	Corporates	111,410	333	6,357	2,620	0	131	10,225	978	13,124	5,332	0	288
	Corporates - Of Which: Specialised Lending	2,114	53	3,419	404	3	2	2,423	282	3,727	953	0	68
	Corporates - Of Which: SME	152	1	23	21	0	0	1,607	509	2,644	1,046	0	277
	Retail	38,815	1,865	37,446	13,111	596	1,310	46,444	2,134	44,789	14,470	696	1,464
	Retail - Secured on real estate property	19,693	392	19,481	2,521	123	145	24,618	602	24,602	3,226	186	217
	Retail - Secured on real estate property - Of Which: SME	2,088	284	2,881	372	53	57	3,019	788	3,021	1,049	69	89
	Retail - Secured on real estate property - Of Which: non-SME	17,409	224	17,397	2,148	70	87	21,396	366	21,583	2,589	107	128
	Retail - Qualifying Revolving	1,810	117	2,452	1,548	186	116	2,928	106	2,918	1,577	15	115
	Retail - Other Retail	15,511	1,337	15,134	9,243	435	1,049	17,885	1,425	17,288	9,656	475	1,132
	Retail - Other Retail - Of Which: SME	5,935	791	21,376	2,172	229	513	7,151	762	6,682	2,486	235	562
	Retail - Other Retail - Of Which: non-SME	9,608	607	9,587	7,070	206	536	10,734	642	10,586	7,230	230	570
	Equity	307	0	307	1,015	0	0	351	0	351	1,210	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

														IRB Approach												
														As of 31/03/2021				As of 30/06/2021								
														Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
															Of which: off-balance		Of which: off-balance		Of which: off-balance		Of which: off-balance					
(in EUR, %)																										
UNITED STATES	Central banks and central governments														8,701	0	9,176	5	0	1	7,025	0	7,565	6	0	1
	Institutions														2,179	25	3,528	298	0	26	2,477	25	3,697	439	0	25
	Corporates														25,298	267	38,344	13,807	40	415	40,031	117	34,638	12,719	44	383
	Corporates - Of Which: Specialised Lending														7,994	93	5,967	2,250	29	85	7,627	94	6,062	2,346	40	106
	Corporates - Of Which: SME														3	1	2	1	0	1	3	1	2	1	0	1
	Retail														238	4	185	24	1	2	247	5	205	26	1	3
	Retail - Secured on real estate property														167	3	122	13	0	2	171	3	126	12	0	2
	Retail - Secured on real estate property - Of Which: SME														1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME														166	3	122	13	0	2	170	3	125	11	0	2
	Retail - Qualifying Revolving														2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail														59	2	59	10	0	1	74	2	76	14	0	0
	Retail - Other Retail - Of Which: SME														3	1	3	2	0	0	3	1	3	1	0	0
	Retail - Other Retail - Of Which: non-SME														56	0	56	9	0	0	71	0	74	13	0	0
	Equity														95	0	95	357	0	0	126	0	126	474	0	0
	Other non credit-obligation assets																									
	IRB Total:																									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach															
As of 31/03/2021															
As of 30/06/2021															
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)															
LUXEMBOURG															
Central banks and central governments															
Institutions	7,867	0	7,868	133	0	1	7,574	0	7,574	143	0	0	0	0	0
Corporates	2,927	0	2,865	265	0	0	4,650	0	4,588	346	0	0	0	0	0
Corporates - Of Which: Specialised lending	13,992	78	11,830	4,284	16	138	14,320	59	12,616	4,512	22	131	0	0	0
Corporates - Of Which: SME	1,157	27	1,222	363	15	4	1,764	26	1,775	417	22	5	0	0	0
Corporates - Of Which: SME	59	2	34	25	0	2	59	2	39	22	2	0	0	0	0
Retail	1,285	11	145,819	11,461	15	6	1,282	14	120,771	11,715	112	4	0	0	0
Retail - Secured on real estate property	99	3	140,013	11,320	111	2	62	3	140,003	11,546	108	2	0	0	0
Retail - Secured on real estate property - Of Which: SME	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	57	2	140,011	11,319	111	1	60	2	140,001	11,544	108	1	0	0	0
Retail - Qualifying Revolving	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,225	8	1,622	142	4	3	1,199	11	1,695	109	4	1	0	0	0
Retail - Other Retail - Of Which: SME	12	0	608	106	4	1	14	3	689	113	4	1	0	0	0
Retail - Other Retail - Of Which: non-SME	1,213	8	1,214	36	0	3	1,185	8	1,186	96	0	0	0	0	0
Equity	293	0	293	890	0	0	299	0	299	920	0	0	0	0	0
Other non credit-obligation assets															
SIB Total															

													IRB Approach															
													As of 31/03/2021						As of 30/06/2021									
													Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount		Value adjustments and provisions	
													Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)																												
JAPAN	Central banks and central governments												31,172	0	31,275	79	0	2	25,946	0	30,119	108	0	1	0	0	0	
	Institutions												2,339	0	2,493	278	0	0	1,921	0	2,025	260	0	1	0	0		
	Corporates												9,704	294	8,389	1,672	9	8,003	260	7,771	1,728	0	74	0	0			
	Corporates - Of Which: Specialised Lending												2,405	280	2,544	311	8	79	2,433	275	2,543	453	0	73	0	0		
	Corporates - Of Which: SME												1	0	1	1	0	1	0	1	1	0	0	0	0			
	Retail												201	0	198	1	0	0	266	0	263	1	0	0	0	0		
	Retail - Secured on real estate property												0	0	0	0	0	0	8	0	5	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME												0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME												8	0	5	0	0	0	8	0	5	0	0	0	0	0		
	Retail - Qualifying Revolving												0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail												193	0	193	0	0	0	258	0	258	1	0	0	0	0		
	Retail - Other Retail - Of Which: SME												0	0	0	0	0	0	258	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME												193	0	193	0	0	0	0	258	1	1	0	0	0	0	0	
Equity												6	0	6	21	0	0	6	0	6	21	0	0	0	0	0		
Other non credit-obligation assets																												
IRB Total																												

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount		
		Direct exposures															
		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Austria	0 89 163 96 198 79 102	0 0 162 67 182 62 80	0 0 52 30 16 17 22	0 0 0 0 0 0 0	0 0 108 51 0 0 0	0 61 3 16 182 62 80	0 0 0 0 0 0 0	0 28 0 0 0 0 0	0 0 0 2 0 11 0	0 0 0 100 0 25 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	20			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Belgium	2 193 462 673 1,082 2,448 893	2 192 461 673 1,082 2,414 893	2 1 64 8 141 34 109	0 0 0 0 0 0 0	0 104 381 598 384 1,281 784	0 0 0 0 0 1,133 0	0 1 2 4 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	387			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			Bulgaria	5,753	5,524	358	0	2,748	2,647	3	5	0	0	0	0	387	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total				Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total					Czech Republic	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Denmark					0 25 30 18 131 184 0	0 25 30 18 131 184 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 25 30 18 84 0 0	0 0 0 0 47 184 0	0 0 0 0 0 2 8	0 1 26 18 0 50 500	0 0 0 4 0 68 78	0 0 0 200 0 775 665	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Estonia				388	388	0	0	109	279	36	684	149	1,640	0	0

(min EUR)

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg	191 142 586 616 1,198 832 136	191 142 586 616 1,198 832 136	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 26 0 240 285 142 0	191 116 0 581 914 690 136	0 0 0 7 141 109 207	0 0 118 369 3,856 1,717 3,889	0 0 0 0 30 90 49	0 0 608 347 1,573 1,979 385	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		3,701	3,701	0	0	698	3,002	1,174	10,050	214	5,391	0	0	149	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	5 5 32 81 37 69 127	0 5 32 81 37 49 109	5 0 32 42 0 20 18	0 0 0 0 0 0 0	0 0 0 0 25 29 0	0 5 0 0 12 20 109	2 0 0 3 1 2 0	70 2 0 67 57 16 0	0 0 21 38 0 12 4	0 0 142 458 6 67 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		355	312	117	0	54	185	9	213	74	677	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	323 0 0 0 414 0 0	323 0 443 0 414 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 184 0 0	323 0 443 0 229 0 0	0 0 0 0 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		1,179	1,179	0	0	950	229	0	2	0	2	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	2 9 0 0 25 29 2	2 5 0 0 25 23 1	2 9 0 0 7 6 2	0 0 0 0 0 0 0	0 0 0 0 18 23 0	0 0 0 0 0 0 0	0 4 0 0 0 2 0	0 87 1 0 0 52 0	0 0 0 0 0 0 0	0 0 0 5 371 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		67	57	25	0	0	42	6	101	52	385	0	0	38	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	0 30 0 0 0 0 0	0 30 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 30 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		30	30	0	0	30	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia	1 0 0 0 1 5 1	1 0 0 0 1 5 1	1 0 0 0 1 5 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		9	8	9	0	0	0	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			Risk weighted exposure amount	
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Spain	520	520	19	0	200	300	0	0	69	1,450	0	0	229		
I 3M - 1Y f		963	921	76	0	814	72	47	339	0	44	0	0			
I 1Y - 2Y f		202	198	3	0	102	97	16	200	3	40	10	0			
I 2Y - 3Y f		196	196	111	0	95	84	0	0	1	250	0	0			
I 3Y - 5Y f		260	170	107	0	84	69	0	0	0	8	0	0			
I 5Y - 10Y f		338	293	66	0	162	110	25	196	5	55	0	0			
I 10Y - more	146	14	132	0	13	2	0	0	0	0	0	0	0			
Total		2,624	2,210	514	0	1,375	735	89	735	79	1,848	11	0	0		
I 0 - 3M f	Sweden	0	0	2	0	204	0	6	557	2	116	0	0	13		
I 3M - 1Y f		207	207	1	0	280	76	34	246	4	79	0	0			
I 1Y - 2Y f		357	357	1	0	280	76	13	153	0	0	0	0			
I 2Y - 3Y f		216	216	0	0	165	51	3	43	2	34	35	0			
I 3Y - 5Y f		81	81	0	0	58	22	1	22	2	77	0	0			
I 5Y - 10Y f		1	1	0	0	0	24	6	24	4	28	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	21	56	0	0	0			
Total		861	861	4	0	708	150	63	1,044	35	391	35	0	0		
I 0 - 3M f	United Kingdom	2,119	2,119	0	0	0	0	0	0	0	0	0	0	28		
I 3M - 1Y f		0	0	0	0	0	0	0	119	28	387	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	12	459	13	416	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	10	249	1	70	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	25	584	18	864	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	1	83	17	761	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2,119	2,119	2,119	0	0	0	49	1,493	76	2,498	0	0	0		
I 0 - 3M f	Iceland													0		
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Liechtenstein													0		
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Norway	9	9	0	0	0	9	4	7	0	0	0	0	0		
I 3M - 1Y f		71	71	3	0	61	7	13	46	0	0	0	0			
I 1Y - 2Y f		99	99	0	0	82	17	0	0	0	0	0	0			
I 2Y - 3Y f		44	44	0	0	44	0	0	0	0	0	0	0			
I 3Y - 5Y f		98	98	0	0	41	56	0	1	4	0	0	0			
I 5Y - 10Y f		521	521	0	0	184	337	3	62	13	72	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	4	30	0	0	0			
Total		842	842	4	0	412	427	20	115	18	105	0	0	0		
I 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	3	59	0	0	0			
Total		0	0	0	0	0	0	0	0	3	59	0	0	0		
I 0 - 3M f	Canada	169	169	0	0	52	117	4	499	9	590	0	0	96		
I 3M - 1Y f		230	230	0	0	138	92	10	100	8	272	0	0			
I 1Y - 2Y f		798	798	0	0	644	154	0	0	4	60	41	0			
I 2Y - 3Y f		399	399	0	0	361	38	8	136	25	371	0	0			
I 3Y - 5Y f		910	910	0	0	304	606	26	238	156	1,853	0	0			
I 5Y - 10Y f		405	405	30	0	132	242	14	91	3	146	0	0			
I 10Y - more	0	0	0	0	0	0	0	7	53	0	0	0	0			
Total		2,911	2,911	30	0	1,631	1,250	69	1,117	206	3,293	41	0	0		
I 0 - 3M f	Hong Kong	546	546	26	0	34	486	47	2,602	12	947	0	0	7		
I 3M - 1Y f		354	354	6	0	31	316	0	231	2	524	0	0			
I 1Y - 2Y f		30	30	0	0	0	0	0	10	1	70	0	0			
I 2Y - 3Y f		65	8	65	0	0	0	0	0	0	69	0	0			
I 3Y - 5Y f		72	25	60	0	0	12	1	103	72	1	202	0		0	
I 5Y - 10Y f		70	70	70	0	0	0	2	20	1	129	0	0			
I 10Y - more	1	1	1	0	0	0	0	0	0	0	0	0	0			
Total		1,138	941	258	0	65	814	51	2,968	17	1,942	0	0	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2020

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
(mln EUR)		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Japan	845 340 617 326 487 69 382 3,066	845 340 617 326 481 19 382 2,627	0 1 18 0 6 50 382 456	0 0 0 0 0 0 0 0	0 89 150 273 319 6 0 0	845 251 449 52 162 12 1,695	11 1 0 0 2 23 103 140	991 80 5 1 15 491 1,695 3,344	0 0 0 1 14 4 5 24	38 88 0 13 158 118 156 571	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	69	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	U.S.	789 292 69 146 217 360 2,078	127 626 183 69 146 85 21 1,042	83 270 292 69 146 132 360 1,352	0 0 0 0 0 0 0 0	32 0 0 0 43 0 0 75	95 514 67 0 0 42 0 650	3 1 4 2 0 1 11	70 24 67 57 0 0 49 267	1 2 2 0 0 0 4	43 0 115 19 0 50 49 275	0 24 0 24 0 0 0 24	0 0 0 0 0 0 0 0	1	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	China	142 154 57 15 93 13 1 473	142 154 57 15 93 12 0 472	0 91 57 15 48 13 1 224	0 0 0 0 0 0 0 0	0 154 0 0 0 0 0 75	142 63 0 57 10 0 0 650	1 2 1 2 2 0 0 11	49 163 29 57 41 0 0 267	0 0 0 2 2 0 0 325	0 25 29 90 77 0 0 220	77 24 0 0 0 0 0 101	0 0 0 0 0 0 0 0	27	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Switzerland	0 0 46 0 0 0 0 46	0 0 46 0 0 0 0 46	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 46 0 0 0 0 46	0 0 0 0 0 0 0 0	199 142 78 17 21 0 0 457	13,757 4,923 2,651 789 582 0 0 22,701	49 25 15 10 12 0 0 111	2,369 1,244 589 257 819 0 0 5,277	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	13	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Other advanced economies non EEA	1,130 642 510 149 97 67 25 2,641	1,130 642 486 149 25 67 0 2,524	964 293 105 137 0 87 25 2,090	0 0 0 0 0 0 0 0	0 0 9 12 0 0 0 0	166 349 15 0 0 0 0 46	58 33 10 9 7 2 5 125	3,021 1,266 642 2,343 307 45 74 7,697	29 21 10 7 8 25 0 94	1,709 1,175 200 164 170 193 0 3,610	1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0	75	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Other Central and eastern Europe countries non EEA	3 13 32 27 27 20 0 124	3 13 32 27 27 20 0 124	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 17 13 27 0 20 0 30	3 13 14 15 17 20 0 94	0 0 0 0 0 0 0 0	0 0 7 1 0 0 0 25	0 0 0 16 1 0 0 1	0 0 2 0 0 0 0 19	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Middle East	43 135 124 1,931 1,275 346 137 3,991	43 135 124 1,931 1,275 346 137 3,990	1 1 1 0 0 0 0 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	42 135 123 1,931 1,275 345 136 3,988	0 2 0 5 0 33 2 43	0 92 14 221 1 172 0 509	0 0 0 4 1 6 0 2	0 88 202 221 61 59 0 175	8 360 202 221 59 59 0 1,520	0 1 0 0 0 0 0 0	1	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total	Latin America and the Caribbean	104 85 55 38 37 38 4 360	104 85 55 38 37 38 4 360	0 8 0 0 0 0 0 8	0 0 0 0 0 0 0 0	97 15 0 0 0 0 0 112	7 42 55 37 38 4 136 3,988	0 0 0 0 1 0 0 43	0 0 0 33 24 12 0 509	0 0 0 0 0 7 0 2	0 40 26 16 150 209 0 175	0 0 5 70 150 209 0 1,520	0 0 1 0 0 0 1 0	265	
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I I 3Y - 5Y I I 5Y - 10Y I I 10Y - more Total		360 360 8 0 0 0 0 360	360 360 0 0 0 0 0 360	8 0 0 0 0 0 0 8	0 0 0 0 0 0 0 0	112 240 0 0 0 0 0 240	2 129 0 0 0 0 0 129	2 1 0 0 0 0 0 1	129 105 0 0 0 0 0 105	1 0 0 0 0 0 0 105	435 0 0 0 0 0 0 435	0 0 0 0 0 0 0 435	50		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	299	299	0	0	136	162	0	0	0	0	43	0		
[3M - 1Y]		233	233	0	0	97	136	0	6	0	7	23	0		
[1Y - 2Y]		257	257	0	0	119	138	0	8	0	7	175	0		
[2Y - 3Y]		273	273	0	0	106	167	0	3	0	2	188	0		
[3Y - 5Y]		222	222	0	0	117	105	0	1	0	2	49	0		
[5Y - 10Y]		171	171	0	0	94	77	0	0	0	0	0	0		
[10Y - more	51	51	0	0	0	51	0	0	0	0	0	0	0		
Total		1,506	1,506	0	0	670	836	0	18	0	18	478	0	670	
[0 - 3M]	Others	300	300	22	0	65	213	0	17	1	197	29	0		
[3M - 1Y]		236	236	0	0	162	74	0	6	2	83	0	0		
[1Y - 2Y]		341	341	0	0	255	86	0	1	0	1	68	0		
[2Y - 3Y]		75	75	1	0	0	74	1	31	1	32	92	0		
[3Y - 5Y]		123	123	2	0	0	122	1	28	1	85	138	0		
[5Y - 10Y]		159	159	0	0	0	159	0	5	0	7	0	0		
[10Y - more	6	6	0	0	0	6	0	0	0	0	0	0	0		
Total		1,240	1,240	24	0	482	734	2	89	5	405	327	0	266	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe,

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And

Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

		As of 30/06/2021														
		Direct exposures														
(min EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Austria	44	44	0	0	28	16	0	0	0	0	0	0	0		
[3M - 1Y]		109	109	22	0	40	47	0	0	0	0	0	0	0		
[1Y - 2Y]		96	96	22	0	71	3	0	0	0	1	100	0	0		
[2Y - 3Y]		16	16	0	0	0	16	0	0	0	0	0	0	0		
[3Y - 5Y]		193	190	3	0	0	189	0	0	0	0	0	0	0		
[5Y - 10Y]		78	55	23	0	0	55	0	0	0	10	25	0	0		
[10Y - more]		97	94	18	0	0	79	0	0	0	0	0	0	0		
Total		633	603	89	0	140	404	0	0	0	12	128	0	0	15	
[0 - 3M]	Belgium	74	66	35	0	0	35	0	0	0	0	0	0	0		
[3M - 1Y]		205	191	143	0	62	0	2	3	0	0	0	0	0		
[1Y - 2Y]		1,011	982	29	0	897	85	0	0	1	262	0	0	0		
[2Y - 3Y]		527	524	32	0	220	275	0	0	2	94	0	0	0		
[3Y - 5Y]		1,437	1,421	16	0	1,030	390	0	0	0	0	0	0	0		
[5Y - 10Y]		1,679	1,565	114	0	445	1,120	0	0	4	160	0	0	0		
[10Y - more]		1,214	1,030	184	0	88	942	0	0	86	0	0	0	0		
Total		6,147	5,778	556	0	2,743	2,848	2	3	104	516	0	0	0	412	
[0 - 3M]	Bulgaria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	146	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	147	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	1	0	8	0	0	0	0		
[1Y - 2Y]		47	47	0	0	0	47	30	130	0	0	0	0	0		
[2Y - 3Y]		5	5	0	0	0	5	0	5	3	200	0	0	0		
[3Y - 5Y]		156	156	0	0	83	73	0	0	0	0	0	0	0		
[5Y - 10Y]		168	168	0	0	0	168	1	50	54	775	0	0	0		
[10Y - more]		0	0	0	0	0	46	29	0	655	0	0	0			
Total		377	377	0	0	83	294	81	689	86	1,640	0	0	0	49	
[0 - 3M]	Estonia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2021

(min EUR)		As of 30/06/2021													Risk weighted exposure amount			
		Direct exposures																
		On balance sheet				Derivatives				Off balance sheet								
		Off-balance sheet exposures																
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions					
								Carrying amount	Notional amount	Carrying amount	Notional amount							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland	0 2 70 0 0 293 27	0 2 69 0 570 286 0	0 2 0 62 194 0	0 0 0 0 0 0	0 0 0 361 92 0	0 0 0 147 119 0	0 6 15 63 86 0	0 290 388 987 1,058 2,197 169	0 10 52 0 117 133 92	-70 1,003 1,570 0 1,575 3,264 1,325	0 0 0 0 0 0 0	0 0 0 0 0 0 0					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		France	962 1,264 5,685 4,409 6,159 8,286 22,325 28,420	927 1,232 5,274 4,279 6,049 7,634 21,351 27,377	99 94 1,060 130 101 855 974 1,043	0 0 0 0 0 0 0	555 233 1,241 1,570 791 2,643 208	308 4,392 3,038 4,076 6,640 18,709 27,165	290 7 16 41 70 635 1,993	5,089 1,191 435 4,076 1,157 18,709 10,854	405 2 50 16 81 97 97	8,807 6,710 2,953 680 272 3,089 2,037 1,346	0 607 2,553 218 279 267 312 1	0 1 0 0 0 21 1				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			Germany	76,538 2,276 2,559 1,235 2,480 3,055 554	73,187 1,956 2,333 1,184 2,335 2,041 98	4,257 824 1,098 51 682 1,015 586	0 0 0 0 0 0 0	7,085 615 2,333 526 1,250 597 0	65,189 837 44 617 658 548 1,444 10	2,792 36 734 15 32 26 286 292	22,668 1,099 52 30 295 442 1,356 1,115	427 26 2,278 639 494 142 138 300	17,889 2,134 0 639 0 0 856 0	5,982 0 0 0 0 0 0 0	23 0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total				Croatia	12,313 0 0 0 0 0 0	9,970 0 0 0 0 0 0	4,281 0 0 0 0 0 0	0 0 0 0 0 0 0	3,832 0 0 0 0 0 0	4,200 0 0 0 0 0 0	731 0 0 0 0 0 0	5,484 0 0 0 0 0 0	610 0 0 0 0 0 0	7,325 0 0 0 0 0 0	0 0 0 0 0 0 0	37 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total					Greece	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total						Hungary	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total							Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy							1 268 1,561 3,063 4,277 2,070 2,749 609	1 241 1,474 2,961 4,186 1,948 2,242 107	1 168 978 410 401 122 543 412	0 0 0 0 0 0 0 0	0 29 260 36 287 1,320 1,224 0	0 71 323 2,617 3,589 608 982 197	0 0 0 0 0 0 0 0	0 15 233 13 174 2,625 186 1,138	0 0 11 25 9 31 3 14	0 39 0 268 323 148 86 129	0 16 7 1 0 0 1 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Latvia						14,597 268 1,561 3,063 4,277 2,070 2,749 609	13,749 241 1,474 2,961 4,186 1,948 2,242 107	3,032 168 978 410 401 122 543 412	0 0 0 0 0 0 0 0	3,157 29 260 36 287 1,320 1,224 0	8,498 71 323 2,617 3,589 608 982 197	458 0 0 0 0 0 0 0	4,585 15 233 13 174 2,625 186 1,138	47 0 11 25 9 31 3 14	994 39 0 268 323 148 86 129	28 16 7 1 0 0 1 0

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(min EUR)															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Lithuania														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Luxembourg	66 114 821 990 565 567 134	66 114 821 990 565 567 134	0 0 0 0 0 0 0	0 0 0 0 0 0 0	26 5 238 990 255 567 134	40 109 582 990 310 567 134	0 0 5 27 61 84 699	0 0 0 15 4,362 3,225 4,688	0 0 19 23 23 59 15	0 0 736 725 963 2,025 105	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		3,256	3,256	0	0	524	2,732	877	12,490	131	4,553	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Malta														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Netherlands	8 2 40 15 26 62 135	7 0 38 13 26 49 107	3 0 2 2 0 13 28	0 0 0 0 0 0 0	0 0 0 13 26 29 107	5 0 38 0 0 13 107	0 0 0 3 0 2 5	8 1 69 1 0 17 0	2 17 22 5 3 11 0	293 146 475 5 89 53 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		248	240	50	0	54	183	5	96	54	1,062	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Poland	0 0 446 459 0 13 0	0 0 446 459 0 13 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 446 230 0 13 676	0 0 446 229 0 13 245	0 0 0 0 0 0 0	0 0 1 2 0 0 2	0 0 0 0 0 65 0	0 0 0 0 0 371 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		921	921	0	0	0	676	245	2	0	2	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Portugal	8 9 9 18 2 37 4	8 9 9 18 2 37 4	0 0 0 1 2 11 4	0 0 0 0 0 0 0	0 0 0 18 0 25 0	0 0 0 18 0 25 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 65 2 0	0 0 0 0 371 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		87	70	44	0	0	43	2	14	71	590	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Romania	16 14 0 0 0 0 0	16 14 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	16 14 0 0 0 0 0	16 14 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		30	30	0	0	30	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovakia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Slovenia	0 1 0 0 0 4 4	0 1 0 0 0 4 4	0 0 0 0 0 4 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total		9	9	9	0	0	0	0	0	0	0	0	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount	
		Direct exposures														
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Spain	206	206	5	0	202	0	33	155	0	13	0	0			
I 3M - 1Y f		449	417	32	0	301	116	35	1,724	0	1	0	0			
I 1Y - 2Y f		14	0	14	0	0	0	63	1,590	15	130	10	0			
I 2Y - 3Y f		260	256	106	0	154	0	0	0	0	0	0	0			
I 3Y - 5Y f		136	88	49	0	74	13	0	0	0	8	0	0			
I 5Y - 10Y f		141	35	106	0	35	0	21	182	10	205	0	0			
I 10Y - more		113	0	113	0	0	0	0	0	0	0	0	0			
Total		1,320	1,002	425	0	577	318	153	3,652	25	357	10	0	182		
I 0 - 3M f	Sweden	1	1	1	0	0	0	5	521	0	58	0	0			
I 3M - 1Y f		186	186	1	0	185	0	33	352	7	271	0	0			
I 1Y - 2Y f		448	448	0	0	318	129	0	32	6	150	0	0			
I 2Y - 3Y f		296	296	0	0	296	0	0	18	1	8	35	0			
I 3Y - 5Y f		81	81	1	0	58	22	1	9	5	69	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	6	23	2	32	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	16	55	0	0			
Total		1,012	1,012	3	0	857	152	54	954	36	644	35	0	13		
I 0 - 3M f	United Kingdom	1,515	1,515	1,515	0	0	0	2	63	55	2,294	0	0			
I 3M - 1Y f		0	0	0	0	0	0	1	142	41	502	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	9	127	37	541	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	7	20	240	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	16	672	0	984	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	29	1,656	100	1,809	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		1,515	1,515	1,515	0	0	0	57	2,680	299	6,371	0	0	48		
I 0 - 3M f	Iceland															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Liechtenstein															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Norway	24	24	3	0	21	0	0	4	0	0	0	0			
I 3M - 1Y f		103	103	0	0	85	18	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		73	73	0	0	73	0	1	51	0	0	0	0			
I 3Y - 5Y f		303	303	0	0	61	242	0	0	0	4	0	0			
I 5Y - 10Y f		331	331	0	0	162	169	7	30	4	77	0	0			
I 10Y - more		0	0	0	0	0	0	82	1	31	0	0				
Total		834	834	3	0	401	429	8	187	6	111	0	0	0		
I 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	2	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	4	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	8	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	1	16	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	1	34	0	0			
I 10Y - more		0	0	0	0	0	0	5	60	0	1	0	0			
Total		0	0	0	0	0	0	5	60	2	66	0	0	0		
I 0 - 3M f	Canada	158	158	0	0	141	17	12	995	23	1,038	0	0			
I 3M - 1Y f		787	787	0	0	574	213	2	205	9	226	0	0			
I 1Y - 2Y f		424	424	0	0	424	0	0	0	23	385	42	0			
I 2Y - 3Y f		671	671	0	0	229	442	9	166	106	1,809	0	0			
I 3Y - 5Y f		697	697	1	0	242	454	19	230	19	298	0	0			
I 5Y - 10Y f		505	505	1	0	193	312	15	163	6	151	0	0			
I 10Y - more		0	0	0	0	0	0	1	38	0	0	0	0			
Total		3,242	3,242	2	0	1,803	1,437	58	1,797	185	3,908	42	0	109		
I 0 - 3M f	Hong Kong	583	583	99	2	57	0	0	40	12	761	0	0			
I 3M - 1Y f		438	432	6	0	432	0	425	120	3	789	0	0			
I 1Y - 2Y f		58	0	58	0	0	0	0	17	1	184	0	0			
I 2Y - 3Y f		60	20	47	0	0	13	1	174	0	205	0	0			
I 3Y - 5Y f		55	37	0	0	0	0	0	0	1	111	0	0			
I 5Y - 10Y f		63	21	42	0	0	21	0	20	1	136	0	0			
I 10Y - more		10	10	10	0	0	0	0	0	0	0	0	0			
Total		1,267	1,104	317	0	64	887	5	371	18	2,186	0	0	7		

(min EUR)

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	203	203	0	0	54	149	0	0	0	0	27	0		
[3M - 1Y]		228	228	0	0	66	162	0	9	0	11	107	0		
[1Y - 2Y]		288	288	0	0	113	175	0	7	0	6	24	0		
[2Y - 3Y]		257	257	5	0	161	91	1	31	0	3	213	0		
[3Y - 5Y]		137	137	0	0	28	110	0	0	0	1	74	0		
[5Y - 10Y]		200	200	0	0	96	103	0	0	0	0	15	0		
[10Y - more	60	60	0	0	0	60	0	0	0	0	0	0	0		
Total		1,374	1,374	5	0	518	850	1	48	0	20	459	0	720	
[0 - 3M]	Others	178	178	65	0	33	80	0	0	0	0	0	0		
[3M - 1Y]		329	329	29	0	205	95	0	4	0	4	71	0		
[1Y - 2Y]		311	0	0	0	228	83	0	4	0	5	25	0		
[2Y - 3Y]		76	76	0	0	0	76	1	56	1	59	122	0		
[3Y - 5Y]		125	0	0	0	0	125	4	60	0	1	141	0		
[5Y - 10Y]		118	118	0	0	0	118	0	5	0	7	0	0		
[10Y - more	1	1	0	0	0	1	0	0	0	0	0	0	0		
Total		1,137	1,137	95	0	466	576	5	130	1	76	358	1	272	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31. march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 Groupe Crédit Agricole

(mln EUR)	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which Stage 3	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³						
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3								
Cash balances at central banks and other demand deposits	163,311	44	16	16	16	3	16	16	0	201,162	46	15	15	15	1	15	15	0
Debt securities (including at amortised cost and fair value)	172,141	0	82	38	38	111	35	35	0	162,880	326	105	90	86	78	81	81	2
Central banks	6,295	0	0	0	0	7	0	0	0	5,428	0	0	0	0	6	0	0	0
General governments	80,580	0	30	0	0	51	0	0	0	75,079	11	0	0	0	40	0	0	0
Credit institutions	42,261	0	5	5	5	35	5	5	0	40,347	2	5	5	5	18	5	5	0
Other financial corporations	28,546	0	12	0	0	8	0	0	0	26,337	314	12	0	0	4	0	0	2
Non-financial corporations	14,458	0	35	33	33	11	30	30	0	15,689	0	88	85	81	11	76	76	0
Loans and advances (including at amortised cost and fair value)	1,101,609	2,417	26,646	25,370	25,357	6,085	14,374	14,205	7,272	1,077,733	1,847	25,104	23,886	23,881	6,665	13,474	13,332	6,825
Central banks	31,245	0	0	0	0	0	0	0	0	461	0	0	0	0	0	0	0	0
General governments	43,174	120	160	150	150	48	49	49	0	42,196	67	106	98	98	20	47	47	0
Credit institutions	78,969	30	408	408	408	37	355	355	0	80,833	19	393	393	393	29	343	343	0
Other financial corporations	31,880	32	827	811	811	289	657	653	56	31,444	12	738	723	723	328	566	563	65
Non-financial corporations	377,981	1,444	14,914	14,241	14,228	3,585	8,089	7,992	4,246	375,607	908	14,137	13,467	13,462	3,972	7,590	7,507	3,953
of which: small and medium-sized enterprises at amortised cost	192,758	593	8,694	8,117	8,117	2,476	5,208	5,115	2,365	194,990	458	8,130	7,665	7,665	2,783	4,802	4,737	2,253
of which: Loans collateralised by commercial immovable property at amortised cost	42,158	35	1,995	1,881	1,881	658	829	805	695	43,804	74	1,906	1,793	1,793	718	781	759	655
Households	538,361	790	10,337	9,759	9,759	2,127	5,223	5,155	2,970	547,192	841	9,731	9,204	9,204	2,317	4,928	4,871	2,807
of which: Loans collateralised by residential immovable property at amortised cost	171,581	180	2,824	2,677	2,677	736	1,260	1,242	1,389	176,765	227	2,875	2,597	2,597	812	1,263	1,248	1,318
of which: Credit for consumption at amortised cost	55,502	170	3,090	2,987	2,987	404	1,816	1,807	54	55,947	195	2,922	2,826	2,826	430	1,713	1,707	50
DEBT INSTRUMENTS other than HFT	1,437,061	2,461	26,744	25,424	25,411	6,200	14,425	14,256	7,272	1,441,775	2,219	25,225	23,992	23,983	6,744	13,571	13,428	6,827
OFF-BALANCE SHEET EXPOSURES	721,308		3,799	3,727	3,727	1,040	531	529	258	738,211		3,917	3,847	3,847	1,134	521	515	289

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Cr dit Agricole

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	234,531	0	16	16	16	1	16	16	0		243,396	0	16	16	16	2	16	16	0	
Debt securities (including at amortised cost and fair value)	160,635	302	119	91	87	77	82	82	2		164,751	442	107	91	87	88	82	82	2	
Central banks	5,777	0	0	0	0	7	0	0	0		5,137	0	0	0	0	5	0	0	0	
General governments	75,155	10	0	0	0	39	0	0	0		79,224	11	0	0	0	44	0	0	0	
Credit institutions	38,787	2	22	5	5	17	5	5	0		40,707	2	5	5	5	22	5	5	0	
Other financial corporations	25,171	289	8	0	0	4	0	0	2		22,931	429	14	0	0	4	0	0	2	
Non-financial corporations	15,746	0	89	86	82	10	77	77	0		16,752	0	88	86	82	13	77	77	0	
Loans and advances (including at amortised cost and fair value)	1,099,152	1,898	24,587	23,921	23,917	6,826	13,444	13,357	6,825		1,126,014	1,868	24,650	24,334	24,333	7,099	13,819	13,772	6,828	
Central banks	694	0	0	0	0	0	0	0	0		609	0	0	0	0	0	0	0	0	
General governments	41,841	123	90	89	89	21	47	47	0		41,728	54	81	78	78	34	44	44	22	
Credit institutions	84,955	5	408	408	408	31	355	355	0		87,380	4	406	406	406	35	353	353	0	
Other financial corporations	33,027	25	756	741	741	350	582	581	64		32,943	14	790	784	784	311	596	595	57	
Non-financial corporations	386,201	959	14,032	13,654	13,649	4,185	7,631	7,581	4,060		394,656	1,014	14,064	13,919	13,917	4,284	8,029	8,007	4,194	
of which: small and medium-sized enterprises at amortised cost	195,442	478	7,956	7,607	7,607	2,884	4,764	4,715	2,056		201,507	395	8,175	8,049	8,049	3,013	4,865	4,843	2,020	
of which: Loans collateralised by commercial immovable property at amortised cost	44,540	64	1,761	1,680	1,680	743	760	743	636		48,058	66	2,002	1,974	1,974	769	830	826	609	
Households	552,434	785	9,301	9,030	9,030	2,239	4,829	4,793	2,701		568,698	782	9,309	9,148	9,148	2,435	4,797	4,774	2,556	
of which: Loans collateralised by residential immovable property at amortised cost	178,842	225	2,632	2,547	2,547	779	1,226	1,217	1,245		186,475	217	2,729	2,646	2,646	875	1,217	1,213	1,213	
of which: Credit for consumption at amortised cost	56,021	184	2,827	2,770	2,770	423	1,683	1,679	47		57,013	167	2,785	2,742	2,742	414	1,642	1,639	43	
DEBT INSTRUMENTS other than HFT	1,494,319	2,200	24,722	24,029	24,020	6,904	13,543	13,455	6,827		1,534,161	2,310	24,773	24,441	24,436	7,188	13,917	13,870	6,830	
OFF-BALANCE SHEET EXPOSURES	783,826		4,006	3,972	3,972	1,183	515	507	259		806,193		4,044	4,003	4,003	1,248	557	548	225	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	1	1	0	0	1	1	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0	0	1	1	1	1	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,481	8,411	4,210	3,638	6,489	2,468	14,309	7,983	3,967	3,419	6,939	2,474
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	45	20	4	3	0	0	35	11	3	3	0	0
Credit institutions	45	45	26	26	0	0	45	45	26	26	0	0
Other financial corporations	220	139	98	87	71	24	207	127	85	76	73	24
Non-financial corporations	9,124	5,244	2,664	2,275	4,209	1,616	8,927	4,909	2,462	2,084	4,634	1,627
of which: small and medium-sized enterprises at amortised cost	4,852	2,650	1,455	1,199	2,478		4,576	2,482	1,329	1,099	2,650	
Households	5,047	2,962	1,419	1,247	2,208	829	5,094	2,890	1,391	1,229	2,232	824
DEBT INSTRUMENTS other than HFT	14,482	8,411	4,210	3,639	6,489		14,310	7,983	3,968	3,419	6,939	
Loan commitments given	404	127	51	37	104	37	516	162	57	34	99	33
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5	5	1	1	0	0	5	5	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	0	0	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,891	8,145	4,028	3,435	7,130	2,471	16,348	8,644	4,226	3,594	8,002	2,764
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28	5	4	3	0	0	31	9	5	4	0	0
Credit institutions	45	45	26	26	0	0	45	45	26	26	0	0
Other financial corporations	220	134	94	85	77	22	261	160	101	89	87	22
Non-financial corporations	9,664	5,142	2,592	2,166	4,860	1,665	10,928	5,665	2,808	2,350	5,627	2,005
of which: small and medium-sized enterprises at amortised cost	4,669	2,484	1,403	1,165	2,664		5,055	2,614	1,513	1,248	2,780	
Households	4,935	2,820	1,312	1,156	2,192	785	5,083	2,765	1,286	1,125	2,287	736
DEBT INSTRUMENTS other than HFT	14,896	8,150	4,029	3,436	7,130		16,353	8,649	4,226	3,595	8,002	
Loan commitments given	511	210	50	29	141	77	432	190	46	28	127	71
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Groupe Cr dit Agricole

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted																						
A Agriculture, forestry and fishing	32,831	1,297	1,203	32,827	1,221	0	32,740	1,266	1,206	32,738	1,152	0	33,249	1,245	1,214	33,249	1,202	0	34,277	1,237	1,204	34,276	1,354	0
B Mining and quarrying	12,163	285	281	12,163	173	0	11,235	264	260	11,235	180	0	11,610	283	281	11,610	166	0	11,065	192	192	11,065	136	0
C Manufacturing	63,525	2,190	2,128	63,492	1,716	0	60,788	2,263	2,157	60,774	1,747	0	61,205	2,054	2,006	61,191	1,640	0	62,818	2,036	2,018	62,804	1,591	0
D Electricity, gas, steam and air conditioning supply	16,253	204	202	16,253	196	0	16,218	260	220	16,218	236	0	16,750	162	159	16,750	204	0	17,333	195	194	17,333	211	0
E Water supply	2,380	41	37	2,380	32	0	2,250	43	39	2,250	44	0	2,380	40	44	2,380	44	0	2,493	59	59	2,493	47	0
F Construction	14,886	1,366	1,295	14,886	1,090	0	13,937	1,197	1,108	13,937	899	0	14,085	1,234	1,177	14,285	916	0	14,993	1,256	1,254	14,992	940	0
G Wholesale and retail trade	48,004	1,994	1,909	48,004	1,631	0	49,837	2,046	1,934	49,837	1,635	0	50,359	2,009	1,957	50,359	1,658	0	50,034	1,926	1,914	50,034	1,633	0
H Transport and storage	27,498	1,808	1,801	27,497	821	0	26,123	1,656	1,637	26,122	807	0	26,344	1,696	1,682	26,344	820	0	27,222	1,598	1,588	27,222	799	0
I Accommodation and food service activities	11,719	636	578	11,719	729	0	11,527	738	688	11,527	842	0	12,235	838	800	12,235	954	0	12,968	905	873	12,968	971	0
J Information and communication	18,130	176	172	18,130	137	0	18,046	182	165	18,046	149	0	18,207	143	143	18,207	123	0	18,330	129	129	18,330	121	0
K Financial and insurance activities	19,852	552	548	19,843	518	0	22,322	615	611	22,315	550	0	21,782	538	535	21,772	483	0	22,318	532	532	22,309	463	0
L Real estate activities	69,177	2,181	2,140	69,162	1,820	0	70,044	1,918	1,851	70,036	1,823	0	71,091	1,885	1,850	71,080	1,838	0	74,377	1,832	1,799	74,365	1,841	0
M Professional, scientific and technical activities	21,406	773	746	21,406	687	0	21,635	742	718	21,635	742	0	21,848	762	743	21,848	768	0	22,202	916	913	22,201	841	0
N Administrative and support service activities	10,414	365	358	10,414	212	0	10,933	311	305	10,933	243	0	11,508	306	299	11,508	277	0	11,759	402	401	11,759	297	0
O Public administration and defence, compulsory social security	1,643	11	2	1,643	11	0	1,648	10	9	1,648	10	0	1,783	13	9	1,783	13	0	1,900	31	31	1,900	22	0
P Education	498	18	16	498	23	0	511	21	18	511	24	0	520	20	18	520	23	0	512	20	20	512	19	0
Q Human health services and social work activities	5,619	139	133	5,619	91	0	5,603	136	130	5,603	103	0	5,436	137	131	5,436	96	0	5,439	137	137	5,439	94	0
R Arts, entertainment and recreation	1,650	94	87	1,650	73	0	1,665	100	96	1,665	85	0	1,678	107	103	1,678	90	0	1,779	132	131	1,779	97	0
S Other services	9,402	793	602	9,401	533	0	5,608	369	314	5,606	292	0	8,935	538	505	8,933	502	0	9,238	528	520	9,236	877	0
Loans and advances	377,081	14,914	14,241	377,917	11,674	0	375,607	14,127	13,467	375,674	11,561	0	386,201	14,032	13,694	386,104	11,815	0	394,656	14,064	13,929	394,618	12,313	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Groupe Cr dit Agricole

(in EUR)	As of 30/09/2020															As of 31/12/2020																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk									Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Performing		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee in respect of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Public guarantee in respect of the COVID-19 crisis	Inflows to non-performing exposures											
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																								
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																								
Loans and advances subject to active EBA-compliant moratoria	42,478	42,876	824	5,944	680	447	247	887	722	98	493	355	125	45	0	11	11,462	13,246	362	2,444	335	211	94	432	331	50	268	181	16	32	0	0		
of which: Households	3,563	3,524	63	488	29	14	3	94	56	3	45	8	3	0	0	0	4,000	3,971	62	784	26	14	2	55	50	4	45	5	2	0	0	0		
of which: Collateralised by residential immovable property	2,751	2,744	39	298	6	3	0	22	21	2	19	1	1	0	0	0	3,288	3,289	13	653	19	9	0	42	40	3	37	2	1	0	0	0		
of which: Non-financial corporations	38,915	38,354	760	6,458	588	432	246	832	664	94	447	338	122	45	0	11	6,887	8,893	328	1,659	285	197	82	375	279	46	251	86	39	12	0	0		
of which: Small and Medium-sized Enterprises	29,324	28,828	721	6,820	509	405	224	756	589	92	400	146	115	41	0	11	7,281	7,827	312	1,468	285	192	73	330	242	45	187	89	36	14	0	0		
of which: Collateralised by commercial immovable property	7,694	7,604	284	1,024	151	92	43	182	128	33	95	34	24	9	0	0	2,047	1,965	110	465	82	55	18	68	52	12	42	16	11	3	0	0		

(in EUR)	As of 30/09/2020																				As of 31/12/2020													
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered		Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered		Gross carrying amount				
	Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	
Loans and advances with expired EBA-compliant moratoria	15,588	18,411	155	1,239	177	112	87	227	175	17	112	53	34	13	0	1	46,789	48,126	557	4,079	682	421	235	933	727	88	446	205	124	37	0	7		
of which: Households	1,281	1,280	27	295	22	8	1	42	33	2	29	9	3	0	0	1	1,410	1,365	14	237	44	15	2	64	41	2	33	23	6	0	0	3		
of which: Collateralised by residential immovable property	855	853	24	232	3	3	0	18	18	2	17	0	0	0	0	0	882	879	5	36	3	2	0	0	0	0	0	0	0	0	0	0		
of which: Non-financial corporations	9,304	9,148	128	924	155	105	86	185	142	15	82	43	32	12	0	0	29,369	29,751	543	3,821	618	404	221	869	688	78	425	182	117	37	0	5		
of which: Small and Medium-sized Enterprises	6,061	5,939	124	815	122	98	62	148	110	15	76	38	30	12	0	0	20,813	20,229	522	3,268	576	374	208	755	584	77	387	171	110	33	0	4		
of which: Collateralised by commercial immovable property	1,020	1,088	35	126	44	16	0	48	39	5	35	13	5	2	0	0	6,105	6,089	188	542	95	74	30	128	111	27	78	27	22	10	0	0		

(in EUR)	As of 30/09/2020																	As of 31/12/2020																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing			Performing			Non-performing			Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures						
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)								
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)					
Newly originated loans and advances subject to public guarantee schemes	24,292	23,992	296	2,557	256	254	80	88	42	5	21	46	38	2	21,857	0	25,874	25,449	394	4,217	426	314	129	116	54	4	29	62	38	5	22,625	0		
of which: Households	110	339		1			1	1						0	0	0	326	336		1			2	1			1				0			
of which: Collateralised by residential immovable property	0	0		0	0	0								0	0	0	0	0		0			0	0			0				0			
of which: Non-financial corporations	23,976	23,681	299	2,536	255	254	80	87	42	5	21	45	37	2	20,775	0	25,521	25,096	392	4,176	425	315	128	114	54	4	28	61	37	4	22,317	0		
of which: Small and Medium-sized Enterprises	14,555	14,413		142			67	15				37			0	0	15,797	15,584		213			85	31			94				0			
of which: Collateralised by commercial immovable property	0	0		0			0	0				0	0	0	0	0	0	0		0			0	0			0				0			

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EBA/GL/2020/02
Groupe Crédit Agricole

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount		
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures						
Loans and advances subject to active EBA-compliant moratoria	6,550	6,700	165	1,117	105	75	13	152	108	12	84	44	24	2	0	2	2,238	2,161	123	425	57	35	18	84	60	9	40	24	20	3	0	1		
Of which: Households	1,488	1,476	20	194	30	3	0	17	14	1	12	2	1	0	0	0	306	303	31	52	3	1	1	5	4	1	3	1	0	0	0	0		
Of which: Collateralised by residential immovable property	954	949	15	124	4	2	0	9	8	1	7	0	0	0	0	0	223	221	7	42	2	1	1	3	2	0	2	0	0	0	0	0		
Of which: Non-financial corporations	6,207	6,220	145	849	107	72	13	134	90	11	71	42	23	2	0	2	1,846	1,797	110	388	53	34	17	79	56	9	40	22	20	3	0	1		
Of which: Small and Medium-sized Enterprises	3,622	3,499	130	689	123	72	5	110	73	10	57	37	23	1	0	0	1,337	1,106	74	267	41	28	8	59	40	6	36	19	17	2	0	1		
Of which: Collateralised by commercial immovable property	1,207	1,241	77	288	65	31	5	39	28	5	23	11	5	0	0	0	602	675	63	167	18	9	12	21	18	5	15	3	1	2	0	0		

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																			
	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures																		
Loans and advances with signed EBA-compliant moratoria	43,138	43,846	810	5,085	890	376	145	1,042	803	106	534	240	124	24	0	30	46,280	47,462	1,066	6,425	787	369	25	1,060	796	110	553	263	128	7	0	68		
of which: Households	3,677	3,662	41	547	74	23	2	80	59	2	49	26	5	0	0	3	5,080	4,969	110	629	112	38	1	101	64	4	53	37	8	0	0	7		
of which: Collateralised by residential immovable property	2,812	2,785	32	387	27	11	0	30	21	2	38	4	1	0	0	0	3,709	3,654	54	629	30	23	1	42	36	3	30	0	3	0	0	0		
of which: Non-financial corporations	30,080	29,194	770	4,538	816	347	143	957	743	104	485	214	119	24	0	47	42,590	42,744	953	5,712	647	330	24	957	730	108	496	227	119	7	0	61		
of which: Small and Medium-sized Enterprises	16,916	16,365	711	3,724	550	315	121	821	630	96	421	191	110	20	0	31	21,138	20,594	866	4,328	584	311	20	814	611	96	424	203	112	4	0	41		
of which: Collateralised by commercial immovable property	6,211	6,222	182	813	80	69	38	140	113	20	80	28	22	0	0	2	7,789	7,647	274	879	141	92	12	323	120	30	98	24	24	2	0	4		

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount						
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee referred to in the context of the COVID-19 crisis	Inflows to non-performing exposures												
Directly originated loans and advances subject to public guarantee schemes	27,242	26,711	319	5,189	520	356	165	61	34	1	19	47	27	1	24,369	23,821	23,107	526	10,224	715	532	180	147	94	9	80	53	36	2	20,949	403			
Of which: Households	346	345		1				0	0					1	301	289		2					1	1							1			
Of which: Collateralised by residential immovable property	0	0						0	0					0	0	0		0					0	0							0			
Of which: Non-financial corporations	26,871	26,340	316	5,148	520	356	165	61	34	1	19	47	27	1	23,851	23,497	22,764	522	10,095	713	530	178	146	93	9	79	53	36	2	20,839	402			
Of which: Small and Medium-sized Enterprises	16,812	16,535		276				59	15			39			14,962	14,666		286					89	55							151			
Of which: Collateralised by commercial immovable property	0	0						0	0					0	0	0		0					0	0							0			