

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.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	99,551	102,693	99,170	101,234	C 01.00 (r0020,c0010)	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	97,450	100,521	97,718	99,498	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	104,546	107,549	105,185	107,557	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	102,444	105,376	103,733	105,820	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	121,521	125,340	122,643	124,864	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	119,420	123,167	121,192	123,127	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	582,610	585,441	591,960	579,519	C 02.00 (r0010,c0010)	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	582,091	584,825	591,783	579,303	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.09%	17.54%	16.75%	17.47%	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	16.74%	17.19%	16.51%	17.18%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.94%	18.37%	17.77%	18.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.60%	18.02%	17.53%	18.27%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.86%	21.41%	20.72%	21.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.52%	21.06%	20.48%	21.25%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,780,657	1,765,793	1,844,133	2,044,773	C 47.00 (r0300,c0010)	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	5.87%	6.09%	5.70%	5.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	104,546	107,549	105,185	107,557	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	100,565	103,704	102,038	104,026	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,780,657	1,765,793	1,844,133	2,044,773	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,778,556	1,763,621	1,842,681	2,043,036	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	6.09%	5.70%	5.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.65%	5.88%	5.54%	5.09%	[A.2]/[B.2]	



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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	121,521	125,340	122,643	124,864	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	99,551	102,693	99,170	101,234	C 05.00 (r0020,c0050)	Article 50 of CRR
	A.1.1	instruments)	23,746	23,624	23,814	24,018	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,583	7,526	1	3,425	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,669	1,875	-338	-2,576	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	86,779	86,918	94,351	94,251	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,281	3,557	3,514	3,613	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,986	-1,920	-1,535	-1,358	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,098	-19,014	-19,064	-19,088	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-218	-494	-495	-138	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-460	-462	-427	-315	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-22	-153	-153	-303	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(1) point (j) 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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), $3\xi(1)$ point (k) (i) and 89 to 91 of ORR ; Articles $3\xi(1)$ point (k) (ii), $24\xi(1)$ point (k) and 258 of ORR ; Articles $3\xi(1)$ point (k) (ii) and $37\xi(2)$ of ORR ; Articles $3\xi(1)$ point (k) (iv) and $15\xi(4)$ of ORR and Articles $3\xi(1)$ point (k) (iv) and $15\xi(4)$ of ORR .
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-20	-24	-21	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-687	-687	-687	-687	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-128	-229	-1,235	-1,324	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	2,101	2,173	1,452	1,737	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,101	2,173	1,452	1,737	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,995	4,856	6,015	6,322	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,279	3,345	4,502	4,709	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-164	-161	-183	-181	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 0s.00 (r0744,c0010) + C 0s.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,880	1,672	1,695	1,794	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	104,546	107,549	105,185	107,557	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,975	17,791	17,458	17,307	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	15,782	15,545	15,263	15,190	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		-1,203	-133	2	50	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 03.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	2,395	2,379	2,194	2,067	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	582,610	585,441	591,960	579,519	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	519	616	177	216	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.09%	17.54%	16.75%	17.47%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.94%	18.37%	17.77%	18.56%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.86%	21.41%	20.72%	21.55%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	97,450	100,521	97,718	99,498	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.74%	17.19%	16.51%	17.18%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,101	2,173	1,452	1,737	C 05.01 (r0440,c0010)	
Managara	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	519	616	177	216	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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" —clease note that this minht lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RW	VΔs		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	478,819	479,724	481,190	468,666	C 02.00 (19940, 20110) -[C 07.00 (10980, c0220, 2001) + C 07.00 (10110, c0220, 3001) + C 07.00 (10130, c0220, 3001) + C 08.01 (10980, c0220, 3002)
Of which the standardised approach	136,657	136,748	122,691	120,733	C 02.00 (r0050, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	90,419	86,032	99,064	104,844	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	170,785	175,192	183,674	184,940	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	80,958	81,752	75,761	58,149	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	19,523	18,834	20,643	20,674	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) +
Credit valuation adjustment - CVA	4,859	4,864	5,195	5,688	C 02.00 (r0640, c0010)
Settlement risk	43	15	15	33	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,655	10,456	10,739	11,048	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,053	12,881	14,840	13,844	C 02.00 (r0520, c0010)
Of which the standardised approach	5,285	5,472	6,980	4,715	C 02.00 (r0530, c0010)
Of which IMA	6,769	7,409	7,859	9,129	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	62	58	69	76	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c9100),C 24.00(r001
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	57,658	58,666	59,338	59,566	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	12,456	12,968	13,632	13,813	C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,202	45,698	45,706	45,754	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	582,610	585,441	591,960	579,519	

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.



2022 EU-wide Transparency Exercise P&L Groupe Crédit Agricole

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	21,523	28,902	7,571	19,052
Of which debt securities income	1,840	2,450	673	1,712
Of which loans and advances income	16,666	22,493	5,771	11,702
Interest expenses	9,728	13,169	3,485	10,677
(Of which deposits expenses)	4,591	6,192	1,728	3,738
(Of which debt securities issued expenses)	2,930	3,935	951	1,997
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	72	86	23	89
Net Fee and commission income	11,388	15,421	4,140	8,007
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	113	269	66	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	1,962	2,571	-1,424	-2,585
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	120	188	1,818	3,780
Gains or (-) losses from hedge accounting, net	-29	-46	1	13
Exchange differences [gain or (-) loss], net	-82	-50	199	237
Net other operating income /(expenses)	289	544	111	258
TOTAL OPERATING INCOME, NET	25,628	34,716	9,020	18,163
(Administrative expenses)	14,656	19,953	5,210	10,531
(Cash contributions to resolution funds and deposit guarantee schemes)	552	595	867	885
(Depreciation)	1,367	1,866	450	915
Modification gains or (-) losses, net	-20	-26	-7	-13
(Provisions or (-) reversal of provisions)	195	508	217	-585
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	118	201	-1	-47
(Other provisions)	78	307	218	-538
Of which pending legal issues and tax litigation ¹	0	-57	0	0
Of which restructuring ¹	0	2	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)	1,242	1,910	558	1,565
(Financial assets at fair value through other comprehensive income)	1	-2	0	-2
(Financial assets at amortised cost)	1,241	1,912	559	1,567
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	20	57	0	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	378	497	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,404	1,813	449	928
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	9,358	12,110	2,158	5,759
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,395	9,956	1,524	4,412
Profit or (-) loss after tax from discontinued operations	2	8	1	16
PROFIT OR (-) LOSS FOR THE YEAR	7,397	9,963	1,526	4,427
Of which attributable to owners of the parent	6,755	9,113	1,339	4,065

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		R	air value hierard	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierarc	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	. Level 2 Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	263,631				249,172				265,918				264,037				IAS 1.54 (i)
Financial assets held for trading	258,007	35,257	217,116	5,633	232,489	27,320	198,474	6,695	267,248	32,316	227,564	7,368	261,058	30,226	222,719	8,113	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	14,604	7,373	3,036	4,194	14,266	6,618	3,012	4,636	13,848	5,861	2,952	5,035	12,770	4,296	3,209	5,265	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	64	0	11	53	70	0	11	58	72	0	11	60	81	0	12	69	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	53,169	38,949	11,794	2,426	52,409	38,243	12,991	1,175	47,355	34,775	11,371	1,209	44,977	32,931	10,450	1,596	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,224,610				1,250,581				1,262,322				1,293,583				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	17,183	0	17,182	1	15,792	0	15,788	3	18,642	2	18,640	0	30,054	4	30,051	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,801				5,224				-2,907				-6,088				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	99,787				97,416				112,588				112,899				
TOTAL ASSETS	1,938,855				1,917,418				1,985,086				2,013,373				IAS 1.9(a), IG 6

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

(min	EUR)		A	ls of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 creditimpaired	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		48,642	800	38	-29	-5	-37	47,609	804	39	-26	-5	-38	42,551	800	38	-24	-5	-38	40,073	835	38	-24	-4	-38	Annex V.Part 1.31, 44(b)
comprehensive income	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		104,213	522	49	-46	-6	-45	100,133	174	50	-48	-6	-45	99,329	256	50	-52	-10	-45	103,354	238	50	-60	-8	-45	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,031,557	85,290	24,093	-2,591	-4,629	-13,798	1,042,607	104,968	22,260	-2,585	-5,011	-11,916	1,051,672	108,749	21,698	-2,647	-5,246	-11,432	1,074,359	112,923	22,823	-2,773	-5,638	-11,639	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) 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.



Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	226,726	205,635	235,682	236,625	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	36,264	35,980	35,305	34,018	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,456,264	1,461,292	1,481,122	1,498,027	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	18,332	16,707	18,328	28,407	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,197	5,720	2,146	3,266	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,305	7,202	7,319	6,175	IAS 37.10; IAS 1.54(I)
Tax liabilities	3,101	2,976	2,966	3,250	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	53,263	48,650	63,841	67,149	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,132	1,159	5,990	4,897	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	1,809,584	1,785,321	1,852,699	1,881,814	IAS 1.9(b);IG 6
TOTAL EQUITY	129,271	132,098	132,386	131,559	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,938,855	1,917,418	1,985,086	2,013,373	IAS 1.IG6

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



Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

			Carrying	j amount		1
Breakdown of financial liabili	ies by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		103,397	102,204	109,264	139,076	IFRS 9.BA.7(a); CRR Annex II
Chart varitions	Equity instruments	2,935	3,964	3,630	5,367	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	37,675	37,969	38,990	33,140	Annex V.Part 1.31
	Central banks	188,040	185,600	185,672	186,715	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,055	4,973	1,666	1,589	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	30,189	21,744	30,190	36,611	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,385	4,294	4,613	4,318	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58,898	47,811	59,145	55,310	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,891	8,146	9,460	10,584	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	151,065	156,133	172,394	164,543	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	111,845	117,626	120,074	118,687	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	338,584	336,475	339,247	326,402	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	189,235	199,998	192,515	187,230	ECB/2013/33 Annex 2.Part 2.9.1
	Households	603,917	607,036	613,786	621,821	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	460,579	463,777	470,674	479,404	Annex V.Part 1.42(f), 44(c)
Debt securities issued		220,562	218,358	215,866	225,811	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	21,800	21,697	20,275	19,781	Annex V.Part 1.37
Other financial liabilities		2,325	2,320	2,254	2,281	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		1,737,587	1,719,614	1,770,437	1,797,077	



2022 EU-wide Transparency Exercise Market Risk

Groupe Crédit Agricole

_																						
	SA			IM												IM	THORES					
			VaR (Memorai	Memorandum item) STRESSED VaR (Memorandum item) AND N		AND MIG	NCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP			VaR (Memori	andum item)	STRESSED VaR (A	Aemorandum item)	DEFAU MIGRATI	INCREMENTAL DEFAULT AND A MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments	734	742	66	14	314	75							84	22	305	58						
Of which: General risk Of which: Specific risk	292 423	304 401	66	14	314	75							84	22	305	58						
Equities	423	401	42	7	38	8							38	7	46	10						
Of which: General risk	ő	ő	42	7	38	8							38	7	46	10						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	4,346	4,551	36	9	143	48							32	12	195	39						
Commodities risk Total	5.113	5.311	78	19	307	71	157	144	0	0	0	6.769	91	29	314	52	188	97	0	0	•	7.409
rotar	As of 31/03/2022	As of 30/06/2022	,,	15	307	As of 31/		111		, ,	, ,	0,703	7			As of 30/06		3.				1,103
		AS 01 30/00/2022															<i>'</i>					
Traded Debt Instruments	830	857	127	29	365	68							220	44	328	65						
Of which: General risk	340	435	127	29	365	68							220	44	328	65						
Of which: Specific risk	473	401	0	0	0	0							0	0	0	0						
Equities	5	10	37	8	39	7							42	7	41	11						
Of which: General risk	0	0	37	8	39	7							42	7	41	11						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	6,032 18	3,744	38	8	159 4	31							40	10	159	31						
otal	6.885	4,644	137	29	296	54	177	196	0	0	0	7.859	229	41	294	61	207	129	0	0	•	9,129

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



					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	108.602	110,314	7,363		109.976	111.578	8.803	
	Central governments or central banks Regional governments or local authorities	1.097	1.212	180		1.051	1.166	170	
	Public sector entities	4.122	4,271	191		5,143	5,309	410	
	Multilateral Development Banks	448	453	24		462	456	24	
	International Organisations	1,108	1,108	0		1,106	1,105	0	
	Institutions	38,705	51,468	8,519		32,493	49,373	7,818	
	Corporates	115,444	78,070	65,933		116,516	77,075	64,509	
	of which: SME	27,086	21,554	17,307		28,502	22,518	18,166	
	Retail	31,871	27,082	18,154		32,754	27,636	18,466	
Consolidated data	of which: SME	13,205	10,761	6,149		14,128	11,337	6,483	
Corisonaateu data	Secured by mortgages on immovable property	13,427	13,056	5,318		13,305	12,919	5,231	
	of which: SME	2,683	2,520	987		2,654	2,501	986	
	Exposures in default	4,369	1,546	1,879	2,546	3,710	1,321	1,578	
	Items associated with particularly high risk	2,987	2,214	3,321		2,641	1,994	2,992	
	Covered bonds	843	843	84		869	869	87	
ı	Claims on institutions and comprates with a ST credit assessment	0					0		
ı	Collective investments undertakings (CIU)	33,126	20,640	9,752		31,142	19,635	8,824 1.866	
ı	Eaulty	1,468 25.332	1,468	1,704		1,628	1,628		
	Other exposures		25,186	19,397		26,279	26,044	20,417	
	Standardised Total ²	382,950	338,931	141,818	4,209	379,075 or credit risk mitigation technic	338,109	141,193	3,839

		Carcalloro as or san quants							
					Standardisc	d Approach			
			As of 30,	09/2021		As of 31/12/2021			
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	49.583	50,045	2,391		54.022	54,468	2.803	
	Regional governments or central banks Regional governments or local authorities	49,583	50,045	105		400	538	108	
	Public sector entities	1,195	1,324	90		1,813	1,956	218	
	Multilateral Development Banks	23	23	1		39	27	210	
	International Organisations	11	11	i i		10	10		
	Institutions	14,864	29.981	2,654		9,103	29,949	2,409	
	Corporates	71.617	39.302	34.317		73,104	38.160	33.538	
	of which: SME	15,617	12,393	10,058		16,402	12,943	10,513	
	Retail	8,417	5,719	3,690		8,675	5,826	3,747	
FRANCE	of which: SME	4,675	3,362	1,922		5,028	3,502	2,004	
FRANCE	Secured by mortgages on immovable property	3,451	3,240	1,475		3,253	3,051	1,388	
	of which: SME	1,614	1,480	597		1,583	1,459	593	
	Exposures in default	1,364	467	611	680	1,328	453	597	632
	Items associated with particularly high risk	2,281	1,820	2,730		2,154	1,703	2,554	
	Covered bonds	389	389	39		388	388	39	
1	Claims on institutions and corporates with a ST credit assessment	0 27.243	16.694			25.066			
1	Collective investments undertakinos (CIU)			6,931			16,100	6,342	
	Equity	1,017 19.616	1,017 19.472	1,171 14.727		1,159 20.173	1,159 20.024	1,334 15.458	
1	Other exposures	19,616	19,4/2	14,727		20,173	20,024	15,458	
	Standardised Total ²				1,341				1,340

		exposures, but includes gener								
					Standardisc	d Approach				
			As of 30	09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²	
	(min EUR. %)									
	Central governments or central banks	41,317 310	42,640 309	2,595 63		36,412 243	37,707 242	3,279		
	Regional governments or local authorities						242	49		
	Public sector entities	253 114	246 114	93 23		113 114	105	60 23		
	Multilateral Development Banks	114	114	23		114	114	23		
	International Organisations	5.965	4.161			5.826	4.212	1.972		
	Institutions	5,965	4,161 18.402	2,019 15,256		5,826 22,070	4,212 19,164			
	Corporates	21,117 7.983	18,402	15,256 5,096		22,070 8,043	19,164	15,935 5.133		
	of which: SME					10,237	6,525 9,640	6,463		
	Retail of which: SMF	10,177 3.005	9,599 2,784	6,466 1,591		10,237	9,640 2.946	1,684		
ITALY				1,591			2,946	1,684		
	Secured by mortoages on immovable property	2,881	2,853	1,051 328		2,906 916		1,062		
	of which: SME	914	909	328 723	849	916	912 446	330 502		
	Exposures in default	1,477	618		849	485				
	Items associated with particularly high risk	703	392	588		485	289	434		
	Covered bonds	0	0			9		0		
	Claims on institutions and corporates with a ST credit assessment							1.966		
	Collective investments undertakinos (CIU)	3,606 169	3,215	2,366		3,648	2,743			
	Equity			186		184	184	192		
	Other evnosures	2.681	2.681	2,204		3.117	3.032	2.483		
	Standardised Total ²				1,488				1	

					Standardisc	d Approach			
			As of 30,	09/2021		As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Combat demonstrate or combat leads. Public cactor anticles Facility cactor Facility cactor	142 0 0 9 0 0 0 1,933 1,114 156 55 51 12 0 0 0 0 0 0 24 24 3 3	142 0 0 0 9 0 0 0 0 1,883 756 159 152 122 12 12 12 12 12 12 12 12 12 12 12 1	192 0 0 0 0 195 676 1125 125 1 1 0 0 0 4 4 3 3 3 3	0	180 0 0 1 0 0 1,913 221 221 57 56 16 0 0 0 0 0 0 25 25 3 3	180 0 1,900 627 184 16 0 0 0 0 0 25 3 3	291 0 0 0 147 567 155 159 8 6 0 0 0 0 0 3 3 3 3 3 3 3	
	Standardised Total ²				2				1

		(2) Total value adjustments an exposures, but includes general		interparty excludes those for se	curtisation exposures, additional	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	ed Approach			
			As of 30;	09/2021		As of 31/12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
JAPAN	Court of ownerments or control shakes Residual converments or local activities Residual converments or local activities Residual converment basics Residual converment basics Residual converments Residual converments Residual Conferments Residual Residu	60 0 0 0 0 556 34 6 6 5 0 0 0 0 0 0 0	499 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 0 0 0 38 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	67 0 0 0 431 36 8 8 5 0 0 0 0 0 0	67 0 0 0 381 381 1 1 0 0 0 0 0 0	64 0 0 0 29 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0



Groupe Crédit Agricole

					Standardise	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	7,278	7,278	1		7,752	7,752	1		
	Regional governments or local authorities	107	107	0		0	0	0		
	Public sector entities Multilateral Development Banks	0 261	0 266	0		1 259	1 265	0		
		1,088	1,088	0		1.087	1,086			
	International Organisations Institutions	370	362	72		1,067	1,000	22		
	Institutions Corporates	2.733	2,119	1,857		2.954	2,194	1,915		
	of which: SME	126	111	94		138	117	99		
	Retail	6		1		18	3	2		
	of which: SME	6	,	i		17	1	2		
LUXEMBOURG	Secured by mortgages on immovable property	22	22	11		22	22	- 11		
	of which: SMF	0	0	0		0	0	0		
	Exposures in default	16	12	17	4	2	0	0	1	
	Items associated with particularly high risk	3	2	4		3	2	4		
	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)	1,853	574	384		1,933	589	401		
	Equity	9	9	14		9	9	14		
	Other exposures	222	222	221		221	221	220		
	Standardised Total ²				10				5	
		(ii) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technica	aes (e.g. substitution effects).			

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2021		As of 31/12/2021			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control overements or control stance serviced overements or bool anthrollies serviced and the control of the control serviced overements furnishment lentandom lentandom control serviced overents serviced overents	1,260 0 0 752 0 0 0 2,571 1,751 7,122 2,288 1,042 238 6 0 0 0 0 0 1 12 2 2 7 7 5	1,269 0 0 752 0 0 0 2,556 1,421 604 2,122 867 235 0 0 0 0 122 2 2 2 7 5	34 0 1 0 0 510 1,289 474 1,437 98 0 85 0 0 0 0 3 2 2	7	2,030 3 781 0 0 0 3,302 1,731 694 2,305 1,650 0 0 0 0 0 8 8 2 8	2,000 3 781 0 0 3,286 1,331 583 2,119 877 238 0 0 0 0 8	1 1 0 0 497 1,201 457	
	Standardised Total ²		,,,		19				21

(1) Original appearse, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or could nik religation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuations adjustments (AVAs) and other own funds induction related to the

		Standardised Approach									
			As of 30/	09/2021		As of 31/12/2021					
	(min FIS %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
R colonal or public sector Helitakeval Helitakeval Institutions Coronatas Corona	overments or control bank comments or local authorities and Overlandines a	20 0 0 3,511 665 669 193 24 0 0 0 0 0 0 0 0	26 0 0 3,489 526 526 649 649 649 0 0 0 0 0	30 0 0 577 467 202 9 0 17 0 0 0 0 0 17		34 0 0 0 0 0 3,212 484 271 719 129 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0 0 0 1,591 347 529 629 620 7 7 7 0 0 0 0 0	29 0 0 461 3146 470 470 77 7 7 0 0 0 0	4		

		exposures, but includes gene	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %) Central governments or central banks	1.204	1,204	15		1,154	1.154			
	Central governments or central banks Regional governments or local authorities	1,204	1,204	13		1,154	1,139	12		
	Public sector entities	01	04			0		10		
	Multilateral Development Banks	0	0	0		ů	i i			
	International Organisations	0	0	0		0				
	Institutions	268	264	72		286	282	76		
	Corporates	342	238	224		390	279	263		
	of which: SME	49	32	25		61	48	38		
	Retail	200	176	124		199	171	120		
SWITZERI AND	of which: SME	66	45	26		70	46	26		
SWITZERDAIND	Secured by mortgages on immovable property	4,001	3,912	1,535		4,204	4,117	1,624		
	of which: SME	30	30	10		31	31	12		
	Exposures in default	42	35	42	4	43	37	43		
	Items associated with particularly high risk	0	0	0		0	0			
	Covered bonds	0	0	U		0	u u			
	Claims on institutions and corporates with a ST credit assessment	0				0	u u			
	Collective investments undertakings (CIU) Equity	0						10		
	Other exposures	552	552	361		572	572			
	Other exposures	332	332	301		3/2	3/2	3/3		

		exposures, but includes general		interpenty excludes those for se	curesation espositivis, additiona	resident expansion (AVA)	and other own runds reduction	IS RESIDED ED UNE	
					Standardisc	d Approach			
			As of 30,	09/2021		As of 31/12/2021			
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	180	180	6		180	180	8	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		504	504	101	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,030	1,020	271		417	407	148	
	Corporates	666	500	473		681	394	368	
	of which: SME	189	155	128		184	151	125	
	Retail	1,295 274	1,236	886		1,269 291	1,206		
NETHERI ANDS	of which: SME	2/4	232	133		291	245	140	
	Secured by mortoages on immovable property	3		1		3	3	1	
	of which: SME Exposures in default	124		40	77	120	45	45	
	Exposures in default Items associated with particularly high risk	124	*/	40	- "	120	43	45	/3
ı	Items associated with particularly high risk Covered bonds	o o		0			0		
	Claims on institutions and corporates with a ST credit assessment	ŏ	ň	0		0	0	0	
1	Collective investments undertakings (CIU)	ō	ō	l o		3	3	1	
1	Equity	73	73	73		89	89	89	
	Other exposures	21	21	21		21	21	21	
ĺ	Standardised Total ²				92				89

O Copyrel appears, unlike Exposure value, is reported before taking into account any effect due to credit coversion factors or could make indigation bedringsale (co., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encloses those for securitation exposures, additional valuation adjustments (VAIA) and other core funds inductions related to the exposures, the includes are colored and adjustments (VAIA) and other core funds inductions related to the exposures, the includes are colored and adjustments.

As of 30 (97) (2011) As of 31 (127 (2021)	ue adjustments and provisions ²
Combit governments or central banks (Eq. 5) 2,311 2,111 1,11 1,12 1,00 0 0 0 0 0 0 0 0 0	
Cut of queezements to central shallow 3.111 3.111 13 2.246 2.365 20	
Regional governments to first attending 0 0 0 0 0 0 0 0 0	
Public sective mellions	
Multifactural Development Enable 0 0 0 0 0 0 0 0 0	
Institutions	
Commonities 1,1555 1,515 1,002 746 1,307 891 1,007	
d vidit: 96	
Real 860 724 467 933 733 537 SDATM of white 59E 446 315 186 460 325 186	
SPATN of which: SME 446 315 180 460 325 186	
Secured by mortgages on immovable property 161 154 69 123 117 51	
of which: SME 8 2 1	
Exposures in default 138 58 66	76
Items associated with particularly high risk	
Covered bands 0 0 0 0	
Claims on institutions and consovates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Collective investments undertakinas (CIU) 121 24 11 196 40 20 Eurity 0 0 0 0 0 0	
Eduky 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Other exposures 74 74 74 79 70 76 75 Standardised Total ² 80	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach									
			As of 31,	03/2022		As of 30/06/2022					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	100,058	101,302	8,857		90,772	92,006	8,521			
	Regional governments or local authorities	1,011	975	132		1,402	950	115			
	Public sector entities	4,969	4,985	386		4,809	4,778	391			
	Multilateral Development Banks	485	490	52		428	449	31			
	International Organisations	1,107	1,106	0		1,079	1,079	0			
	Institutions	35,292 97,389	53,108	8,699 51.572		37,207	55,376	9,276			
	Corporates	97,389	62,463 14.802	51,5/2 11.832		108,660 21,792	61,348 14.129	50,939 11.433			
	of which: SME Retail	18,637 34,543	14,802	11,832		21,792	14,129 28.123	11,433			
	Retail of which: SMF	34,543 15,239	29,122 12,108	19,435 6,920		34,590 15.304	28,123	18,851			
Consolidated data	or which: SNE Secured by mortgages on immovable property	13,410	13,003	5,299		12,362	11,963	4.793			
	of which: SMF	2,774	2,601	1,049		2,433	2,278	4,793			
	Francures in default	3,462	1,219	1,463	1,980	3,566	1.321	1,591	1.942		
	Items associated with particularly high risk	845	655	983	1,500	831	638	958	1,771		
	Covered hands	1.032	1,032	103		1.238	1.238	189			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	29,392	18,615	8,476		26,244	16,329	7,323			
	Equity	1,837	1,837	2,161		1,763	1,763	2,006			
	Other exposures	25,573	25,342	19,997		26,150	25,916	20,322			
	Standardised Total ²	350,404	315,254	127,616	3,282	351,103	303,278	125,305	3,325		

		calculated as of last quarter								
					Standardisc	d Approach				
			As of 31,	03/2022		As of 30/06/2022				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	45.624	45,720	2,796		42.504	42,502	2.546		
	Regional governments or local authorities	399	388	78		382	365	73		
	Public sector entities	1,718	1,711	179		1,748	1,732	172		
	Multilateral Development Banks	19	19	0		26	26	0		
	International Organisations	16	16	0		0	0	0		
	Institutions	10,284	32,247	2,486		10,683	34,331	2,876		
	Corporates	52,938	22,323	19,856		49,628	18,801	16,906		
	of which: SNE	6,263	4,995	4,000		5,181	4,015	3,232		
	Retail	9,576	6,590	4,195		9,381	6,222	4,025		
FRANCE	of which: SME	5,884	4,191	2,396		5,470	3,597	2,056		
FRANCE	Secured by mortgages on immovable property	3,315	3,099	1,425		2,196	1,999	917		
	of which: SME	1,581	1,439	593		973	853	341		
	Exposures in default	988	385	509	383	936	397	530		
1	Items associated with particularly high risk	326 334	325	487		327	325 319	488		
1	Covered bonds	334	334	33		319	319	32		
	Claims on institutions and corporates with a ST credit assessment						12.809			
	Collective investments undertakinos (CIU)	23,219	14,423	6,052		20,773 1.117	12,809	4,966 1,272		
	Equity	1,172 19,266	1,172 19.120	1,327 15.038		1,117	1,117	1,2/2		
1	Other exposures	19,266	19,120	15,038		19,905	19,761	15,348		
	Standardised Total ²				775				681	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	36,097	37,339	3,211		30,976	32.308	3.188	
	Central governments or central banks Regional governments or local authorities	203	202	3,211		30,976	32,300	3,100	
	Regional governments or local authorities Public sector entities	248	240	86		172	133	94	
	Multilateral Development Banks	105	105	21		.,,	133		
	International Organisations	9	9			0	0	0	
	Institutions	5,338	3,724	1,930		6,765	4.582	2.408	
	Corporates	21,079	18,252	14,919		35,452	20.061	16,764	
	of which: SME	8,156	6,731	5,293		12,008	6.802	5,408	
	Retail	11,748	11,148	7,498		11,250	9,952	6,741	
ITALY	of which: SME	3,690	3,457	1,975		3,502	2,637	1,511	
TIALT	Secured by mortgages on immovable property	2,719	2,699	1,013		3,048	3,015	1,135	
	of which: SME	949	945	358		1,294	1,286	492	
	Exposures in default	1,065	438		616	1,183	503	563	637
I	Items associated with particularly high risk	520	331	496		396	204	306	
I	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakinos (CIU)	3,700	3,288	1,948		3,056	2,651	1,826	
I	Equity	250	250			220	220	235	
I	Other executes	2.801	2.716	2.236		2.816	2,732	2.194	
	Standardised Total ²				1,184				1,280

		exposures, but includes general							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	171	171	265		186	186	251	
	Regional governments or local authorities		.,,	103		0	100	1.01	
	Public sector entities	82	82	o o		88	88	ō	
M	Multilateral Development Banks	0	0	0		15	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,386	2,376	185		1,863	1,848	138	
	Corporates	1,023	694	612		1,265	845	704	
	of which: SME	255	219	184		338	276	232	
	Retail	61	12	7		80	17	10	
UNITED STATES	of which: SME	60	12	7		78	16	9	
OHETED STATES	Secured by mortgages on immovable property	15	14	6		15	14		
	of which: SME	0	U	0			U		
	Exposures in default Items associated with particularly high risk				u u		0	1	
	Items associated with particularly high risk Covered bonds	0	0				0	0	
	Claims on institutions and corporates with a ST credit assessment	ů	0	ů		0	0	0	
	Collective investments undertakings (CIU)	25	25			27	27	1 3	
	Equity	3	3	3		3	3	J 3	
	Other exposures	526	526	327		578	578	492	
	Charles Cont Total		311	-	,	9.0	51.0		

Au of 31(01)(2022			(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
Colored Exposure Colored Exp						Standardise	ed Approach			
Compared September Compare				As of 31	/03/2022			As of 30	/06/2022	
Control answermend or Control banks Contro		(min Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount Value adjustr provision	ments and ions ²
Standardised Total ² 0	JAPAN	Court of overcomments or control showing Residual conversation of local authorities Residual conversation of local authorities Residual conversations Residual conversations Residual conversations Residual conversations Residual conversations Residual Resi	63 0 0 0 452 27 0 9 9 6 0 0 0 0 0	63 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	66 0 0 0 0 34 21 1 1 2 2 0 0 0 0 0 1 1 1 2 0 0 0 0 0	0	0 0	0 0 0 0 440	52 0 0 0 0 40 40 33 0 1 1 1 2 0 0 0 0 0 0	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Groupe Crédit Agricole

(min E.R., %) Central conversaments or central thomas animals one remains or local authorities sublitations of exposers thanks felialization of operated tools Literaturion of operated tools Companies	Original Exposure ¹ 6,968 0 1 256 1,082		Risk exposure amount	Standardise Value adjustments and provisions ²	original Exposure ¹ 6,342 0 0 255	Exposure Value ¹ 6,342 0	Risk exposure amount	Value adjustments and provisions ²
Gen Ed. 4. (a) Market for control to beautiful	6,968 0 1 256	Exposure Value ¹ 6,968 0 1 261			6,342 0 0	Exposure Value ¹ 6,342 0		
Gen Ed. 4. (a) Market for control to beautiful	6,968 0 1 256	6,968 0 1 261	Risk exposure amount 1 0 0		6,342 0 0	6,342 0 0	Risk exposure amount	
Contral accuraments or contral hanks Steolous loverements or focal authorities Public sector entities Public sector entities Hullitational Development Banks International Organizations Institutions Institutions	0 1 256	0 1 261	1 0 0 0		0	0	4 0	
Rooinal governments or local authorities Public sector entities Mullitheral Development Banks International Organisations Institutions	0 1 256	0 1 261	1 0 0		0	0	4	
of which: SHE Retail UXEMBOURG finith: SHE Secured to montaness on immovable property Encourse in default.	345 3,196 84 17 17 10 0	1,001 319 2,204 62 11 11 10 0	0 65 1,934 52 7 6 5		1,079 580 2,955 74 111 10 1 0	296 1,079 522 1,921 50 5 4 1 0	0 0 1065 1,663 40 3 2 0 0	
I have associated with carticularly high risk. Covered books: Chains on institutions and coronates with a ST credit assessment Collictive invariants undertakines (CIU) Gradie or coveres and collictive invariants and collictive invariants undertakines (CIU) Gradie or coveres and collictive invariants and collictive invariant	0 0 1,957 15 230	0 0 709 15 230	0 0 0 374 21 218		0 0 0 1,870 15 215	0 0 0 664 15 215	0 0 421 19 214	2

	ed Approach	Standardise		MODERN CHICAGO PER ASSISTMENTS.
As of 30/06/2022			03/2022	As of 31/

			As of 31,	03/2022		As of 30/06/2022				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	1,682	1,682	40		2,121	2,121	25		
i	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	751	750	1		498	498	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations		0							
	Institutions	3,430	3,415 1,471	584 1,314		3,028 2,184	3,012 1,637	502 1,491		
	Corporates of which: SME	1,886 751	1,4/1	1,314		2,184 867	1,637	1,491		
	orwinen: SME Retail	1,790	1,557	1,081		2.383	2,138	1,453		
	of which: SME	706	482	276		1.070	840	480		
GERMANY	Secured by mortgages on immovable property	234	232	96		240	237	98		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	40	32	41	7	42	33	42	8	
	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)	6	6	2		8	8	2		
	Equity	2	2	87		3	3	64 64		
	Other exposures	87	8/	87	26	64	64	64	30	
	Standardised Total ²	(1) Original exposure unlike Fy							28	

					Standardisc	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	62	62	23		64	44	13	
	Regional governments or local authorities	0	0	0			0	0	
	Public sector entities	0	3	1		0	3	1	
	Multilateral Development Banks	0	0	0		10	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,441	1,667	462		4,873	2,412	512	
	Corporates	734	572	544		788	613	576	
	of which: SME	238	168	141		326	223	186	
	Retail	740	649	478		779	678	500	
UNITED KINGDOM	of which: SME	137	46	26		149	47	27	
ONLIED KINGDON	Secured by mortgages on immovable property	31	30	13		33	31	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	7	9	3	9	6	7	3
	Items associated with particularly high risk	9					0	0	
	Covered bonds	0	0			0	U	0	
	Claims on institutions and corporates with a ST credit assessment		0				U		
	Collective investments undertakinos (CIU) Equity	12	17	17		17	17	17	
	Other exposures	119	17	119		85	85	85	
	Other exposures Standardised Total ²	119	119	119	6	0.3	03	83	6
	Standardised Total								

		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curitisation exposures, additiona	il valuation adjustments (AVAs) i	and other own funds reduction	related to the	
					Standardise	sd Approach			
			As of 31/	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	1,155	1,155	4		1,152	1,152	7	
	Public sector entities	,,,	,,,			10	,,		
	Multilateral Development Banks	n n	0				i i	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	381	378	95		278	274	74	
	Corporates	462	352	335		488	404	381	
	of which: SME	74	41	33		103	57	45	
	Retail	125	92	64		293	249	178	
SWITZERLAND	of which: SME	58	29	17		86	50	29	
SWITZERLAND	Secured by mortgages on immovable property	4,306	4,208	1,641		4,391	4,300	1,677	
	of which: SME	32	32	12 47		32	32	13	
	Exposures in default Items associated with particularly high risk	46	40	4/	4	44	3/	42	5
	Items associated with particularly high risk Covered bonds	0	0				0		
	Claims on institutions and corporates with a ST credit assessment	ő				o o	0		
	Collective investments undertakings (CIU)	ů	0			ů	0	0	
	Equity	10	10	10		10	10	10	
	Other emerges	659	659	434		656	656	431	

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	167	167	8		160	160	7	
	Regional governments or local authorities	2	1	o o		0	0	o o	
	Public sector entities	462	462	92		461	461	92	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	494	480	169		515	504	134	
	Corporates	786	454	427		1,025	617	590	
	of which: SME	188	151	124		178	142	116	
	Retail	1,229	1,160	825		1,288	1,105	784	
NETHERLANDS	of which: SME	301	249	142		429	255	146	
THE THE THE STATE OF	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME Exposures in default	115				103			
	Exposures in default Items associated with particularly high risk	113	43	43	/2	103	41	41	02
	Items associated with particularly high risk Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	ŏ	ő	ő		ő	ů o	ő	
ı	Collective investments undertakings (CIU)	4	4	1		2	2	o o	
ı	Equity	86	86	87		96	96	97	
ĺ	Other exposures	21	21	21		25	25	25	
	Standardised Total ²				86				69

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²
	(min EUR. %) Central governments or central banks	2.848	2.848	19		2.702	2,700	16	
	Regional governments or local authorities	-,0	0			0	-1	0	
	Public sector entities	1,268	1,294	5		1.247	1,271	5	
	Multilateral Development Banks		0			. 0	. 0	0	
	International Organisations	0	0			0	0	0	
	Institutions	1,888	1,881	512		1,665	1,656	417	
	Corporates	1,164	1,963	1,378		1,178	1,937	1,353	
	of which: SME	323	195	158		341	200	162	
	Retail	935	760	520		1,030	828	564	
SPAIN	of which: SME	447	277	159		511	318	182	
SPAIN	Secured by mortgages on immovable property	126	117	51		144	118	52	
	of which: SME	12	2	1		32	6	4	
	Exposures in default	138	56	66	79	156	66	76	
	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		
	Collective investments undertakinos (CIU)	243	50	20		267	54	21	
	Equity			0 78		.0	0		
	Other exposures	/8	/8	/8	91	79	/9	/5	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Groupe Crédit Agricole

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	1/12/2021		
		Original E	Exposure Value ¹		Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	349,678	45	369,843	2,770	0	58	330,554	39	350,271	2,922	0	70
	Institutions	105,818	420	107,769	17,139	411	419	98,111	428	99,004	17,055	440	423
	Corporates Corporates - Of Which: Specialised Lending	441,387 68.067	8,456 2.060	329,587 60.208	150,902 15.919	109	6,982 865	453,007 68,799	8,148 1,648	340,419 60.598	146,496 15.691	440	7,092 845
	Corporates - Of Which: Speciation bending	51.716	2,060	41,214	27.720	222	2.218	53,884	2,418	43,253	25,236	329	2.278
	Retail	709.443	11.917	710.938	104.481	2.454	10.633	717,523	11.137	728.438	108.894	2,970	10,307
	Retail - Secured on real estate property	451,712	4.347	451,698	44.955	808	3.183	458,239	4.152	458,231	46,752	1.099	3,295
Consultation distant	Retail - Secured on real estate property - Of Which: SME	25,912	820	25,909	6,648	185	837	26,449	730	26,450	7,242	204	832
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	425,800	3,527	425,789	38,307	623	2,346	431,790	3,422	431,780	39,511	895	2,464
	Retail - Qualifying Revolving	19,714	296	19,918	4,232	66	336	19,741	289	24,666	4,475	64	339
	Retail - Other Retail	238,017	7,274	239,321	55,294	1,580	7,114	239,543	6,696	245,541	57,666	1,807	6,672
	Retail - Other Retail - Of Which: SME	118,500	4,127	119,260	29,418	847	4,479	118,964	3,712	123,824	31,171	990	4,072
	Retail - Other Retail - Of Which: non-SME	119,518	3,147	120,061	25,875	733	2,635	120,580	2,985	121,717	26,495	817	2,600
	Equity	21,374	0	21,273	80,958	0		21,718	0	21,617	81,752	. 0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				356,251						357,120		

(1) Oxylini reposes, urise Exposes was, a response barrier size; the societ any effect due to credit conversion factors or cert six enligation schoolsess; (a), admitted conversion factors or cert six enligation schoolsess; (a), admitted entire conversion factors or cert six enligation schoolsess; (a), admitted entire conversion factors; (a) admitted entire convers

							IRB Ap	oproach					
				As of	0/09/2021					As of	31/12/2021		
		Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	254,526 57,212	0 32	268,947 59,501	583 9.328	0	30 42	246,555 53,315	0 35	260,671 55,489	704 9.466	0	38 38
	Corporates	204.395	3.868	155.415	9,328 87.632	0	4.012	206.787	3.847	158,399	9,966	0	3.995
	Corporates - Of Which: Specialised Lending	10.911	177	11.081	3,444	0	120	10.841	115	11,144	3.364	0	92
	Corporates - Of Which: SME	46.816	1.601	37.818	26.031	ō	1.893	49,141	1.657	39,943	23.751	ō	1.822
	Retail	641,218	9,513	491,508	73,763	1,585	8,992	649,012	9,367	505,200	79,234	2,206	8,908
	Retail - Secured on real estate property	424,447	3,680	272,324	29,164	507	2,927	430,843	3,649	275,289	32,219	794	3,036
FRANCE	Retail - Secured on real estate property - Of Which: SME	22,879	580	22,871	5,952	105	745	23,494	569	23,487	6,583	147	751
TRANCE	Retail - Secured on real estate property - Of Which: non-Si	401,567	3,100	249,453	23,212	403	2,182	407,350	3,080	251,803		647	2,285
	Retail - Qualifying Revolving	15,659	207	16,882	2,585	37	204	15,595	201	21,530	2,751	36	207
	Retail - Other Retail - Other Retail - Of Which: SME	201,112 110,966	5,627 3.342	202,302 111.467	42,014 26.797	1,040	5,860 3.905	202,574 111,748	5,517 3,310	208,381 116,283	44,264 28,607	1,377	5,665 3.761
	Retail - Other Retail - Of Which; one-SME	90.146	2,285	90.836	15.217	449	1,956	90.826	2,207	92.098	15.657	529	1.904
	Retail - Other Retail - Of Which: non-SME Equity	20,315	2,203 N	20.214	75.067	0	1,930	20,593	0	20,592	75.842	0	1,904
	Other non credit-obligation assets	20,510				_		23,055		21,772	10,012	_	
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	804 583	0	1,273 936	232 375	0	0	894 402	0	1,328 891	237 252	0	0
	Corporates	18,839	921	13,520	5,410	272	504	19,193	1,276	13,900	5,474	437	757
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,319 3.928	231 539	3,774 2,623	598 1.106	222	74 311	2,410 3.693	233 755	3,798 2.418	640 935	329	53 443
	Retail	46,946	2,070	45,254	14,818	674	1,462	46,633	1,433	44,944	14,860	478	1,161
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	24,851 3.019	606 239	24,834 3,017	3,424 690	188 80	216 89	24,902 2.942	442 160	24,886 2,941	3,426 651	137 56	220 79
ITALY	Retail - Secured on real estate property - Of Which: non-Si	21,832	367	21,817	2,734	108	127	21,960	282	21,945	2,774	81	142
	Retail - Qualifying Revolving	4,014	89	2,978	1,642	29	131	4,105	87	3,054	1,719	29	132
	Retail - Other Retail - Of Which: SMF	18,081 7,165	1,375 766	17,442 6.701	9,753 2,399	457 249	1,115	17,625 6.808	904 383	17,003 6.343	9,716 2,298	312 127	809 299
	Retail - Other Retail - Of Which: non-SME	10,916	609	10,741	7,353	208	553	10,817	521	10,660	7,418	185	510
	Equity Other non credit-obligation assets	362	0	362	1,249	0	0	331	0	331	1,134	0	0
	IRB Total												

							IRB Ap	proach					
				As of 3	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	9,202	0	9,797	7	0	1	8,830	0	9,376	8	0	1
	Institutions	2,160	26	3,509	294	0	26	2,515	26	3,573	315	0	26
	Corporates	52,899	161	38,215	14,003	16	379	54,986	115	39,858	13,836	2	352
	Corporates - Of Which: Specialised Lending	8,225	147	6,464	2,773	9	129	8,070	108	6,352	2,892	0	109
	Corporates - Of Which: SME	3	1	1	0	0	1	3	1	1	0	0	1
	Retail	234	5	194	21	1	3	240	4	198	23	1	3
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	169	3	127	12	0	2	175	3	131	14	1	2
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	168		126	11	0	0	173		129	14		
	Retail - Qualifying Revolving	100	3	120	11	0	2	1/3	3	129	14	1	0
	Retail - Other Retail	63	2	63		0	1	63	2	63		0	,
	Retail - Other Retail - Of Which: SME	3	i î	3	i	0	i i	2	l î	2	i	0	0
	Retail - Other Retail - Of Which: non-SME	61	i ô	60	8	ı ö	ő	61	ô	61	8	ő	ő
	Equity	124	0	124	466	0	0	125	0	25	468	0	0
	Other non credit-obligation assets												
	TRR Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of 1	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	32,159	0	32,335	112	0	1	19,911	0	20,078	126	0	1
	Institutions	1,776	0	1,981	261	0	1	1,829	0	2,032	245	0	1
	Corporates	6,972	250	5,761	1,233	87	59	6,986	187	5,748	1,145	0	57
	Corporates - Of Which: Specialised Lending	2,359	223	2,493	603	87	58	2,392	182	2,499	509	0	56
	Corporates - Of Which: SME	1	0	1	0	0	0	279	0	0 276	0	0	0
	Retail	273	0	270	1	0	0	279	0	276	-		0
	Retail - Secured on real estate property	9	0	5	0	0	0	8	0	5	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
374744	Retail - Secured on real estate property - Of Which: non-Si	9		5		0	0	8	0	5	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	264		264	,	0	0	271		271	,		0
	Retail - Other Retail - Of Which: SME	204		204			0	2/1		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	264		264	ĭ		0	271		271	ĭ	0	0
	Recail - Other Retail - Of Which: non-SME Equity	5	0	6	22	0	0	6	0	5	72	0	0
	Other non credit-obligation assets	_	_	Ů		Ů			_			Ů	Ů
	IRB Total												

SWITZERLAND

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	pproach					
					As of 3	0/09/2021					As of :	31/12/2021		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central b	anks and central governments	8,658	0	8,658	142	0	1	8,231	0	8,231	132	0	1
	Institutio		2,913	0	2,875	170	0	0	3,743	0	3,683	206	0	0
	Corporat		14,264	33	12,230	4,031	0	111	15,160	33	13,051	4,241	0	99
		Corporates - Of Which: Specialised Lending	1,816	0	1,821	374	0	1	1,878	0	1,758	375	0	1
		Corporates - Of Which: SME	104	2	83	85	0	4	60	2	59	52	0	- 4
	Retail		1,273	11	154,826	12,378	118	6	1,312	11	158,406	11,121	166	5
		Retail - Secured on real estate property	62	3	152,888	12,194	107	2	66	2	156,367	10,902	155	2
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	2	1	9	2	0	1	1	1	10	2	0	1
LUXLINDOUNG		Retail - Secured on real estate property - Of Which: non-Sh	60	2	152,879	12,192	107	1	65	2	156,357	10,900	155	2
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	2	0	0	0
		Retail - Other Retail	1,211	8	1,936	184	10	3	1,244	8	2,036	219	11	3
		Retail - Other Retail - Of Which: SME	13	0	737	131	3	1	16	0	806	169	- 4	1
		Retail - Other Retail - Of Which: non-SME	1,198	8	1,199	52	7	2	1,229	8	1,230	50	7	2
	Equity		346	0	346	1,054	0	0	364	0	364	1,078	0	0
		n credit-obligation assets												
	IRB Tota	ı .												

(1) Original exposu	ire, unlike Exposur	e value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	isk mitigation techni	ques (e.g. subst	itution effects

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,420	0	7,826	29	0	1	8,402	0	8,930	31	0	1
	Institutions	2,033	0	2,828	529	0	0	1,477	0	2,213	403	0	0
	Corporates	12,261	172	9,805	3,106	0	235	14,044	172	11,637	3,655	0	224
	Corporates - Of Which: Specialised Lending	1,348	0	1,921	158	0	5	1,298	0	2,005	142	0	3
	Corporates - Of Which: SME	27	1	26	14	0	1	3	1	3	1	0	1
	Retail	4,874	95	4,847	1,887	29	88	4,942	102	4,913	1,924	32	92
	Retail - Secured on real estate property	91	2	63	7	0	2	98	2	66	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-Si	89	2	62	6	0	1 0	96	2	65	8		1
	Retail - Qualifying Revolving Retail - Other Retail	2	93	4 781		29	87	ź	100	4 842			
		4,781	93		1,880	29	87	4,842	100		1,915	31	90
	Retail - Other Retail - Of Which: SME	54 4.727	97	54 4.777	8 1.871	29	1 86	55 4.787	100	55 4.787	8 1.907	31	90
	Retail - Other Retail - Of Which: non-SME		92	4,727		29	86		100	4,787		31	90
	Equity Other non credit-obligation assets	45	0	45	134	0	0	48	0	48	143		U
	IRB Total				thefere helica laboratori								

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,589	0	4,611	50	0	0	1,940	0	4,098	52	0	0
	Institutions	7,824	0	7,904	1,003	0	0	5,530	0	5,629	893	0	0
	Corporates	17,961	43	15,177	5,508	0	122	18,445	7	15,649	5,395	0	103
	Corporates - Of Which: Specialised Lending	6,871	0	7,044	2,025	0	17	6,691	0	6,888	1,769		16
	Corporates - Of Which: SME	9		8	4			4	0	3	<u> </u>		0
	Retail	809 280	10	757 222	47 21	1	7	888 281	9	841 225	53 24	2	7
	Retail - Secured on real estate property	280	6	222	21	1	1	281	6	225	29	1	1 1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	278		220	20			279	0	222	23		
	Retail - Qualifying Revolving	2/8	6	10	20	1	4	279	6	14	23	1	4
	Retail - Other Retail	523		524	25	0		600		603	28		
	Retail - Other Retail - Of Which: SME	323	-	324	23	0	3	000	3	803	20		0
	Retail - Other Retail - Of Which: non-SME	520	4	522	74	0	2	598	2	601	27		2
	Equity	53	,	53	190	0		50		50	179		
	Other non credit-obligation assets	33		33				30	0	30	2.7		
	IRB Total												

						IRB Ap	proach					
			As of	30/09/2021					As of	31/12/2021		
	Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	• 41.50		Of which: defaulted	provisions		Of which: defaulted	· unoc		Of which: defaulted	provisions
 Central banks and central governments	1,591	0	1,642	1	0	0	1,814	0	1,862	1	0	0
Institutions	1,421	0	1,383	112	0	1	1,350	0	1,205	94	0	1
Corporates	8,838	7	4,580	1,687	0	19	9,934	35	4,722	1,776	0	38
Corporates - Of Which: Specialised Lending	2,911	0	1,232	297	0	1	2,966	0	1,208	347	0	1
Corporates - Of Which: SME	26	0 45	25	4	0	0	33	0	20	4	0	0 32
Retail	1,999		1,723	117	4	31	2,117	42	1,809	138	8	
Retail - Secured on real estate property	866	31	565	66	3	17	902	31	583	80	6	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-St		31	563	66	3	17	900	31	581	79	6	18
Retail - Qualifying Revolving	9	0	12	1	0	0	9	0	17	1	0	0
Retail - Other Retail	1,125	14	1,146	50	1	13	1,206	11	1,209	57	2	14
Retail - Other Retail - Of Which: SME	22	0	22	1	0	0	22	0	23	1	0	0
Retail - Other Retail - Of Which: non-SME	1,103	14	1,124	49	1	13	1,184	10	1,186	56	2	14
Equity	15	0	15	55	0	0	15	0	15	57	0	0
Other non-credit-obligation accets												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	303	0	602	0	0	0	308	0	612	0	0	0
	Institutions	8,510	0	8,514	876	0	1	6,701	0	6,778	634	0	1
	Corporates	10,037	522	7,593 1.030	3,748 276	0	124	10,038 1.148	402	8,092 1.032	3,913 249	0	83
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	307	0	304	276	0	3	1,148 321	0	319	249	0	1
	Retail	71		61	232	0	1	71		61	440	0	1
	Retail - Secured on real estate property	42	í	31	4	0	i	42	n	30	5	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-S	42	1	31	4	ō	1	42	ō	30	5	ō	ō
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	27	9	28	1	0	0	27	9	28	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	27	9	27	1	0	0	27	9	27	1	0	0
	Equity	30	0	30	92	0	0	38	0	38	119	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	840	0	981	158	0	0	603	0	735	133	0	0
	Institutions	1,061	0	1,712	404	0	0	814	0	1,372	281	0	0
	Corporates	5,587 1,350	132	3,780 1.454	2,180 375	0	96 12	6,202 1,484	112	4,069 1.533	2,087 371	0	91 8
	Corporates - Of Which: Specialised Lending		9		3/5	0	12		0			0	8
	Corporates - Of Which: SME	19 585	0	13 567	19	0	1	30 574		23 556	20 17		1
	Retail - Secured on real estate property	69	7	50	1/ E	0	1	68	2	47	1/		1
	Retail - Secured on real estate property - Of Which: SME	0,		0		0		0	i i	0	, i	0	n n
SPAIN	Retail - Secured on real estate property - Of Which: non-S		1	50	5	ő	1	68	2	47	5	0	1
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	514	3	514	12	0	1	503	3	504	11	0	1
	Retail - Other Retail - Of Which: SME	14	2	14	0	0	0	15	2	15	0	0	0
	Retail - Other Retail - Of Which: non-SME	500	1	500	12	0	1	489	1	489	11	0	1
	Equity	6	0	6	17	0	0	6	0	6	18	0	0
	Other non credit-obligation assets												
	IRB Total												
	,	(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		

Credit Risk - IRB Approach

Groupe Crédit Agricole

								IRB Ap	proach					
					As of :	1/03/2022					As of 3	0/06/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	353,735	40	373,899	3,209	0	70	368,212	153	394,812	3,576	19	68
	Institutio		103,114	432	102,662	16,927	0	420	102,642	456	104,349	16,923	0	443
	Corporati	Corporates - Of Which: Specialised Lending	486,056 71,355	8,868 2,169	373,152 62,508	166,339 17.391	992 594	7,637 856	527,014 71,141	9,015 2,540	406,413 51.337	185,688 16.638	1,726	8,537 824
		Corporates - Of Which: SME	66,667	2,109	54.021	31.393	282	2.501	94,975	2,940	83,502	48.195	1,967	2.894
	Retail	curputates - or winds; since	726.552	11.110	737,778	111.730	3,034	10.356	713.882	10.842	725.214	99,471	2.850	9,908
	rectain.	Retail - Secured on real estate property	461.572	4.129	461,565	47.689	1.082	3.322	470,647	4.170	470,636	48.401	1.091	3.425
		Retail - Secured on real estate property - Of Which: SME	26.823	725	26.826	7.386	202	848	27.720	807	27,720	7.210	226	892
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	434,749	3,404	434,739	40,303	880	2,474	442,927	3,364	442,917	41,192	865	2,533
		Retail - Qualifying Revolving	19,706	275	24,608	4,540	60	332	19,859	287	24,743	4,671	64	342
		Retail - Other Retail	245,274	6,706	251,605	59,501	1,892	6,702	223,377	6,385	229,835	46,399	1,695	6,140
		Retail - Other Retail - Of Which: SME	121,937	3,792	127,143	32,103	995	4,149	97,952	3,450	103,145	18,344	920	3,571
		Retail - Other Retail - Of Which: non-SME	123,338	2,914	124,462	27,398	896	2,553	125,425	2,935	126,690	28,055	775	2,570
	Equity		20,146	0	20,041	75,761	0		15,419	0	15,319	58,149	0	
		r credit-obligation assets				0						0		
	IRB Total	•				373,966						363,808		

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	255,013	0	269,133	673	0	41	257,888		272,950	527	0	34
	Institutions	53,426	32	54,850	9,044	0	43	55,188	34	57,280	8,947	0 86	43
	Corporates Corporates - Of Which: Specialised Lending	229,599 11.308	4,056 83	184,191 12.153	96,305 3.559	0	4,490 72	264,529 11.326	4,491 101	216,764 9.681	113,897 3.588	86	5,363 86
	Corporates - Of Which: SME	62.186	1.891	50,959	29.951	0	2.124	92,964	2,395	81.575	47.174	86	2.823
	Retail	657.527	9,401	510.401	81,258	2.290	8,966	643.912		491.890	67.718	2.122	8,449
	Retail - Secured on real estate property	436.611	3,624	277,462	32,991	778	3.068	445,992		281,698	33.318	784	3,133
	Retail - Secured on real estate property - Of Which: SME	23,997	563	23.989	6.737	145	770	24.515	566	24,505	6.473	146	766
FRANCE	Retail - Secured on real estate property - Of Which: non-S	412,614	3,061	253,473	26,254	633	2,297	421,477	3,098	257,194	26,845	638	2,367
	Retail - Qualifying Revolving	15,501	199	21,445	2,768	36	204	15,529	202	21,482	2,819	37	213
	Retail - Other Retail	205,414	5,578	211,493	45,500	1,477	5,694	182,391	5,221	188,709	31,581	1,301	5,104
	Retail - Other Retail - Of Which: SME	114,609	3,390	119,421	29,471	855	3,827	89,533	3,037	94,553	15,265	778	3,230
	Retail - Other Retail - Of Which: non-SME	90,805	2,188	92,073	16,029	622	1,867	92,858	2,184	94,157	16,316	523	1,874
	Equity	19,221	0	19,115	70,204	0	2	14,530	0	14,430	52,555	0	2
	Other non credit-obligation assets												
	IRB Total												

0 677 108 362 1,132 213 76 136 127 792 309 483 0 342 5,042 598 833 14,998 3,017 642 2,375 1,767 10,214 2,343 7,871 0 387 0 282 452 139 57 83 25 289 126 162 0 541 61 52 1,214 253 124 129 129 831 334 498 0 591 19,117 2,360 3,337 46,766 22,413 2,812 19,601 4,164 20,188 6,843 13,345 297 0 1,156 235 646 1,368 444 160 284 75 848 384 464 1,689 1,064 13,354 3,779 2,105 45,048 22,397 2,811 19,586 3,082 19,569 6,389 13,180 1,231 635 14,919 2,430 835 47,235 22,015 3,190 18,824 4,289 20,931 7,907 13,024 334 0 530 236 34 1,427 449 239 210 84 894 401 493 3,661 1,240 10,062 2,267 803 45,423 22,000 3,190 18,811 3,180 20,243 7,305 12,938 306 4,123 435 314 15,789 2,961 729 2,232 1,846 10,982 2,874 8,107 ITALY

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	8,616	0	9,167	14	0	1	14,428	0	15,181	38	0	1
	Institutions	3,569	27	4,626	381	0	26	3,185	28	4,558	396	0	28
	Corporates	56,581	139	41,923	15,540	1	315	59,876	178	43,765	15,235	143	302
	Corporates - Of Which: Specialised Lending	7,969	110	6,406	3,036	0	107	8,739	177	6,727	3,346	143	104
	Corporates - Of Which: SME	3	1	1	0	0	1	12	1	3	2	0	1
	Retall	256	3	207	23	1	2	263	2	212	26	1	2
	Retail - Secured on real estate property	187	2	136	14	1	2	194	2	141	16	1	2
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-St	186	2	135	13	1	2	194	2	140	16	1	2
	Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	67	0	67	9	0	0	66	0	66	10	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	66	0	67	9	0	0	66	0	66	10	0	0
	Equity	130	0	130	389	0	0	126	0	126	477	0	0
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	33,043 1.914	0	33,166 1.983	129 209	0	1 0	37,229 2.095	0	37,713 2,247	215 255	0	1 0
	Corporates	7,518	178	6.112	1.109	0	54	7,443	173	5,468	1.014	0	51
	Corporates - Of Which: Specialised Lending	2,499	176	2,570	457	0	53	2,475	172	2,048	439	0	50
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	284	0	281	1	0	0	231	0	228	1	0	0
	Retail - Secured on real estate property	9	0	6	0	0	0	9	0	6	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	9	0		0		0	9			0	0	0
	Retail - Other Retail	275	ő	275	1	ő	ő	221	ő	221	1	ő	ő
	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	275	0	275	1	0	0	221	0	221	1	0	0
	Equity	6	0	6	21	0	0	6	0	6	21	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach Groupe Crédit Agricole

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	8,241	0	8,241	100	0	1	8,554	0	8,554	36	0	1
	Institutions	3,848	0	3,813	216	0	0	3,808	0	3,770	214	0	0
	Corporates	16,415	34	14,123	4,504	0	76	17,704	34	15,736	6,149	0	92
	Corporates - Of Which: Specialised Lending	2,532	0	2,372	489	0	1	2,443	0	2,133	321	0	1
	Corporates - Of Which: SME	181	3	184	152	0	7	204	3	335	241	0	6
	Retail	1,296	11	162,068	11,706	157	6	1,311	10	167,167	12,062	156	5
	Retail - Secured on real estate property	70	3	159,990	11,473	152	2	77	2	165,156	11,905	152	2
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	1	1	13	3	0	1	1	1	12	3	0	1
LUXEMBUUKG	Retail - Secured on real estate property - Of Which: non-Si	69	2	159,977	11,470	152	1	76	2	165,144	11,902	152	1
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail	1,225	8	2,077	232	5	4	1,233	7	2,010	157	- 4	3
	Retail - Other Retail - Of Which: SME	16	0	867	179	5	1	11	0	786	106	- 4	0
	Retail - Other Retail - Of Which: non-SME	1,209	8	1,210	53	0	3	1,222	7	1,224	52	0	3
	Equity	304	0	304	777	0	0	262	0	262	812	0	0
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,838	0	8,354	28	0	1	7,787	0	8,682	28	0	1
	Institutions	1,575	0	2,292	408	0	0	1,450	0	2,400	286	0	0
	Corporates	15,103	205	12,424	4,041	0	221	15,321	154	11,120	3,111	0	220
	Corporates - Of Which: Specialised Lending	1,291	0	2,021	138	0	2	1,445	0	982	92	0	3
	Corporates - Of Which: SME	4	1	4	3	0	1	4	1	- 4	1	0	1
	Retail	5,046	104	5,017	1,976	32	98	5,257	116	5,222	2,059	36	104
	Retail - Secured on real estate property	100	2	69	8	0	1	113	2	77	9	0	1
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
OLIGINATI	Retail - Secured on real estate property - Of Which: non-Si	99	2	68	8	0	1 0	112	2	76	9	0	1
	Retail - Qualifying Revolving Retail - Other Retail	4,944	102	4 944	1.967	32	97	5,142	114	5,141	2.049	36	103
			102	4,944 58	1,96/	32	9/		114	5,141		35	103
	Retail - Other Retail - Of Which: SME	58 4.886	101	4,886	1.959	32	96	62 5.080	113	5.079	10 2.040	35	102
	Retail - Other Retail - Of Which: non-SME Equity	13	101	13	40	32	90	3,000	113	3,079	2,040	33	102
	Other non credit-obligation assets	13	0	13	40			,		,		0	0
	IRB Total												1

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	5,116	0	7,224	49	0	0	3,882	0	6,281	76	0	0
	Institution		7,732	47	7,615	1,127 5.519	0		7,630 20.517	36	7,666	1,136 5.879	0	7
	Corporate		19,266	4/	15,935	1,793		144		36	15,716	1.531		182
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,340	0	6,659	1,793	0	16	6,104		4,892	1,531	0	16
	Retail	corporates - or winds; sinc	922	0	872	53	0		911		861	57		
	Roccam	Retail - Secured on real estate property	283	2	222	24	1	4	297		235	26	1	,
		Retail - Secured on real estate property - Of Which: SME	2	0	2	1		0	2		2	1		0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Sf	281	5	220	23	1	4	295	4	233	25	1	3
		Retail - Qualifying Revolving	6	ō	14	1	ō	ó	6	ó	14	1	ō	ō
		Retail - Other Retail	632	3	636	28	1	3	608	3	612	30	1	3
		Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	630	3	634	27	1	3	607	3	611	30	1	3
	Equity		45	0	45	167	0	0	5	0	5	20	0	0
	Other non	credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	1,687 1.192	0	1,735 1,028	1 87	0		2,567 1.147	0	2,612 1.120	1	0	0
	Institutio			0		2.029	0	1		30	4,962		0	74
	Corporate	Corporates - Of Which: Specialised Lending	10,567 3.224	,	4,890 1,463	494	0	31	9,733 2,932	3U 22	1,601	2,040 597	52 52	15
		Corporates - Of Which: SME	3,224	0	1,463	4	0	0	2,932	0	78	577	0	0
	Retail	corporate of Williams	2.245	42	1.925	144	8	35	2,294	42	1.962	148	8	35
		Retail - Secured on real estate property	914	32	583	81	6	21	960	30	617	84	6	19
		Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	ō	0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Si	912	31	580	80	6	21	957	30	614	83	6	19
		Retail - Qualifying Revolving	9	0	17	1	0	0	9	0	17	1	0	0
		Retail - Other Retail	1,322	10	1,325	62	2	14	1,325	12	1,328	62	3	16
		Retail - Other Retail - Of Which: SME	32	0	32	1	0	0	33	0	33	0	0	0
		Retail - Other Retail - Of Which: non-SME	1,290	10	1,292	61	2	14	1,293	12	1,295	62	2	15
	Equity		15	0	15	56	0	0	16	0	16	58	0	0
		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 militgation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	313	0	617	0	0	0	368	0	792	1	0	0
	Institutions	6,395	0	6,377	556	0	1	4,505	0	4,479	517	0	1
	Corporates	9,935 994	408	8,302 1.003	4,073 263	0	104	11,051	418	8,930 633	4,214 230	0	121
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	320	0	317	263 220	0	1	293	0	633 291	197	0	2
	Corporates - Of Which: SME Retail	66	0	31/ 56	220	0	2	293 70		291 58	197	0	0
	Retail - Secured on real estate property	44	ó	32	a a	0		47	ő	33	2	0	0
	Retail - Secured on real estate property - Of Which: SME			0		0		0		0		0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-:	44	ō	32	4	ō	ō	47	ō	33	3	ō	ō
	Retail - Qualifying Revolving	2	0	3	0	0		2	0	3	0	0	0
	Retail - Other Retail	21	9	21	1	0	0	21	9	21	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	20	9	21	1	0	0	21	9	21	1	0	0
	Equity	34	0	34	110	0	0	27	0	27	87	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
	ĺ			As of 3	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	510	0	613	100	0	0	502	0	781	128	0	0
	Institutions	723	0	1,254	277	0	0	628	0	1,293	230	0	0
	Corporates	6,312	114	4,215	2,081	0	89	5,904	117	3,667	1,748	0	87
	Corporates - Of Which: Specialised Lending	1,379	0	1,502	333	0	8	1,297	0	1,257	293	0	8
	Corporates - Of Which: SME	21	0	15 537	12 21	0	1	19 548	0	15	15	0	1
	Retail	556 70	4	48	5	0	- 2	548 68		531 47	21	1	- 2
	Retail - Secured on real estate property	70	1			0	1	68	2	47	5	0	1
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0 48	0	0	0	0 68	0	47	0		0
517411		70	1	48	5		1	68	2	4/	5	0	1
	Retail - Qualifying Revolving Retail - Other Retail	494	0	485	0 16	0	0	478	0	479	15	0	0
	Retail - Other Retail - Of Which: SME	19	3	19	10	0	0	19	3	19	15	0	0
	Retail - Other Retail - Of Which: non-SME	465	2	466	15	0		459		460	15	0	,
	Recail - Other Recail - Of Which: non-SME Equity	400	0	400	13			439		100	12	0	1 0
	Other non credit-obligation assets	,		3	.,	0	0			,	**		
	IRB Total												



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	9						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [Austria	42 122 25 214 43 30 93 5696	25 213 43 0 29 6 79	1 7 2 1 11 14	0	4 11 3 3	2 0 3 3 15 1 180 43 19 79 73	(0 0 0 0 0 0	0 0 1 0 8 0	0 0 100 0 25 0 0	0 0 0 0	(((((((((((((((((((, , , ,
Total	Belgium	330 330 564 554 903 1,847 1,223 5,808	225 381 651 531 890	230 9 12 24 13	0	36 58 80 40	0 17 17 68 531 1 89 1,314		0 3 0 0 0	0 8 7 7 6 9 197	0 148 114 94 80 146	0 0 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	Bulgaria	3,500	3,402	374		4,23*	2,300			23	0.23			003
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark	0 30 18 5 156 168 0 377	0	0 0 0 0	0 0 0 0 0	8.	0 0 30 18 18 5 2 74 168 0	((((5 5 97	0 137 0 0 75 0 1,000	0 0 2 0 0 36 20	0 200 0 0 0 750 165 1,115	0 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 [Estonia										-			



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	2						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	10 120 144 245 551 388 32 1,499	1.382	0 73 1 4 12 28 32 150	0 0 0 0 0	1(12 88 199 281 204 (784	51 258 156	26 4 37 28 69 80 7 251	292 857 539 974 1,561	0 5 41 1 103 122 99 371	4 570 1,000 76 1,852 3,881 1,295 8,678	0		124
10 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 5Y 15Y - 10Y 110Y - more	France	1,006 5,259 6,434 4,631 9,957 23,719 29,158	990 4,834 6,400 4,599 9,456 22,726 28,033 77,030	16 425 34 41 501	0	1,12: 2,299 777 1,665 2,11: 23: 8,20 0	990 3,712 4,107 3,819 7,791	5 3 36 30 77 496 1,693 2,341	1,235 134 1,097 733 1,198	406 73 47 43 158 182 106 1,015	9,858 3,014 663 633 3,111	646 2,586 425 179 100	23 23	
[0 - 3M [Germany	818 1,259 3,339 1,349 2,859 2,859 2,879 7,49	811 633 2,332 1,251 2,311 2,303	13 625 1,651 96 717 572 665 4,340	0 0 0 0	503 105 1,100 533 1,276 625 (24.144	302 528 583 718 855 1,678	19 5 12 24 44 24 26 600	404 199 283 226 1,071 1,020 1,131 4,334	97 75 23 39 89 170 385	2,798 1,408 450 552 1,165 1,113 878	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32
[0 - 3M [Croatia													
[0 - 3M [Greece													
[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	C C C C C C C C C C C C C C C C C C C	0 0 0 0	0 0 0 0 0	0 0 139 0 0	0 0 0 0 38 0	0 0 0 0 850 0	0 0 0 0 0		27
0 - 3M 3M - 1Y	Ireland	13 0	0 0 0 0 0 5	0 0 0 0 0 0 13 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 21 1,049	96 0 0	6 0 0 0 0	82 0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((3
Total	Italy	149 990 1,1,12 7,031 2,040 2,040 3,16 15,344	913 1,008 6,932 2,608 1,793 1,888 181 15,312	808 728 639 398 293	0 0 0 0	281 281 297 334 1,355 957 (3,233	6,085 2,084 392 841	1,0/2 0 8 8 4 1 7 12 433 485	1 221 148 76 63 126	0 13 0 7 87 13 12 132	82 0 407 0 336 2,673 698 573 4,688	0 0 0 1	(((((((((((((((((((350
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[1Y - 3Y [[3Y - 5Y [[19Y - 10Y [[10Y - more] Total	Latvia	16,344	15,312	3,299	0	3,233	9,812	485	1,859	132	4,688	28	d	350



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	2						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
		Table core consider amount of con-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-nervative manical 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 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg	115 541 655 723 564 565 5133 3,288	115 541 655 723 564 565 133 3,298	0 0 0 4 0 0	0 0 0 0 0	5 59 281 0 253 0 0 0 598	110 482 374 723 307 565 135 2,696	0 3 15 26 35 128 746 952	0 115 380 1,767 1,451 4,006 3,742 11,461	0 6 13 0 88 32 13 153	0 611 858 53 3,112 1,395 295 6,324	0	000000000000000000000000000000000000000	126
[0 - 3M [3M - 1Y [11	Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	217 379 783 973 750 1,419 168 4,688	214 378 783 972 750 1,415 148 4,660	35 0 1 42 0 4 20 102	0 0 0 0	124 70 566 103 287 602 0	462 814 148	0 2 7 5 9 27 54	0 66 616 75 118 224 324	0 10 1 2 55 24 64 155	0 153 26 31 405 231 392 1,238	0 0 0 0 0	000000000000000000000000000000000000000	573
[0 - 3M 1 1 1 1 1 1 1 1 1	Poland	0 439 547 547 29 0 0	0 439 0 547 29 0	0 0 0 0 0	0 0 0 0 0	0 439 0 322 11 0	0 0 0 225 18 0	0 0 0 0 0	0 0 3 0 0	0 0 0 0 0	0 0 2 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Portugal	1 1 8 8 8 5 7 7	1 14 8 18 1 1 25 6 73	1 14 8 0 5 1 1 6	0 0 0 0 0	0 0 0 0 0 0	0 0 18 0 25 0 43	0 0 0 0 0 1 0	0 1 4 0 0 18 0	0 0 39 0 0 0	0 0 4 174 0 2	0 0 0 0 0	000000000000000000000000000000000000000	36
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 2 2	0 0 0 0 0 0 60	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	11
[0 - 3M [3M - 1Y [11	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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	01
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	1 9 2 0 0 1 1 2	1 0 2 0 0 0 0	1 0 2 0 0 1 1 2	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

								As of 31/12/2021							
								A3 01 31/11/1011	<u> </u>						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
						Non-device time financial co	ssets by accounting portfolio		Derivatives with po	sitivo foir valvo	Doublesting	negative fair value	Off-balance sh	eet exposures	
				Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
١	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative institution 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 [Spain	7: 15:5: 22-2: 12:12: 12:3: 8:5: 9:5:	174 5 16 7 76 3 75 0 0 Σ	27 1 78 109 51 138 80	C C C C C C C C C C C C C C C C C C C	0 101 0 0 74 0 0	146 16 2 35 0	2 46 ((18 (83	477 1,248 386 0 0 0 1 3 174 1 60 2,345	0 3 0 0 0 19 0 22		0 10 0 0 0 0 0		142
	[0 - 3M [Sweden	100 335 455 166 81 6 6	1 81 0 0	0 0 1 0	() () () () () () () () () ()	105 279 403 164 58 0 0	0	() () () () () () ()	10 24 20 24 27 38 1 0 1 117	10 9 52 3 6 1 14	384 197 1,195 62 90 8 57, 1,994	0 0 34 0 0 34		12
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [15Y - 10Y] [10Y - more Total	United Kingdom	1,100	0 0 0 0 0 0 2 2	1,100 0 0 0 2 2		0 0 0 0 0 0	0 0 0 0 0) 11 36 (6	118 55 442 6 456 0 500 6 1,830 0 0	51 35 27 28 54 187 0	522 707 548 1,011 3,343 0	0 0 0 0 0		49
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Iceland													
	[0 - 3M [Liechtenstein													
	[0 - 3M [Norway	107 200 300 303 333 3	332	0 1 0	() () () () () () () () () ()	89 0 206 0 63 161 0 519	0 245 171	11	0 0 0 28 0 0 54 80 116 278	0 0 0 0 0	0 0 58 0 0 0	0 0 0 0 0		
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 1 2 0	1 2 9 8 17 29 0	0 0 0 0 0		0
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [15Y - 10Y] [10Y - more Total	Canada	422 433 500 644 577 655 (500 3,228	1 501 3 643 7 577 650	0 0 0 0 1 1 0 0	C C C C C C C C C C C C C C C C C C C	312 378 463 161 143 270 0	109 57 38 482 434 379 0	12 12 14 15	1,400 2 434 254 5 78 275 6 303 13 2,757	13 5 26 73 4 4 2 127	777 403 404 1,770 247 76 85 3,762	0 0 44 0 0 4 44		130
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Hong Kong	925 355 66 57 61 10 1,57	9 916 6 341 0 9 7 24 3 35 4 40 7 7	66 32 60 44 29 64	(5 0 0 0 0	859 324 0 13 34 40 0		2 363 504 241 6 609 0 3 1 0 1,740	7 10 2 0 1 1 1 0	504 628 217 102 116 146 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		10



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	e						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [Japan	1,35/ 42/ 533 86/ 35/ 39- 223/ 4,16/	1,356 421 539 865 344 281 0	113 233	0	15 32 47 39 25 9	57 85 98 185	1 0 0 2 2 22 66	194 8 44 0 51 694 1,070 2,060	11 0 2 0 11 3 16	875 0 9 0 171 57 180	0 0 0 0 0	(((((((((((((((((((126
[0 - 3M [u.s.	9 78 78 19 19 6 1 355 1,135 3,44	75 639 7 6 0 90	34 715 193 66 268 704	0	4	0 66 0 0 45 653	0 0 1 17 32 2	0 110 155 978 1,199 53	0 0 0 0 0	0 35 0 0 10 40	0 0 0 0	(((((((((((((((((((2
0 - 3M	China	15: 22: 114 8: 8: 3: 11	79 79 24 10	0 57 107 14 46 36 10	0 0 0 0	6	153 165 9 9 39 0 0	0 1 1 1 0 0	18 0 67 44 27 0	0 0 2 1 3 0 0	0 31 97 40 106 0 0	11 1 9 3 4 0 0	(((((((((((((((((((29
To - 3M	Switzerland	44	48 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 44 12 18 5 0 0	5,824 4,022 1,170 1,168 540 0	241 163 12 19 9 0 0	952 971 673 0 0	0 0 0 0	(((((((((((((((((((17
[0 - 3M [Other advanced economies non EEA	21: 78: 16: 9 : 38: 111: 2- 1,77:	0	7 307 157 73 118 110 24	0 0 0 0	16	204 307 12 18 265 0 0 0	36 42 71 8 15 39 2 2	2,609 2,108 1,692 351 390 773 15 7,938	39 64 35 51 71 49 0	2,946 2,655 1,274 1,002 1,344 625 0	5	0	95
[0 - 3M [Other Central and eastern Europe countries non EEA	3 5 1- 22 11 1	3 30 54 14 5 25 10 0 136	000000000000000000000000000000000000000	0 0 0 0 0	1 3 3	3 13 14 14 25 10 0 80	0 0 0 0 0	0 2 0 0 0 0	0 0 1 0 0 0	0 2 17 1 0 0 0	0 0 70 0 0 0		16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	188 2,04 39 2,24 48 100 5,477	1 186 2,049 399 2,244 489 109 5,470	0 10 4 0 0 1	0 0 0 0 0		1 176 2,045 390 2,244 489 109	0 3 0 0 22 22	0 12 226 0 1 213 0	0 0 0 1 1 0	0 6 8 40 27 0	1,018 164 103 178 510 0	(267
Total	Latin America and the Caribbean	5,474 16. 81 9. 2. 3. 2. 4.	163 88 93 7 27 5 36 20	13 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 2 5 9	7 54 43 27 36 20 5	23 0 0 0 0 0	131 127 22 13 18 5 29 0	0 0 0 0 0	10 11 2 16 3 9 0	1,975 0 1 67 0 137 209 0	(55



General governments exposures by country of the counterparty

Groupe Crédit Agricole

								Groupe Credit Agricol	e						
								As of 31/12/2021	l						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	citiva fair valua	Darivativae witi	h negative fair value	Off-balance sh	eet exposures	
						Non-derivative illiancial as	ssets by accounting portionic		Denvauves with po-	sitive fair value	Delivatives with	i negative ian value			Risk weighted
R	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	exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Africa	222 246 29: 22:	224 9 249 3 293 3 220 0 150	0		6 109 0 145 1 150	219 140 148 69	0	0 0 9		0 0 1 0 1 0 4 0 2	49 60 141 222		
	[3Y - 5Y [5Y - 10Y [10Y - more Total [0 - 3M		15(29) 9) 1,524	2 292 2 92 4 1,521 1 311	0 0 4 41	0	28 9 98 0 98 0 536 172 402		0	0 0 0	()	0 0 0 0 6	620 0 1,236	1	739
	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others	488 216 93 151 141	0 480 6 216 3 93 1 151 1 141 0 0	6 0 0 3 0		132 0 0 0 0 0	84 93 148 141 0	0 1 6 0	2 40 55 89 5 8 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0 0 19 0 19 0 19 0 19 0 0 0 0 0 0 0 0 0	60 36 121 44 0		
	Total		1,393	1,393	51	0	705	637	7	143	1	45	266	1	329

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	e						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted
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	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	171 9 21 230 44 224 80 779	171 9 20 229 27 21 76	0 6 3 1 7 203 4 236		122 0 3 3 0 0 0	48 3 15 194 27 21 76 385		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 6	0 100 0 0 25 0 38	0 0 0 0 0		17
[0 - 3M [Belgium	1,000 1,000 555 243 302 489 1,704 1,474 5,775	736 555 232 285 0 401	250 688 4 24 17 241 517 231		300 458 0 0 121 68 143	17 67 219 285 119 1,119		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 35 14 0 12 21 0	0 262 94 0 80 146	0 0 0 0 0 0		286
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Bulgaria													
0 - 3M	Cyprus													
[0 - 3M [Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Denmark	30 18 5 121 44 174 18	30 18 5 121 44 174 18	000000000000000000000000000000000000000		0 0 79 0 0	30 18 5 42 44 174	5 33 46	0 0 0 8 148 8 1,157 0 0 1 25 4 850	0 0 79 0 3 0 1	0 24 874 0 50 0 1,008	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	V.	712				332		3,200		2,000	, and the second		



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	9						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	ives		Off balan	ce sheet	
										Park and an alle	and the file and the	Off-balance sh	eet 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)		Non-derivative financial as	sets by accounting portrolic		Derivatives with po	sitive fair Value	Derivatives with	negative fair value			Risk weighted exposure amount
				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 [Finland	54 149 125 111 133 672 41 1,499	125 109 3 33 528 0	6 111 11 2 78 331 41 579	0 0 0 0 0	15 6 93 34 24 184 (4	35 38 21 75 236 157 0	3 5 22 12 42 164 173 422	355 326 907 528 1,561 2,036 1,661 7,374	19 13 2 44 33 375 55 541	90 965 652 3,226 795 7,791	0 0 0 0 0	(((((((74
[0 - 3M [France	1,480 6,575 6,575 6,66 8,535 25,131 29,248	1,373 5,236 6,551 6,097 7,927 24,012	233 1,029 24 1,191 713 1,650 1,093 5,933	0 0 0 0 0	37: 1,177 1,932 586 1,307 1,877 177 7,407	4,619 4,893 6,526 21,787	13 5 11 13 54 462 558 1,117	1,151 275 536 251 900 8,418	264 266 41 32 144 128 798 1,672	7,997 3,499 939 362 3,513 2,913	470 2,949 107 300	() () () ()	
TO - 3M	Germany	56 5.565 1.27 1.27 1.500 2.835 493 13,473	53 4,139 1,060 1,524 1,421 1,840	15 3,299 157 300 80 1,112	0 0 0 0	(6, 1,06) 344(75) 381 481 (6, 2,950	53 1,204 720 733 1,037 1,320 67	41 7 21 3 16 193 205	1,280 485 514 44 668 1,506 1,171	125 97 73 13 148 108 171 734	3,308 984 650 638 1,706 718 749	0		9,211
To - 3M	Croatia								5,					
[0 - 3M [Greece													
[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 7 0 7	0 0 0 358 0 0	0 0 10 0 126 0	0 0 139 0 850 0	0 0 0 0 0	((((((33
[0 - 3M [Ireland	0 0 0 16 30 8 54	0 0 0 16 0 0 0	0 0 0 16 30 8 54	0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 1 0 1 16 739 756	0 0 72 0 0 200 3,100	7 0 0 0 0 0 0	737 0 0 0 0 0 0 30 767	0 0 0 0 0	(((((((((((((((((((7
[0 - 3M [Italy	1,135 4,964 6,175 2,899 2,373 2,825 436 20,866	1,103 4,697 6,067 2,639 2,265 2,568 2300 19,569	3,063 2,099 464 302 109 392 2006 4,636	0 0 0 0 0	65 4 214 588 1,255 1,233 (3,364	1,197	1 5 1 11 10 362 394	135 204 356 49 143 97	16 0 2 1 268 87 54 428	187 40 2,680 1,050	22 446 13 0 0 2 2 2	(((((((((((((((((((624
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	2						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial as	cate hu accounting montfall		Derivatives with pos	nikiva fair valva	Doublestives with	negative fair value	Off-balance sh	neet 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 designated at fair value through profit or loss			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
10 - 3M1 13M - 1Y1 11Y - 2Y1 12Y - 3Y1 13Y - 5Y1 15Y - 10Y1 10Y - more	Lithuania													
Total Tota	Luxembourg	10-17-17-17-17-17-17-17-17-17-17-17-17-17-		0 0 3	0 0 0 0 0	(297 46 (48 14 (0	104 499 983 82 482 392 96 2,638	12 6 45 1111 249 136 488 1,028	2 743	0 2 2 2 283 79 179 548	0 817 150 48 3,148 991 1,675 6,829	0	000000000000000000000000000000000000000	13
[0 - 3M [Malta							,			ŕ			
To - 3M	Netherlands	333 799 844 411 999 1,065 322 4,781	333 793 844 418 999 992 323 4,702	0 75	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 / 564 564 110 33 468 325 (1,576	531 667 167	0 41 4 1 17 26 46 46 135	15 566 126 50 276 359 412 1,804	0 3 7 33 2 12 25	0 91 111 409 17 83 332 1,043	0 0 0 0 0	0 0 0 0 0	500
[0 - 3M [Poland	(1) (1) (2) (2) (3) (4) (4) (5) (6) (7) (7) (7) (8) (8) (9) (9) (9) (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	0 195 553 6 235 1 13	0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	199 333 230 0 0	0 0 223 5 13 1	0 0 0 0 0	0 3 0 0 0 0	0 0 0 0 0	0 2 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	3 22 25 4 4 9	7 22 5 0 0 30 0	7 21 8 0 2 10 1	0 0 0 0 0	() () () () () () () () () ()	0 0 17 0 0 30 47	0 0 0 0 1 1	0 5 0 0 18 0	0 0 51 0 0 3	0 5 0 175 1 2 1000	0 0 0 0 0	0 0 0 0 0	39
[0 - 3M [Romania		0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0 0 0 1 1	0 0 0 0 0 60	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
[0 - 3M [Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Slovenia	11	0 0 0 0 5 5 11	0 0 0 5 1 1 1 8	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 11 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	e						
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
		Table accessories amount of an	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Spain	12 259 170 34 242 304 116 1,137	0 185 152 31 206 101 0	247	0 0 0	(((((((((((((((((((0 0 152 11 99 57 0 319	0 27 0 0 0 4 66 91	0 1,590 0 0 0 109 360 2,059	3 20 12 0 21 5 0	67 10 150 112	0 10 0 0 0 0	(((((((((((((((((((137
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden	186 426 554 117 94 1 0 1,377	186 426 554 117 94 1	0 1 1 0		111 363 42; 7; 9; ((85 45 0 0	17 2 4 6 0 14 0 43	362 25 107 123 7 54 20 698	30 84 87 22 23 0 1	775 124 113 0	0 33 0 0	(((((((((((((((((((13
[0 - 3M [United Kingdom	1,150 0 0 0 0 0 5 5 0	0 0 0 0 55	1,150 0 0 0 0 55 0	0		000000000000000000000000000000000000000	35 65 37 43 0 223	567 1,345 884 360 2,197 0	82 20 15 85 58 398 0	1,029 902 819 3,963	0 0 0	(((((71
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	Norway	0 31 195 166 369 161 0 917	0	0 8 0 1 14 0 0	0 0 0 0 0	(2/ 199 49 49 111 (115 306 48 0	0 0 0 13 8 10	0 0 157 4 60 43 116	0 0 0 0 0	0 0 0 0 0 97	0 0 0 0 0		0
[0 - 3M [Australia	99 99 0 0 0 0	0 99 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(9; ((((0 0 0 0 0	0 0 0 0 0 0 12 12	0 0 0 0 0 0 62 62	0 0 1 1 2 4 0		0 0 0 0 0	(((((((0
[0 - 3M [Canada	0 620 886 593 490 758 0 3,347	3,347	0 22	0 0 0 0 0	(48: 25- 19: 12: 19: (1,256	631 394 367 540	6 30 26 2 2 8 6 0 7	289 0 2,286 267 215 287 0 3,344	36 14 0 2 1 1 11 18	926 980 25 102 38 328 2,484	48 0 0	(((((((((((((((((((159
f 0 - 3M f [3M - 1Y [Hong Kong	1,062 475 52 52 52 92 92 1,757	1,037 426 19 23 34 43	97 49 38 24 18 49	0	18 30 0 0 0 0	390 14 0 34 43	6 13 28 8	667 726 738 671 175 0	1 0 1 2 2 2	372 39 305 141 129 118 0 1,102	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		22



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	2						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [Japan	1,03- 892 5555 400 1,144 482 1,462	1,034 892 505 382 1,076 389 0	58 37 111 96	Ď.	7, 50, 38, 32, 92, 15,	109 43 113 239 0	0 0 0 2 25 95 127	9 0 30 9 64 621 1,211	50 0 2 0 8 5 0	707 0 6 0 160 54 0	0 0 0 0 0	(((((((((((((((((((215
[0 - 3M [u.s.	256 188 484 544 744 2,338 465 5,065	229 130 0 14 94 1,494 4 1,966	184 184 480 545 652 891	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	0 1 0 0 49 1,494	61 88 62 88	0 0 0 167 16 528 1 962 3 1,100 68 0 0	2 0 0 0 0 0 0	20 35 0 0 201 40 0	0 0 0 0	(((((((((((((((((((8
[0 - 3M [China	142 188 99 97 77 78	142 189 98 55 72 4 0	0 16 52 17 58 6 0 142	0 0 0 0	3	142 174 46 9 24 0 0	0 1 0 0 0	0 0 5 67 34 0 0 0 0	0 0 2 1 1 0 0	0 24 194 98 110 0 0	8 29 83 23 0 0	(((((((((((((((((((40
[0 - 3M [Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0	45 58 27 19 17 0 0	6,065 3,492 7,779 9,365 7,317 0 0 1,00	582 242 22 28 38 0 0	11,849 5,569 948 680 571 0	0	(((((((((((((((((((16
[0 - 3M [Other advanced economies non EEA	144 705 215 71 656 177 133 2.100	219 46 572 134 59	5.5 149 138 53 77 128 133	0	16 1 6 6	87 391 71 18 509 0 0	17% 171 157 36 41 117 0 700	7 2,049 8 655 1 1,340 7 1,100	116 75 79 38 74 30 0	962 582 659 396 15	3 134 0 0 0 0	0	189
[0 - 3M [Other Central and eastern Europe countries non EEA	3 12 16 17 26 11 13	3 12 16 16 12 28 13 3 89	0	0 0 0 0 0		3 12 15 12 28 13 3	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 0	0 10 11 1 1 0 0	0 0 57 0 0 0	(((((((((((((((((((15
[0 - 3M [Middle East	807 1,148 1,252 409 2,272 99 100.	807 1,148 1,250 408 2,276 496 102 6,487	1 1 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		798 1,124 1,248 408 2,276 493 102 6,448	28 0 0 0 0 0	929 10 0 0 0 4 15 0 958	31 0 2 0 0 14 0	587 35 267 29 29 216 0	5 466 201 31 458 0 0	(((293
Total	Latin America and the Caribbean	0,40 / 2,26 31 33 31 40 402	25 266 31 25 33 17	30 0 0 0 0 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222	5,446 7 48 31 25 31 17 5 163	20 0 0 0 0	958 0 0 14 2 7 7 0 3 0 0 0 0	0 0 0 0 1 1 1 0	1,182 0 12 2 6 16 32 0	1,181 0 63 0 137 0 209 0	0	52



General governments exposures by country of the counterparty

Groupe Crédit Agricole

								Groupe Credit Agricol	e						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	citivo fair valuo	Dariyatiyas with	h negative fair value	Off-balance sh	eet exposures	
						Non-derivative illiancial as	ssets by accounting portionic		Denvauves with po-	sitive fail value	Delivatives with	i negative ian value			Risk weighted
R	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	exposure amount
	[0-3M] [3M-1Y]		95 268	96 268	0 5) 43 128) 233	53 135	o c	0 0	0	0 0 4	16 47		
	[1Y - 2Y [Africa	321 163 146 286 94 1,372		2 0 0 0 0 0	C C C	90 7 88 0 8 5	73 139 197 94 778	0 0 0 0	0 0	() () () () () () () () () ()	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	146 220 391 446 0		831
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	345 512 170 171 166	345 512 148 171 144	79 29 25 61 29		228 387 36 36 0 0	38 96 109 110 139	1 0 15	0 0 1 113 54 5 65		0 1 0 40 0 0 11	0 12 87 98 403		
	[10Y - more Total		26 1,533	26	16 262	0	0 651	10 619	16	236	0	0 0	600		362

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Groupe Crédit Agricole

| Part |

3,574

1,249

535

2,175

2,155

1,295

[&]quot; for the definition of non-performing exposures please refer to Article 47a(3) of Repulation (EU) No 575/2013 (CRR) Il Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instrum

Institutions recort have the comunitative amount of executed condit toxus sizes in this recordance for fundamental and consistence of evaluative about on the committee and consistence of evaluative about on the committee and consistence of evaluative about on the committee and consistence of evaluative about on the consistence and consi

The fact of the fact, committed to the fact, committed implication for the fact, committed implication

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

Performing and non-performing exposures Groupe Crédit Agricole

					As of 31/03/2022									As of 30/06/2022				
		Gross car	rrying amount/ Nomina	amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	amount		Accumulated impair value due to credit	rment, accumulated ne risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	,	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	262,086		17	17	17	4	17	17	0	259,990	0	18	18	18	8	18	18	0
Debt securities (including at amortised cost and fair value)	151,927	14	102	91	87	91	83	83		152,049	16	101	92	87	97	83	83	0
Central banks	4,562		0	0	0	4	0	0	0	4,80	2 0	0	0	0	5	0	0	0
General governments	79,919	0	0	0	0	51	0	0	0	80,74	0 0	0	0	0	58	0	0	0
Credit institutions	33,785	0	5	5	S	19	5	5	0	32,80	8 0	5	5	5	17	5	5	0
Other financial corporations	17,252	14	8	0	0	2	0	0	0	17,40	4 16	7	0	0	5	0	0	0
Non-financial corporations	16,410	0	89	86	82	15	78	78	0	16,29	6 0	89	86	82	13	77	77	0
Loans and advances(including at amortised cost and fair value)	1,182,337	2,195	21,868	21,698	21,698	7,872	11,452	11,432	7,057	1,210,303	2,542	22,974	22,823	22,823	8,394	11,656	11,639	6,754
Central banks	684	0	0	0	a	0	0	0	0	86.	3 0	0	0	0	0	0	0	0
General governments	41,766	76	86	84	84	51	42	42	16	42,39	8 55	200	199	199	41	46	46	121
Credit institutions	91,486	0	424	424	424	37	351	351	0	94,83	5 0	500	500	500	43	378	378	0
Other financial corporations	34,047	18	820	817	817	325	631	631	73	35,78	1 23	734	732	732	333	583	583	69
Non-financial corporations	425,876	1,107	12,107	12,027	12,027	4,553	6,281	6,269	4,431	439,11	2 1,493	13,107	13,044	13,044	5,125	6,466	6,460	3,981
of which: small and medium-sized enterprises	210,606	381	7,383	7,311	7,311	3,088	4,267	4,256	2,177	217,10	5 513	7,737	7,684	7,684	3,279	4,595	4,589	2,226
of which: Loans collateralised by commercial immovable property	53,250	72	2,101	2,088	2,088	839	1,003	1,002	543	54,53	6 86	1,998	1,989	1,989	868	986	985	751
Households	588,477	994	8,430	8,346	8,346	2,906	4,147	4,138	2,537	597,31	4 971	8,434	8,347	8,347	2,853	4,182	4,172	2,584
of which: Loans collateralised by residential immovable property	189,467	245	2,400	2,375	2,375	1,064	1,050	1,048	1,113	190,12	5 227	2,388	2,360	2,360	1,086	1,034	1,032	1,204
of which: Credit for consumption	59,819	214	2,451	2,424	2,424	448	1,414	1,412	34	61,27	200	2,436	2,410	2,410	455	1,390	1,388	36
DEBT INSTRUMENTS other than HFT	1,596,351	2,210	21,987	21,806	21,802	7,968	11,552	11,532	7,057	1,622,341	2,558	23,093	22,932	22,928	8,500	11,756	11,740	6,754
OFF-BALANCE SHEET EXPOSURES	803,354		2,555	2,202	2,202	1,278	538	535	254	790,666		2,896	2,894	2,894	1,325	482	481	269

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second or the second order to be second or the second

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on 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 on non- performing exposures with forbuearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	17	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	17	4	0	0	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,126	8,405	4,227	3,582	7,930	2,859	15,625	8,362	4,071	3,470	7,899	3,101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	65	9	4	3	24	0	73	8	5	4	22	0
Credit institutions	45	45	26	26	0	0	46	46	26	26	0	0
Other financial corporations	275	169	95	83	124	48	251	144	91	81	115	44
Non-financial corporations	10,708	5,431	2,827	2,349	5,559	2,079	10,300	5,460	2,700	2,269	5,470	2,317
of which: small and medium-sized enterprises	5,111	2,584	1,517	1,251	2,901		4,823	2,387	1,405	1,157	2,731	
Households	5,033	2,751	1,275	1,121	2,223	732	4,956	2,703	1,249	1,090	2,292	740
DEBT INSTRUMENTS other than HFT	16,144	8,409	4,227	3,583	7,930		15,630	8,366	4,072	3,471	7,899	
Loan commitments given	443	158	51	31	103	56	484	133	48	25	166	43
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ The information 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.



Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2022 Accumulated impairment,								As of 30/	06/2022		
		ring amount of with forbearance	accumulated c	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on 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 on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
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	o
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)	15,372	8,117	3,918	3,343	7,954	3,031	15,207	8,337	3,883	3,337	7,547	2,869
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	74	9	5	3	1	0	72	5	4	3	0	0
Credit institutions	45	45	26	26	0	0	46	46	26	26	0	О
Other financial corporations	245	144	92	82	106	43	236	138	85	77	104	42
Non-financial corporations	10,160	5,297	2,567	2,165	5,495	2,255	10,084	5,531	2,556	2,173	5,200	2,061
of which: small and medium-sized enterprises	4,682	2,356	1,356	1,128	2,690		4,625	2,483	1,396	1,198	2,553	
Households	4,848	2,621	1,228	1,067	2,352	733	4,769	2,617	1,211	1,058	2,242	766
DEBT INSTRUMENTS other than HFT	15,377	8,121	3,919	3,344	7,954		15,212	8,342	3,884	3,338	7,547	
Loan commitments given	551	157	52	31	188	49	636	155	50	20	213	16
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Groupe Crédit Agricole

(mln EUR) 1.212 35.764 11.425 1.201 1.183 109 109 1,376 1,350 36.846 1.266 1.255 11.880 458 458 77,135 1,884 1,877 34.824 1.384 1.226 36.845 1.604 11.222 64,129 127 2,084 11.255 69,111 11.255 69,096 11.425 68,578 100 1,510 11.425 68,564 216 20,431 170 20,431 23,798 252 2.506 14,993 2.506 14,993 2.502 14,530 53.888 2.502 14,523 53.888 2.629 15,406 2.629 15,406 2.876 14,988 2.876 14,988 58 45 1.842 1.830 52.760 1.479 1.468 52.938 1.633 1.635 1.626 52.938 1.687 1.549 899 1.548 870 27.517 12,893 768 974 27.602 12,836 1.829 932 1.828 911 27,602 12,836 28.329 12,593 1.780 909 28.329 12,593 28.091 12,800 1.823 934 28.091 12,800 11.704 25,456 80.162 23,842 75.640 563 1.769 563 1.742 23,833 75.627 487 1.784 22,351 77.148 483 1.494 382 1.588 382 1.567 25,446 80.134 25,199 82.458 264 1.898 264 1.882 25,190 82.445 1.699 22,934 964 22,934 23,562 23,562 23,873 910 908 23,873 760 764 24,360 714 11,628 369 368 11,628 297 0 13,162 278 278 13,161 257 12,251 279 12,251 246 12,327 312 312 12,327 239 1,777 1,777 2,101 2,101 1,756 1,756 1,638 1,638 572 574 574 571 571 558 558 572 24 24 19 5,304 143 143 5,304 93 6,346 120 119 6,346 5,382 126 125 5,382 122 6,277 128 127 6,277 201

⁽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 05.01), which follows a sign convention based on a credit/debit convention, as explained in Arnex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/16-11 Tion Supervisory reporting.