



2025 EU-wide Transparency Exercise

Bank Name	Groupe Cr�dit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

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

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Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	114,443	119,541	119,980	122,486	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	113,808	118,844			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,129,690	2,185,581	2,173,126	2,190,715	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,129,179	2,185,008			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.37%	5.47%	5.52%	5.59%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.35%	5.44%			[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	116,966	116,657	117,655	116,109	CGI.00.0001.0010	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	108,493	112,202	111,253	114,107	CGI.00.0002.0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	12,961	12,107	12,076	12,217	CGI.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings	3,587	7,050	1	3,884	CGI.00.0004.0010	Articles 24(1)(a)(iii), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	-2,371	-1,886	-2,311	-2,735	CGI.00.0005.0010	Articles 41(6), 24(1)(a)(iv) and 31(1) of CRR
	A.1.4	Other Reserves	104,328	104,486	111,415	110,949	CGI.00.0006.0010	Articles 41(1) and 31(1) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.0007.0010	Articles 41(1)(b), 24(1)(a)(v) and 31(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,039	4,176	4,267	4,189	CGI.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,872	-2,160	-2,071	-2,366	CGI.00.0009.0010	Articles 27 to 31 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19,104	-19,143	-19,067	-19,309	CGI.00.0010.0010 + CGI.00.0046.0010	Articles 41(1), 24(1)(a)(vi) and 31(1) of CRR, Articles 43(1), 30(2) and 37(1) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	-66	-60	-50	-66	CGI.00.0011.0010	Article 36(1) of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-447	-426	0	0	CGI.00.0012.0010	Articles 162(1)(a)(i), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-329	-318	-320	-298	CGI.00.0013.0010	Articles 41(6), 24(1)(a)(vii) and 31(1) of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.0014.0010	Article 43(2), 30(2) and 31(1) of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	CGI.00.0045.0010	Article 36(1) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	CGI.00.0015.0010 + CGI.00.0016.0010 + CGI.00.0017.0010 + CGI.00.0018.0010 + CGI.00.0019.0010 + CGI.00.0020.0010 + CGI.00.0021.0010 + CGI.00.0022.0010 + CGI.00.0023.0010 + CGI.00.0024.0010 + CGI.00.0025.0010 + CGI.00.0026.0010 + CGI.00.0027.0010 + CGI.00.0028.0010 + CGI.00.0029.0010 + CGI.00.0030.0010 + CGI.00.0031.0010 + CGI.00.0032.0010 + CGI.00.0033.0010 + CGI.00.0034.0010 + CGI.00.0035.0010 + CGI.00.0036.0010 + CGI.00.0037.0010 + CGI.00.0038.0010 + CGI.00.0039.0010 + CGI.00.0040.0010 + CGI.00.0041.0010 + CGI.00.0042.0010 + CGI.00.0043.0010 + CGI.00.0044.0010 + CGI.00.0045.0010 + CGI.00.0046.0010 + CGI.00.0047.0010 + CGI.00.0048.0010 + CGI.00.0049.0010 + CGI.00.0050.0010 + CGI.00.0051.0010 + CGI.00.0052.0010 + CGI.00.0053.0010 + CGI.00.0054.0010 + CGI.00.0055.0010 + CGI.00.0056.0010 + CGI.00.0057.0010 + CGI.00.0058.0010 + CGI.00.0059.0010 + CGI.00.0060.0010 + CGI.00.0061.0010 + 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CGI.00.0634.0010 + CGI.00.0635.0010 + CGI.00.0636.0010 + CGI.00.0637.0010 + CGI.00.0638.0010 + CGI.00.0639.0010 + CGI.00.0640.0010 + CGI.00.0641.0010 + CGI.00.0642.0010 + CGI.00.0643.0010 + CGI.00.0644.0010 + CGI.00.0645.0010 + CGI.00.0646.0010 + CGI.00.0647.0010 + CGI.00.0648.0010 + CGI.00.0649.0010 + CGI.00.0650.0010 + CGI.00.0651.0010 + CGI.00.0652.0010 + CGI.00.0653.0010 + CGI.00.0654.0010 + CGI.00.0655.0010 + CGI.00.0656.0010 + CGI.00.0657.0010 + CGI.00.0658.0010 + CGI.00.0659.0010 + CGI.00.0660.0010 + CGI.00.0661.0010 + CGI.00.0662.0010 + CGI.00.0663.0010 + CGI.00.0664.0010 + CGI.00.0665.0010 + CGI.00.0666.0010 + CGI.00.0667.0010 + CGI.00.0668.0010 + CGI.00.0669.0010 + CGI.00.0670.0010 + CGI.00.0671.0010 + CGI.00.0672.0010 + CGI.00.0673.0010 + CGI.00.0674.0010 + CGI.00.0675.0010 + CGI.00.0676.0010 + CGI.00.0677.0010 + CGI.00.0678.0010 + CGI.00.0679.0010 + CGI.00.0680.0010 + CGI.00.0681.0010 + CGI.00.0682.0010 + CGI.00.0683.0010 + CGI.00.0684.0010 + CGI.00.0685.0010 + CGI.00.0686.0010 + CGI.00.0687.0010 +	

2025 EU-wide Transparency Exercise

P&L
Groupe Cr dit Agricole

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	74,039	96,731	15,270	29,370
Of which debt securities income	3,557	4,769	1,398	2,690
Of which loans and advances income	39,607	52,124	12,211	24,106
Interest expenses	61,375	80,196	11,221	21,307
(Of which deposits expenses)	24,699	32,445	7,088	13,570
(Of which debt securities issued expenses)	8,238	10,938	2,785	5,198
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	109	127	21	168
Net Fee and commission income	13,086	17,572	4,558	8,883
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	-292	-396	-27	373
Gains or (-) losses on financial assets and liabilities held for trading, net	4,626	4,793	343	3,595
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2,291	-1,525	-239	-1,405
Gains or (-) losses from hedge accounting, net	5	36	5	0
Exchange differences [gain or (-) loss], net	182	380	1,244	236
Net other operating income / (expenses)	515	2,326	584	1,271
TOTAL OPERATING INCOME, NET	28,603	39,848	10,540	21,183
(Administrative expenses)	17,524	23,832	6,262	12,394
(Cash contributions to resolution funds and deposit guarantee schemes)	82	81	23	26
(Depreciation)	1,539	2,934	753	1,529
Modification gains or (-) losses, net	-27	-33	-6	-14
(Provisions or (-) reversal of provisions)	238	555	-4	-65
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	148	260	-46	-173
(Other provisions)	90	294	42	108
Of which pending legal issues and tax litigation ⁽¹⁾	0	-32	0	0
Of which restructuring ²	0	6	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,186	2,913	794	1,751
(Financial assets at fair value through other comprehensive income)	-23	-17	2	11
(Financial assets at amortised cost)	2,209	2,930	792	1,740
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	17	28	10	30
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	4	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,779	2,205	517	1,163
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	8,768	11,682	3,213	6,667
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,133	9,499	2,358	5,347
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,133	9,499	2,357	5,347
Of which attributable to owners of the parent	6,491	8,639	2,165	4,802

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Groupe Crédit Agricole

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits		180,092				178,108				178,181				182,578				IAS 1.54 (f)
Financial assets held for trading		336,072	64,888	258,645	12,539	365,799	69,662	282,670	13,466	346,392	78,771	253,314	14,308	353,032	76,340	263,400	13,292	IFRS 7.8(a)(ii); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		17,708	5,556	5,278	6,874	20,029	4,761	8,442	6,827	22,953	5,880	10,230	6,843	21,140	4,590	9,374	7,176	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		88	0	12	76	92	0	12	80	95	0	12	83	100	0	15	85	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		49,965	41,066	6,624	2,276	53,078	43,164	7,744	2,170	53,232	42,764	8,302	2,166	55,393	43,477	9,732	2,185	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		1,404,623				1,430,014				1,430,359				1,436,532				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		27,620	0	27,620	0	27,400	0	27,400	0	25,154	0	25,154	0	24,292	0	24,292	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-6,566				-5,026				-7,820				-5,726				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		106,990				116,915				116,739				120,407				
TOTAL ASSETS		2,116,591				2,186,408				2,165,285				2,187,749				IAS 1.9(a); XI.6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	44,280	442	0	-33	-4	0	47,009	603	0	-36	-8	0	47,138	613	0	-35	-11	0	47,088	1,073	0	-39	-14	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	110,748	401	536	-116	-9	-69	113,074	574	511	-119	-22	-42	112,251	719	495	-117	-16	-42	111,343	1,695	498	-120	-17	-41	Annex V Part 1.31, 44(b)
	Loans and advances	1,150,233	138,482	26,168	-2,731	-6,068	-12,951	1,178,686	133,662	25,504	-2,942	-6,161	-12,712	1,164,232	149,125	25,599	-2,711	-6,512	-12,663	1,167,982	150,979	26,334	-2,946	-6,313	-12,881	Annex V Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	285,749	306,594	283,364	293,051	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	85,463	89,770	89,883	92,134	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,505,268	1,544,284	1,543,068	1,547,708	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	33,188	31,841	29,848	28,975	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-8,276	-7,672	-8,069	-7,103	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,473	5,791	5,747	5,603	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,679	3,248	3,574	3,439	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	61,851	64,156	67,163	72,846	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	163	194	148	0	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	1,972,558	2,038,205	2,014,726	2,036,653	IAS 1.9(b);IG 6
TOTAL EQUITY	144,033	148,203	150,559	151,096	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,116,591	2,186,408	2,165,285	2,187,749	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		131,945	155,777	140,401	139,927	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	9,452	5,765	5,929	4,837	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	49,455	41,607	38,024	37,158	Annex V.Part 1.31
Deposits	Central banks	18,803	16,271	16,495	19,106	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,891	2,335	673	765	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	48,759	54,781	50,333	61,913	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,096	5,517	6,244	5,979	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	83,706	90,968	96,157	97,747	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	14,244	19,940	15,216	19,008	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	156,742	158,217	152,824	166,213	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	106,243	104,778	104,980	114,193	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	365,337	398,286	386,658	374,824	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	159,346	173,049	176,221	169,160	ECB/2013/33 Annex 2.Part 2.9.1
	Households	692,138	689,703	689,141	691,387	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	491,144	490,961	495,238	501,920	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		351,156	358,899	368,002	366,600
Of which: Subordinated Debt securities issued		23,923	23,662	22,899	22,498	Annex V.Part 1.37
Other financial liabilities		2,175	2,218	2,199	2,158	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,909,668	1,972,489	1,946,162	1,961,869	

2025 EU-wide Transparency Exercise

Market Risk

Groupe Cr dit Agricole

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT				
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
(mln EUR)																											
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024														
Traded Debt Instruments	770	913	93	22	269	81						81	21	312	64												
Of which: General risk	465	458	93	22	269	81						81	21	312	64												
Of which: Specific risk	286	435	0	0	0	0						0	0	0	0												
Equities	5	10	25	8	41	14						43	18	68	28												
Of which: General risk	0	0	25	8	41	14						43	18	68	28												
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0												
Foreign exchange risk	3,507	3,522	49	15	133	47						47	15	158	54												
Commodities risk	-2	0	1	0	-3	1						1	0	2	0												
Total	4,283	4,444	119	29	307	90	158	173	0	0	0	7,491	114	38	321	83	158	174	0	0	0	0	0	0	7,608		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025														
Traded Debt Instruments	1,048	864	86	27	204	49						95	30	233	76												
Of which: General risk	438	412	86	27	204	49						95	30	233	76												
Of which: Specific risk	592	433	0	0	0	0						0	0	0	0												
Equities	14	0	45	10	87	27						54	18	61	19												
Of which: General risk	0	0	45	10	87	27						54	18	61	19												
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0												
Foreign exchange risk	3,744	4,214	39	10	159	35						46	18	154	48												
Commodities risk	0	0	1	1	1	1						2	0	1	0												
Total	4,807	5,078	122	31	286	74	256	244	0	0	0	8,203	133	49	250	83	237	195	0	0	0	0	0	0	7,765		

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	44,807	71,247	2,474	44,622	44,821	71,247	2,484	44,637
Central governments or central banks	2,080	1,086	122	2,197	1,811	1,811	240	2,051
Regional governments or local authorities	5,195	6,112	221	5,526	5,421	5,421	192	5,613
Public sector entities	3,385	3,385	26	3,411	3,421	3,421	24	3,445
Multilateral Development Banks	2,091	2,092	0	2,091	2,098	2,098	0	2,098
International Organizations	22,482	40,797	7,894	20,255	30,255	30,255	6,996	23,259
Institutions	109,444	182,210	14,623	111,761	111,761	111,761	16,955	128,716
Corporates	124,452	110,886	11,886	112,466	112,466	112,466	11,886	124,352
of which: SME	107,727	99,873	10,204	97,623	97,623	97,623	10,204	107,827
Real estate	21,725	12,013	8,208	13,507	14,843	14,843	8,208	16,051
Secured by mortgages on immovable property and AOC exposures	9,825	9,498	3,865	9,911	9,611	9,611	4,009	13,620
of which: SME	1,881	1,749	714	1,906	1,795	1,795	754	2,459
Exposures in default	4,280	3,749	2,120	4,245	3,771	3,771	2,224	4,245
Items associated with particularly high risk	599	471	710	572	476	476	715	572
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	2,467	2,458	248	2,107	2,107	2,107	215	2,107
Claims on institutions and corporates with a 1T credit assessment	26,714	13,921	7,678	28,417	16,182	16,182	8,465	28,417
Collective Investments Undertakings (CIU)	4,688	4,688	0	4,688	4,688	4,688	0	4,688
Equity	19,598	19,728	1,885	16,011	19,728	19,728	17,357	19,728
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	396,421	298,227	145,702	349,919	355,511	358,247	150,360	355,511

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original exposure or Top 10 counterparties covered by original exposure, whichever is the highest.
⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	15,513	15,513	2,091	14,132	15,513	15,513	2,091	14,132
Central governments or central banks	491	491	83	408	491	491	83	408
Regional governments or local authorities	2,448	2,448	94	2,598	2,598	2,598	94	2,598
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	39	39	0	39	39	39	0	39
International Organizations	8,579	24,229	2,493	16,441	24,229	24,229	2,493	16,441
Institutions	41,126	15,246	17,003	41,005	41,005	41,005	17,003	41,005
Corporates	5,056	4,089	3,521	4,453	4,454	4,454	3,425	4,454
of which: SME	3,386	3,386	4,134	3,048	3,048	3,048	4,088	3,048
Real estate	5,004	3,998	2,287	4,385	4,398	4,398	2,511	4,398
Secured by mortgages on immovable property and AOC exposures	2,276	2,199	963	2,261	2,261	2,261	975	2,261
of which: SME	1,020	920	391	944	914	914	361	914
Exposures in default	1,299	707	951	1,234	981	981	950	981
Items associated with particularly high risk	325	325	420	325	325	325	420	325
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	12,049	12,049	4,098	13,508	13,508	13,508	4,071	13,508
Collective Investments Undertakings (CIU)	2,461	2,461	1,825	2,011	2,011	2,011	1,411	2,011
Equity	22,482	22,482	18,221	22,729	22,413	22,413	17,802	22,413
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	813	813	420	813	813	813	420	813

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	20,192	20,192	2,091	18,101	20,192	20,192	2,091	18,101
Central governments or central banks	491	491	83	408	491	491	83	408
Regional governments or local authorities	143	995	64	148	983	983	41	1,024
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	1,881	3,566	1,194	1,396	3,566	3,566	1,194	1,396
Institutions	41,126	24,196	18,071	41,451	41,451	41,451	18,071	41,451
Corporates	11,948	7,015	5,461	11,793	8,009	8,009	5,309	8,009
of which: SME	10,005	10,005	8,005	10,005	10,005	10,005	8,005	10,005
Real estate	6,134	3,704	2,117	7,038	4,598	4,598	2,628	4,598
Secured by mortgages on immovable property and AOC exposures	797	797	343	776	776	776	343	776
of which: SME	588	588	238	675	651	651	284	651
Exposures in default	1,497	445	477	1,539	431	431	480	1,539
Items associated with particularly high risk	325	325	420	325	325	325	420	325
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	8,941	8,941	2,118	8,813	8,813	8,813	2,142	8,813
Collective Investments Undertakings (CIU)	944	944	922	2,104	2,104	2,104	2,112	2,104
Equity	12,049	12,049	9,711	14,451	12,011	12,011	9,511	12,011
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	1,471	1,471	813	1,471	1,471	1,471	813	1,471

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	882	882	191	720	720	720	222	720
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	58	58	62	62	62	62	0	62
Public sector entities	421	421	0	444	444	444	0	444
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	4,788	4,788	28	4,788	4,788	4,788	28	4,788
Institutions	705	117	294	829	451	451	445	451
Corporates	191	95	81	330	156	156	131	156
of which: SME	148	20	20	280	29	29	17	289
Real estate	134	34	19	278	27	27	15	278
Secured by mortgages on immovable property and AOC exposures	7	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	24	24	0	24	24	24	0	24
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	143	143	123	143	143	143	123	143
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	6	6	6	6	6	6	6	6

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN	41	41	30	31	31	31	24	31
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	1,629	1,571	88	2,045	1,985	1,985	148	2,133
Institutions	41	41	34	52	78	78	55	78
Corporates	1	1	1	1	1	1	1	1
of which: SME	11	11	11	11	11	11	11	11
Real estate	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	11	11	11	11	11	11	11	11
Other exposures	0	0	0	0	0	0	0	0
Standardized Total⁽⁴⁾	6	6	6	6	6	6	6	6

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	5,591	5,591	19		4,297	4,297	24	
	Regional governments or local authorities	189	189	1		182	182	0	
	Public sector entities	245	243	1		275	275	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,549	2,581	292		3,404	2,739	284	
	Corporates	2,865	2,225	3,292		3,824	3,254	2,469	
	of which: SME	1,104	1,052	831		1,038	874	688	
	Real	4,062	4,788	3,242		4,206	4,265	2,943	
	of which: SME	1,835	1,617	924		1,725	1,623	813	
	Secured by mortgages on immovable property and AOC exposures	196	196	6		188	183	6	
	of which: SME	10	10	0		0	0	0	
	Exposures in default	359	334	129	43	174	130	170	38
	Items associated with particularly high risk								
	Subordinated debt exposures	53	52	3		33	33	3	
Crowded 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 Underlying (CIU)	0	0	0		0	0	0		
Equity	39	39	43		29	29	32		
Other exposures	221	221	121		821	821	541		
Standardized Total ⁽⁴⁾				43				38	

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	23	23	11		27	27	9	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	12	12	0		11	11	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,039	1,113	961		1,670	1,610	871	
	Corporates	1,535	1,517	941		1,385	1,059	971	
	of which: SME	449	287	236		591	401	335	
	Real	3,161	3,142	2,309		3,519	2,429	2,239	
	Secured by mortgages on immovable property and AOC exposures	446	287	153		686	401	239	
	of which: SME	23	23	11		23	23	11	
	Real	10	10	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	13	13	11		23	23	11	
	Exposures in default	0	0	0	11	0	0	0	11
	Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0		
Crowded 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 Underlying (CIU)	0	0	0		0	0	0		
Equity	10	10	4		0	0	0		
Other exposures	146	146	146		162	162	162		
Standardized Total ⁽⁴⁾				11				11	

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	2,560	2,560	0		5,579	5,579	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	338	346	0		335	350	0	
	International Organisations	974	975	0		974	974	0	
	Institutions	282	288	14		294	274	22	
	Corporates	4,148	2,403	2,343		5,923	2,443	2,313	
	of which: SME	46	21	21		56	21	21	
	Real	86	74	18		95	75	17	
	Secured by mortgages on immovable property and AOC exposures	46	21	15		80	31	11	
	of which: SME	32	15	8		51	28	15	
	Real	4	4	0		4	4	0	
	Secured by mortgages on immovable property and AOC exposures	13	13	13		4	4	7	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0		
Crowded bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	976	805	357		874	560	338		
Collective Investments Underlying (CIU)	11	11	15		11	11	26		
Equity	0	0	0		0	0	0		
Other exposures	2,223	2,223	2,223		221	221	221		
Standardized Total ⁽⁴⁾				0				0	

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	4,467	4,467	0		2,702	2,702	0	
	Regional governments or local authorities	238	238	0		251	251	0	
	Public sector entities	108	108	16		108	108	16	
	Multilateral Development Banks	43	43	0		43	43	0	
	International Organisations	55	55	0		55	55	0	
	Institutions	484	486	116		478	475	116	
	Corporates	878	732	697		1,012	855	805	
	of which: SME	284	186	186		388	288	288	
	Real	536	488	343		602	518	364	
	Secured by mortgages on immovable property and AOC exposures	125	125	79		180	180	79	
	of which: SME	4,438	5,133	2,078		5,577	5,469	2,215	
	Real	82	57	26		83	61	28	
	Secured by mortgages on immovable property and AOC exposures	13	13	13		13	13	13	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0		
Crowded bonds	27	27	5		38	38	8		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	14	14	14		14	14	14		
Other exposures	221	221	471		603	603	378		
Standardized Total ⁽⁴⁾				1				1	

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	1,740	1,740	15		1,302	1,302	15	
	Regional governments or local authorities	270	270	0		289	289	0	
	Public sector entities	52	52	0		25	25	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,028	1,028	90		980	980	90	
	Corporates	1,808	6,261	1,727		1,920	7,137	1,920	
	of which: SME	394	108	88		395	108	88	
	Real	1,070	493	313		1,105	509	323	
	Secured by mortgages on immovable property and AOC exposures	436	217	183		432	218	183	
	of which: SME	21	18	6		25	21	8	
	Real	13	14	6		13	14	6	
	Secured by mortgages on immovable property and AOC exposures	13	13	13		13	13	13	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0		
Crowded bonds	270	270	27		271	271	27		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	141	141	146		121	121	141		
Other exposures	394	394	330		425	425	358		
Standardized Total ⁽⁴⁾				1				1	

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

⁽²⁾ Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	2,537	2,537	19		2,373	2,373	19	
	Regional governments or local authorities	15	15	0		0	0	0	
	Public sector entities	1,346	1,376	0		1,469	1,469	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	378	337	97		295	279	56	
	Corporates	1,808	6,261	1,727		1,920	7,137	1,920	
	of which: SME	394	108	88		395	108	88	
	Real	1,070	493	313		1,105	509	323	
	Secured by mortgages on immovable property and AOC exposures	436	217	183		432	218	183	
	of which: SME	21	18	6		25	21	8	
	Real	13	14	6		13	14	6	
	Secured by mortgages on immovable property and AOC exposures	13	13	13		13	13	13	
	Exposures in default	0	0	0	1	0	0	0	1
	Items associated with particularly high risk								
Subordinated debt exposures	0	0	0		0	0	0		
Crowded bonds	270	270	27		271	271	27		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective Investments Underlying (CIU)	0	0	0		0	0	0		
Equity	141	141	146		121	121	141		
Other exposures	394	394	330		425	425	358		

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		44,025	48,213	2,218	2,218	44,333	47,931	2,091	2,091
Regional governments or local authorities		2,153	1,906	462	462	2,189	1,883	336	336
Public sector entities		5,186	6,233	262	262	5,469	6,992	262	262
Multilateral Development Banks		1,637	1,637	12	12	1,729	1,729	7	7
International Organisations		2,154	2,154	0	0	2,497	2,495	0	0
Institutions		29,786	44,656	7,543	7,543	30,424	40,264	5,533	5,533
Corporates		112,177	89,270	55,255	55,255	113,347	71,455	57,000	57,000
of which: SME		112,100	112,100	11,846	11,846	113,301	112,212	12,117	12,117
Retail		56,015	45,185	30,803	30,803	57,227	46,131	30,463	30,463
of which: SME		22,203	18,761	9,807	9,807	22,025	18,718	9,718	9,718
Secured by mortgages on immovable property and ADC exposures		10,148	9,014	3,115	3,115	10,273	9,373	4,185	4,185
of which: SME		2,019	1,884	597	597	2,253	2,080	1,223	1,223
Exposures in default		3,993	1,813	2,294	2,294	4,226	2,000	2,800	2,800
Items associated with particularly high risk		125	125	188	188	125	125	188	188
Subordinated debt exposures		1,915	1,915	751	751	1,773	1,764	147	147
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		36,063	24,783	20,240	20,240	36,663	26,666	20,285	20,285
Collective investments undertakings (CIU)		28,457	28,457	48,095	48,095	28,082	48,095	48,144	48,144
Equity		13,771	13,771	36,700	36,700	14,782	14,475	37,149	37,149
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		382,544	388,614	214,469	214,469	386,273	393,353	221,696	221,696

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE		24,519	24,519	2,542	2,542	23,874	23,874	2,570	2,570
Regional governments or local authorities		156	156	23	23	476	476	88	88
Public sector entities		2,646	2,656	144	144	2,633	2,633	147	147
Multilateral Development Banks		36	36	0	0	36	36	0	0
International Organisations		31	31	0	0	34	34	0	0
Institutions		16,433	32,436	4,222	4,222	15,283	30,473	2,903	2,903
Corporates		42,041	22,376	20,232	20,232	40,405	20,614	20,614	20,614
of which: SME		5,145	4,281	3,096	3,096	4,982	3,953	3,221	3,221
Retail		10,853	12,126	4,127	4,127	9,708	11,708	3,708	3,708
of which: SME		7,739	4,633	2,658	2,658	6,654	4,956	2,856	2,856
Secured by mortgages on immovable property and ADC exposures		4,232	3,750	1,508	1,508	3,640	3,340	2,012	2,012
of which: SME		1,132	981	347	347	1,420	1,246	772	772
Exposures in default		800	679	947	947	1,254	793	1,340	1,340
Items associated with particularly high risk		0	0	302	302	0	0	324	324
Subordinated debt exposures		125	125	188	188	125	125	188	188
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		461	461	502	502	549	549	50	50
Collective investments undertakings (CIU)		28,171	23,183	17,181	17,181	27,188	23,188	17,088	17,088
Equity		20,514	20,514	48,803	48,803	20,553	20,553	50,148	50,148
Other exposures		22,919	22,919	37,059	37,059	23,824	23,824	37,149	37,149
Standardised Total ⁽⁴⁾		694	694	694	694	694	694	704	704

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY		26,759	26,759	1,879	1,879	25,896	25,568	1,824	1,824
Regional governments or local authorities		156	156	23	23	476	476	88	88
Public sector entities		139	943	13	13	162	1,056	50	50
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,817	1,655	600	600	2,009	1,701	509	509
Corporates		41,366	23,373	18,146	18,146	40,643	20,444	20,412	20,412
of which: SME		13,282	6,474	4,913	4,913	12,587	7,374	5,879	5,879
Retail		24,054	24,054	14,870	14,870	23,912	14,870	15,013	15,013
of which: SME		9,480	8,322	4,782	4,782	7,028	4,999	2,856	2,856
Secured by mortgages on immovable property and ADC exposures		980	790	480	480	880	880	480	480
of which: SME		608	381	381	381	663	651	327	327
Exposures in default		1,188	650	744	744	1,610	480	596	596
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		6,245	3,182	1,331	1,331	6,254	3,202	1,446	1,446
Equity		3,152	3,152	3,101	3,101	4,724	4,724	6,662	6,662
Other exposures		6,705	6,705	6,705	6,705	6,500	6,500	5,700	5,700
Standardised Total ⁽⁴⁾		1,405	1,405	1,405	1,405	1,405	1,405	1,405	1,405

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES		681	681	202	202	681	681	164	164
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		2,187	2,187	2,091	2,091	2,187	2,187	1,914	1,914
Corporates		730	415	361	361	794	400	408	408
of which: SME		331	147	130	130	309	126	109	109
Retail		34	17	49	49	292	49	29	29
Secured by mortgages on immovable property and ADC exposures		32	34	9	9	28	43	21	21
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	1	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	356	315	783	783
Other exposures		0	0	0	0	411	411	627	627
Standardised Total ⁽⁴⁾		2	2	2	2	2	2	2	2

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
JAPAN		21	21	19	19	25	25	21	21
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,888	1,888	1,446	1,446	1,888	1,888	1,446	1,446
Corporates		44	50	40	40	36	38	32	32
of which: SME		0	0	0	0	0	0	0	0
Retail		6	6	1	1	14	1	1	1
Secured by mortgages on immovable property and ADC exposures		0	0	0	0	14	1	1	1
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Subordinated debt exposures		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		7	7	6	6	1	1	1	1
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	12	12	12	12
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	2,537	2,537	23		2,533	2,533	24	
	Regional governments or local authorities	120	146	0		108	108	0	
	Public sector entities	207	204	1		367	365	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,094	1,089	208		1,372	1,346	405	
	Corporates	2,100	2,180	1,891		1,443	2,031	2,238	
	of which: SME	1,074	923	722		1,324	953	738	
	Retail	1,871	1,859	1,361		1,623	1,706	1,212	
	of which: SME	170	143	82		1,708	1,396	797	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	72	51	71		134	96	131	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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)	7	7	7		7	7	7		
Equity	9	9	23		10	10	24		
Other exposures	225	213	133		534	534	561		
Standardised Total ⁽⁴⁾				33				96	33

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0		33	33	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,023	1,021	208		1,023	1,021	208	
	Corporates	1,135	890	884		1,617	1,135	1,058	
	of which: SME	505	300	245		548	354	289	
	Retail	474	414	339		1,070	1,070	1,070	
	Secured by mortgages on immovable property and ADC exposures	230	230	230		401	401	234	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		17	17	5	
	Items associated with particularly high risk	0	0	0		32	32	27	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	49	49	127		50	50	124		
Other exposures	113	113	61		412	412	348		
Standardised Total ⁽⁴⁾				0				32	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LUXEMBOURG	Central governments or central banks	3,912	3,912	22		2,659	2,659	2	
	Regional governments or local authorities	0	0	0		21	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,009	1,002	0		1,083	1,083	0	
	Institutions	1,023	1,021	208		1,023	1,021	208	
	Corporates	1,166	1,058	1,741		1,501	1,396	2,177	
	of which: SME	44	35	24		75	56	26	
	Retail	88	55	38		130	79	56	
	Secured by mortgages on immovable property and ADC exposures	30	30	31		31	30	31	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	3	4		4	3	4	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		21	21	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,195	996	1,380		1,343	1,085	1,119		
Equity	98	97	235		83	83	197		
Other exposures	84	83	41		83	83	43		
Standardised Total ⁽⁴⁾				0				3	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	Central governments or central banks	2,274	2,274	0		2,284	2,284	0	
	Regional governments or local authorities	132	132	0		133	133	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,009	1,002	208		1,023	1,021	208	
	Corporates	888	729	639		963	774	717	
	of which: SME	131	111	101		141	124	114	
	Retail	1,166	1,301	1,715		1,353	1,259	1,877	
	Secured by mortgages on immovable property and ADC exposures	18	18	18		18	18	18	
	of which: SME	4,195	4,179	617		4,811	4,840	1,328	
	Exposures in default	0	0	0		54	54	20	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	38	38	8		40	40	8	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	29	29	54		5	5	5		
Other exposures	683	683	628		665	665	603		
Standardised Total ⁽⁴⁾				0				3	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	1,297	1,297	13		1,667	1,667	15	
	Regional governments or local authorities	272	271	0		288	288	2	
	Public sector entities	37	37	0		37	37	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1,241	1,241	0		1,241	1,241	0	
	Institutions	1,307	1,305	303		1,312	1,312	303	
	Corporates	1,238	5,178	1,130		1,364	7,237	2,013	
	of which: SME	264	84	84		261	97	97	
	Retail	1,278	141	133		1,388	638	428	
	Secured by mortgages on immovable property and ADC exposures	38	38	38		38	38	38	
	of which: SME	32	32	34		33	35	34	
	Exposures in default	22	18	11		28	11	13	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	275	275	27		238	238	22	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	30	31	56		27	26	57		
Other exposures	365	377	301		427	427	340		
Standardised Total ⁽⁴⁾				14				17	14

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SPAIN	Central governments or central banks	1,910	1,910	18		1,474	1,474	10	
	Regional governments or local authorities	0	0	0		15	15	5	
	Public sector entities	1,399	1,412	0		1,441	1,434	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	207	274	86		2,614	2,680	813	
	Corporates	1,803	2,272	1,869		1,778	2,074	2,074	
	of which: SME	140	456	369		513	424	343	
	Retail	1,720	1,513	1,091		2,699	2,309	1,644	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	102	59	68		206	90	108	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	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)	107	31	32		103	30	31		
Equity	7	7	16		7	7	16		
Other exposures	65	105	105		112	112	112		
Standardised Total ⁽⁴⁾				112				112	112

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
(4) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
GERMANY	Central banks and central governments ⁽³⁾	5,754	0	7,076	39	0	1	6,266	0	7,629	39	0	1
	Institutions	2,063	0	2,270	67	0	0	1,891	0	1,990	67	0	0
	Corporates	19,244	47	11,479	4,947	0	85	20,216	47	14,161	4,314	0	93
	Corporates - Of Which: Specialized Lending	1,364	0	931	152	0	6	1,682	0	964	243	0	4
	Corporates - Of Which: SME	12	0	13	24	0	0	22	0	72	5	0	0
	Retail	5,754	187	5,719	2,114	72	148	5,750	189	5,711	2,103	73	157
	Retail - Secured on real estate property	124	2	73	7	0	1	121	1	69	7	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	113	2	72	7	0	1	110	1	68	6	0	1
	Retail - Qualifying Revolving	2	0	4	0	0	2	4	0	4	0	0	0
	Retail - Other Retail	5,642	185	5,643	2,106	72	147	5,638	187	5,638	2,097	73	156
	Retail - Other Retail - Of Which: SME	90	0	90	17	2	1	94	0	94	17	1	1
	Retail - Other Retail - Of Which: non-SME	5,552	182	5,552	2,089	70	146	5,544	185	5,545	2,079	71	155
	Equity	6	0	6	0	0	0	5	0	5	0	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
UNITED KINGDOM	Central banks and central governments ⁽³⁾	4,075	0	6,248	39	0	0	5,984	0	8,833	91	0	0
	Institutions	13,372	0	7,251	2,428	0	0	13,842	0	7,498	2,337	0	0
	Corporates	20,554	49	16,482	5,642	1	67	21,519	24	16,427	5,768	0	79
	Corporates - Of Which: Specialized Lending	6,042	28	4,731	1,449	0	7	6,220	0	4,684	1,436	0	4
	Corporates - Of Which: SME	4	0	3	2	0	0	7	0	6	6	0	0
	Retail	777	4	716	47	1	3	759	4	698	45	1	3
	Retail - Secured on real estate property	292	3	137	14	0	0	294	1	127	13	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	290	3	137	14	0	0	292	1	125	13	1	1
	Retail - Qualifying Revolving	15	0	11	1	0	0	15	1	11	21	0	2
	Retail - Other Retail	475	1	478	23	0	1	469	1	461	21	0	1
	Retail - Other Retail - Of Which: SME	6	0	6	0	0	0	7	0	7	0	0	0
	Retail - Other Retail - Of Which: non-SME	469	1	472	22	0	1	462	1	454	20	0	1
	Equity	172	0	172	656	0	0	149	0	149	583	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
LUXEMBOURG	Central banks and central governments ⁽³⁾	7,308	0	7,884	34	0	2	7,936	0	7,980	94	0	2
	Institutions	4,120	0	4,281	29	0	0	4,231	0	4,559	34	0	0
	Corporates	19,237	28	17,884	5,499	1	112	20,189	29	18,058	5,379	1	115
	Corporates - Of Which: Specialized Lending	1,672	0	1,439	492	0	5	1,639	0	1,380	432	0	4
	Corporates - Of Which: SME	164	2	164	220	1	0	177	0	170	222	1	4
	Retail	1,112	10	182,759	13,416	175	27	1,058	10	181,074	13,220	181	31
	Retail - Secured on real estate property	1	0	1,802,731	13,211	147	0	1	0	1,810,942	12,958	172	0
	Retail - Secured on real estate property - Of Which: SME	1	0	13	3	0	0	1	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	90	0	1,802,718	13,208	147	0	99	1	1,810,929	12,955	172	0
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail	1,029	10	2,026	245	8	26	962	10	2,030	263	9	30
	Retail - Other Retail - Of Which: SME	26	0	1,042	151	5	0	36	0	1,102	189	6	0
	Retail - Other Retail - Of Which: non-SME	983	9	984	94	3	26	927	10	928	94	3	30
	Equity	304	0	304	809	0	0	311	0	311	966	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
SWITZERLAND	Central banks and central governments ⁽³⁾	2,358	0	2,318	2	0	0	2,351	0	2,351	2	0	0
	Institutions	821	0	760	117	0	1	929	0	824	148	0	1
	Corporates	7,576	37	3,937	1,466	0	42	8,570	20	4,080	1,451	0	31
	Corporates - Of Which: Specialized Lending	1,644	18	1,094	191	0	9	1,807	9	1,512	208	0	9
	Corporates - Of Which: SME	2	0	2	1	0	0	63	0	7	2	0	0
	Retail	2,289	31	1,696	160	7	27	2,377	32	1,979	161	7	27
	Retail - Secured on real estate property	976	22	979	76	0	13	981	23	1,569	74	5	13
	Retail - Secured on real estate property - Of Which: SME	5	0	5	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	971	22	974	76	0	13	979	23	1,567	74	5	13
	Retail - Qualifying Revolving	9	0	17	1	0	0	9	0	17	1	0	0
	Retail - Other Retail	1,301	9	1,300	83	0	14	1,386	9	1,399	86	1	13
	Retail - Other Retail - Of Which: SME	6	0	6	0	0	0	7	0	7	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,295	9	1,297	82	2	14	1,381	9	1,395	85	2	13
	Equity	36	0	36	60	0	0	36	0	36	60	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
		(in EUR, %)											
BELGIUM	Central banks and central governments ⁽³⁾	7,074	0	7,279	462	0	3	7,348	0	7,357	602	0	3
	Institutions	1,287	0	1,271	94	0	0	1,214	0	1,257	171	0	0
	Corporates	3,331	49	3,525	1,317	0	55	3,878	47	4,223	1,343	0	58
	Corporates - Of Which: Specialized Lending	476	0	389	38	0	0	465	0	397	330	0	0
	Corporates - Of Which: SME	47	1	20	9	0	1	201	1	164	156	0	2
	Retail	872	5	841	58	1	5	846	5	825	62	1	4
	Retail - Secured on real estate property	184	2	146	19	1	13	182	1	147	18	1	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	183	2	147	18	1	13	181	1	146	18	1	3
	Retail - Qualifying Revolving	5	0	7	0	0	0	5	0	7	0	0	0
	Retail - Other Retail	688	2	688	39	0	2	660	2	662	44	0	2
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	5	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	680	2	680	39	0	1	655	2	656	44	0	1
	Equity	5	0	5	18	0	0	5	0	5	18	0	0
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

⁽²⁾Incl. NGLAs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024											

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2024

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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	
[0 - 3M]		0	0	0	0	0	0	0	0	7	40	13	403	0	0			
[3M - 1Y]		76	76	62	0	0	0	0	0	20	1,435	21	1,099	0	0			
[1Y - 2Y]		250	250	0	0	0	0	0	0	7	87	13	400	0	0			
[2Y - 3Y]		238	238	222	10	0	0	0	0	34	458	16	735	0	0			
[3Y - 5Y]		369	338	31	0	0	0	0	0	123	2,012	132	2,247	0	0			
[5Y - 10Y]		342	291	73	0	0	0	0	0	54	1,179	240	2,247	0	0			
[10Y - more]		210	202	11	0	0	0	0	0	0	623	174	1,172	0	0			
Total		1,475	1,378	186	0	0	0	0	0	375	5,841	624	8,868	0	0		109	
[0 - 3M]	Finland	3,254	85	384	0	0	0	0	0	14	2,554	117	3,831	347	0			
[3M - 1Y]		4,534	4,336	199	0	0	0	0	0	222	3,716	4	1,888	29	1,868			
[1Y - 2Y]		5,982	5,823	158	0	0	0	0	0	10	249	366	4,341	203	0			
[2Y - 3Y]		6,432	6,309	123	0	0	0	0	0	14	4,746	28	815	203	21			
[3Y - 5Y]		12,689	11,754	935	0	0	0	0	0	11,527	9,804	19	76	72	0			
[5Y - 10Y]		24,468	22,154	2,631	0	0	0	0	0	393	7,743	231	4,499	178	0			
[10Y - more]		30,310	29,471	876	0	0	0	0	0	389	29,044	322	7,905	634	0			
Total		87,467	82,749	5,369	0	0	0	0	0	743	73,415	819	16,796	1,482	23,779		7,886	
[0 - 3M]	France	351	75	727	0	0	0	0	0	14	405	11	635	0	0			
[3M - 1Y]		1,047	600	628	0	0	0	0	0	6	349	6	1,870	0	0			
[1Y - 2Y]		1,463	1,260	203	0	0	0	0	0	19	426	834	111	1,670	0			
[2Y - 3Y]		879	758	123	0	0	0	0	0	5	110	42	785	0	0			
[3Y - 5Y]		2,819	1,957	1,130	0	0	0	0	0	97	1,092	148	2,134	0	0			
[5Y - 10Y]		2,795	2,249	1,073	0	0	0	0	0	34	1,186	498	1,329	0	0			
[10Y - more]		601	34	567	0	0	0	0	0	185	1,065	87	574	0	0			
Total		10,422	7,613	3,890	0	0	0	0	0	361	3,767	831	8,042	0	0		42	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	1	187	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	64	338	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	219	16	16	460	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	31	719	86	350	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	10	0	1	0	0			
Total		0	0	0	0	0	0	0	0	97	1,484	103	1,310	0	0		62	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		76	76	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		95	74	21	0	0	0	0	0	3	25	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		173	152	22	0	0	0	0	0	3	245	19	110	0	0		12	
[0 - 3M]	Italy	461	395	454	0	0	0	0	0	243	7	0	149	54	0			
[3M - 1Y]		3,624	3,467	244	0	0	0	0	0	153	3,208	0	40	396	0			
[1Y - 2Y]		2,807	1,358	1,553	0	0	0	0	0	78	709	9	333	2,711	101			
[2Y - 3Y]		1,934	1,796	897	0	0	0	0	0	2	72	1	31	50	0			
[3Y - 5Y]		4,302	3,277	1,800	0	0	0	0	0	12	60	7	272	29	0			
[5Y - 10Y]		2,812	2,368	142	0	0	0	0	0	2	820	19	608	0	0			
[10Y - more]		446	217	229	0	0	0	0	0	176	666	18	203	6	0			
Total		16,285	12,678	4,981	0	0	0	0	0	413	1,141	442	4,215	635	0		971	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2024

(mln EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		12	11	1	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[10Y - more]		0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		14	14	2	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[0 - 3M]		15	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		203	42	160	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		144	101	105	0	0	0	0	5	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		322	178	178	0	0	0	0	144	0	46	0	0	0	0	0	0	0
[3Y - 5Y]		142	25	132	0	0	0	0	130	1	18	22	18	200	0	0	0	0
[5Y - 10Y]		240	107	147	0	0	0	0	83	4	34	1	29	0	0	0	0	0
[10Y - more]		148	10	138	0	0	0	0	10	40	315	0	0	0	0	0	0	0
Total		1,214	463	880	0	0	0	10	254	88	1,254	41	728	200	0	0	0	120
[0 - 3M]		23	23	0	0	0	0	0	23	0	441	32	725	0	0	0	0	0
[3M - 1Y]		346	343	0	0	0	0	0	313	36	242	50	915	0	0	0	0	0
[1Y - 2Y]		584	503	0	0	0	0	0	80	1	1,071	3	21	0	0	0	0	0
[2Y - 3Y]		184	184	0	0	0	0	0	184	0	11	0	33	0	0	0	0	0
[3Y - 5Y]		151	151	0	0	0	0	0	43	5	20	3	27	62	0	0	0	0
[5Y - 10Y]		197	129	0	0	0	0	0	68	3	42	2	39	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	20	0	0	0	0	0	0	0
Total		1,487	1,487	18	0	0	0	1,258	211	38	1,771	92	1,740	62	0	0	0	2
[0 - 3M]		723	703	0	0	0	0	0	0	12	408	84	976	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	789	46	834	0	0	0	0	0
[1Y - 2Y]		90	50	0	0	0	0	0	50	4	380	173	4,112	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	19	917	126	1,020	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	18	549	452	4,991	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	3	263	213	2,755	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
Total		775	775	763	0	0	0	0	51	120	3,317	1,107	14,517	0	0	0	0	89
[0 - 3M]																		
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]		0	0	0	0	0	0	0	0	1	169	0	0	0	0	0	0	0
[3M - 1Y]		142	142	1	0	0	0	108	34	1	273	11	443	0	0	0	0	0
[1Y - 2Y]		391	391	0	0	0	0	374	17	6	899	13	1,101	0	0	0	0	0
[2Y - 3Y]		252	108	0	0	0	0	108	144	0	0	1	92	0	0	0	0	0
[3Y - 5Y]		186	186	0	0	0	0	156	30	0	39	0	127	0	0	0	0	0
[5Y - 10Y]		128	128	1	0	0	0	109	19	0	14	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	5	35	1	230	0	0	0	0	0
Total		1,099	1,099	2	0	0	0	654	443	23	1,431	26	961	0	0	0	0	4

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2024

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet exposures					
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
		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
[0 - 3M]		178	178	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		134	134	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		76	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		448	448	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		683	683	580	0	15	15	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		530	530	0	0	22	22	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1,091	1,091	0	0	741	741	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		817	817	0	0	453	453	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		423	423	0	0	246	246	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1,620	1,620	0	0	642	642	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5,161	5,161	642	0	2,128	2,128	2,400	2,400	222	2,676	125	20,115	95	0	0	0	0	196
[0 - 3M]		386	386	98	0	62	62	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		255	255	33	0	33	33	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		186	186	42	0	42	42	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		62	62	39	0	39	39	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		76	76	32	0	32	32	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		8	8	8	0	8	8	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,524	1,524	276	0	42	42	1,186	1,186	58	2,059	71	4,371	0	0	0	0	0	23
[0 - 3M]		1,462	1,462	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		984	984	43	0	43	43	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		947	947	38	0	38	38	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1,549	1,549	177	0	177	177	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		569	569	241	0	241	241	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		544	544	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		7,235	6,447	1,088	0	3,175	2,972	203	3,605	203	3,605	70	998	0	0	0	0	0	316
[0 - 3M]		411	411	10	0	68	68	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		638	638	106	0	106	106	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		356	356	106	0	9	9	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		650	650	238	0	483	483	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,415	1,415	822	0	988	988	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,021	2,021	1,048	0	1,873	1,873	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		266	266	31	0	266	266	0	0	0	0	0	0	0	0	0	0	0	0
Total		6,277	3,420	3,320	0	290	3,068	290	3,068	56	1,781	2	213	107	0	0	0	0	16
[0 - 3M]		137	137	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		203	203	65	0	65	65	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		115	115	66	0	48	48	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		49	49	26	0	26	26	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		51	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		38	38	33	0	33	33	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		3	3	3	0	3	3	0	0	0	0	0	0	0	0	0	0	0	0
Total		591	555	334	0	302	257	3	302	3	302	3	56	303	0	0	0	0	40
[0 - 3M]		867	867	841	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		867	867	841	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21
[0 - 3M]		1,063	1,063	683	0	9	9	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		730	730	240	0	48	48	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		871	871	436	0	436	436	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		593	593	162	0	170	170	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		256	256	212	0	45	45	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		188	188	51	0	57	57	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		147	147	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Total		3,803	3,524	1,929	0	420	1,454	420	1,454	585	11,371	450	9,820	295	0	0	0	0	362

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	4	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		31	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		21	21	0	0	0	0	0	0	0	0	0	0	0	0	98	0
[2Y - 3Y]		25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	92	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	34	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	246	246	0	0	0	0	246	0	0	0	0	0	0	0	98	0	35
[0 - 3M]	Middle East	607	607	138	0	0	0	449	10	494	5	383	40	0	0	0	0
[3M - 1Y]		2,206	2,206	105	0	0	2,106	31	2,123	6	2,116	6	2,110	645	0	0	0
[1Y - 2Y]		1,174	1,172	4	0	0	1,170	1	1,170	0	490	0	69	58	0	0	0
[2Y - 3Y]		777	777	5	0	0	772	31	772	2	1,480	2	2,905	1,050	1	1	1
[3Y - 5Y]		1,420	1,419	4	0	0	1,415	2	1,416	26	303	2	1,211	385	0	0	0
[5Y - 10Y]	579	579	2	0	0	577	0	577	2	7	2	34	0	0	0	0	
[10Y+ more]	85	85	0	0	0	85	0	85	1	250	0	0	0	0	0	0	
Total	6,445	6,444	183	0	0	6,442	75	6,442	41	4,147	41	4,156	1,126	1	1	1	417
[0 - 3M]	Latin America and the Caribbean	14	11	0	0	10	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		105	105	26	0	35	43	3	3	0	1	0	0	0	0	0	0
[1Y - 2Y]		98	98	0	0	71	26	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		22	22	0	0	0	12	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		19	19	0	0	0	19	0	0	0	29	0	31	209	0	0	0
[5Y - 10Y]	9	8	0	0	2	8	0	0	0	8	0	32	0	0	0	0	
[10Y+ more]	10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0	
Total	277	275	28	0	117	132	1	46	41	4	68	350	0	0	0	0	33
[0 - 3M]	Africa	34	84	0	0	12	72	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		163	163	29	0	0	134	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		175	175	0	0	0	116	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		148	148	0	0	0	37	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		227	227	0	0	0	227	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	472	472	0	0	0	472	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]	257	257	0	0	0	257	0	0	0	0	0	0	0	0	0	0	
Total	1,525	1,523	0	0	137	1,388	0	0	0	1	1,038	0	0	0	0	0	448
[0 - 3M]	Others ⁽¹⁾	277	277	5	0	0	233	40	188	6	6	242	0	0	0	0	0
[3M - 1Y]		607	607	32	0	0	456	121	1	33	1	32	0	0	0	0	0
[1Y - 2Y]		743	743	13	0	0	443	288	4	650	53	410	364	0	0	0	0
[2Y - 3Y]		306	306	14	0	0	270	22	2	406	22	278	61	0	0	0	0
[3Y - 5Y]		494	494	11	0	0	484	1	1	375	18	744	55	0	0	0	0
[5Y - 10Y]	348	348	79	0	0	241	29	1	43	3	77	123	0	0	0	0	
[10Y+ more]	112	107	5	0	0	107	0	0	3	0	0	124	0	0	0	0	
Total	2,889	2,884	159	0	1,180	1,550	15	1,719	103	1,783	731	1	1	1	1	659	

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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we report an approximation in the order of 0.4.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2025

(mln EUR)		Direct exposures														Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	France	1,255	1,630	299	0	738	758	390	7,226	409	7,380	0	0	0	0	0	0	133
[3M - 1Y]		356	880	342	0	67	547	76	2,589	11	345	567	0	0	0	0	0	0
[1Y - 2Y]		7,560	6,793	1,541	0	383	5,195	300	9,903	38	2,258	1,822	1	0	0	0	0	0
[2Y - 3Y]		5,267	4,975	439	0	928	3,720	54	828	5	215	273	21	0	0	0	0	0
[3Y - 5Y]		8,140	7,516	790	0	947	6,317	26	544	11	409	212	0	0	0	0	0	0
[5Y - 10Y]		21,943	11,497	1,427	0	2,258	7,977	238	15,202	27	789	163	0	0	0	0	0	0
[10Y+ more]		25,560	22,043	1,517	0	1,859	20,184	690	7,192	228	5,098	227	0	0	0	0	0	0
Total		29,919	29,285	1,387	0	234	28,296	750	3,288	678	745	0	0	0	0	0	0	0
[0 - 3M]	Germany	87,344	85,945	7,444	0	6,676	72,256	1,745	22,843	948	16,569	4,086	23	0	0	0	0	9,876
[3M - 1Y]		340	325	213	0	41	406	1	77	0	385	0	0	0	0	0	0	0
[1Y - 2Y]		1,043	578	465	0	173	406	77	1,916	27	933	0	0	0	0	0	0	0
[2Y - 3Y]		2,275	2,015	1,158	0	1,158	83	133	1,889	83	3,242	0	0	0	0	0	0	0
[3Y - 5Y]		874	753	121	0	129	624	169	1,589	15	706	0	0	0	0	0	0	0
[5Y - 10Y]		2,837	898	662	0	662	1,077	120	1,465	28	347	0	0	0	0	0	0	0
[10Y+ more]		4,464	3,730	1,059	0	1,513	1,942	110	1,203	66	830	0	0	0	0	0	0	0
Total		381	13	368	0	368	13	185	1,073	69	1,018	0	0	0	0	0	0	0
[0 - 3M]	Croatia	12,012	9,390	4,155	0	2,885	4,971	743	6,506	236	6,043	0	0	0	0	0	0	112
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Italy	166	154	23	0	100	7	284	12	284	45	0	0	0	0	0	0	5
[3M - 1Y]		107	182	85	0	87	2	69	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		4,230	3,281	1,039	0	807	2,475	0	21	14	2,611	344	0	0	0	0	0	0
[2Y - 3Y]		1,861	636	1,234	0	2	445	69	9	113	127	109	0	0	0	0	0	0
[3Y - 5Y]		2,102	1,408	753	0	499	910	14	63	0	4	50	0	0	0	0	0	0
[5Y - 10Y]		2,825	1,713	1,112	0	827	886	11	265	7	121	28	0	0	0	0	0	0
[10Y+ more]		4,262	3,343	919	0	612	2,711	19	612	313	715	2	0	0	0	0	0	0
[10Y+ more]		941	267	323	0	218	348	20	566	20	270	39	0	0	0	0	0	0
Total		15,963	10,830	5,445	0	2,847	7,671	394	1,628	114	4,254	999	0	0	0	0	0	953

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2025

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet		
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]		271	271	0	0	0	271	0	0	0	0	0	0	2	0	0
[3M - 1Y]		144	144	0	0	0	144	0	0	0	0	0	0	2	0	0
[1Y - 2Y]		44	44	0	0	0	44	0	0	0	0	0	1	4	0	0
[2Y - 3Y]		55	55	0	0	0	55	0	0	0	0	0	1	4	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	1	8	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	1	6	0	0
[10Y - more]		33	33	0	0	0	33	0	0	0	0	0	2	0	0	0
Total		547	547	32	0	0	514	3	62	4	26	0	0	0	0	4
[0 - 3M]	Australia	206	206	0	0	0	206	10	769	14	1,183	0	0	0	0	0
[3M - 1Y]		942	942	1	0	0	941	0	488	14	96	0	0	0	0	0
[1Y - 2Y]		664	664	0	0	376	288	0	25	2	115	44	0	0	0	0
[2Y - 3Y]		234	234	0	0	119	119	2	93	1	53	43	0	0	0	0
[3Y - 5Y]		277	277	5	0	225	47	245	47	176	1,679	0	0	0	0	0
[5Y - 10Y]		1,796	1,796	12	0	1,158	18	1,661	806	2,506	0	0	0	0	0	0
[10Y - more]		33	33	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4,317	4,314	20	0	1,562	218	3,451	279	6,232	86	0	0	0	0	358
[0 - 3M]		446	446	73	0	27	419	56	3,744	279	6,232	86	0	0	0	0
[3M - 1Y]		354	347	64	0	0	290	0	166	4	287	0	0	0	0	0
[1Y - 2Y]		98	91	7	0	0	84	0	138	16	407	0	0	0	0	0
[2Y - 3Y]		43	34	9	0	0	34	0	25	5	363	0	0	0	0	0
[3Y - 5Y]		37	34	3	0	0	31	0	26	27	993	0	0	0	0	0
[5Y - 10Y]		74	70	36	0	0	34	0	247	13	164	0	0	0	0	0
[10Y - more]		9	9	0	0	0	9	0	0	0	0	0	0	0	0	0
Total		1,265	1,218	235	0	27	1,003	23	806	99	2,726	0	0	0	0	16
[0 - 3M]		1,211	1,211	12	0	0	1,203	0	1,450	12	1,090	0	0	0	0	0
[3M - 1Y]		1,107	1,106	11	0	86	1,020	2	130	3	666	0	0	0	0	0
[1Y - 2Y]		685	682	3	0	344	338	0	21	0	0	0	0	0	0	0
[2Y - 3Y]		1,211	1,212	238	0	943	269	0	89	0	0	0	0	0	0	0
[3Y - 5Y]		845	841	4	0	641	80	0	1	0	0	0	0	0	0	0
[5Y - 10Y]		428	309	131	0	115	226	0	40	0	0	0	0	0	0	0
[10Y - more]		35	0	35	0	0	0	0	64	2	54	0	0	0	0	0
Total		5,490	5,271	442	0	2,752	2,267	132	273	80	2,124	0	0	0	0	260
[0 - 3M]		541	477	64	0	40	437	5	464	0	0	0	0	0	0	0
[3M - 1Y]		747	623	124	0	132	511	10	603	0	0	0	0	0	0	0
[1Y - 2Y]		2,223	949	1,274	0	8	638	5	187	0	0	0	351	0	0	0
[2Y - 3Y]		622	389	234	0	0	389	0	79	0	0	0	0	0	0	0
[3Y - 5Y]		1,795	975	1,036	0	0	729	6	138	0	37	0	0	0	0	0
[5Y - 10Y]		2,239	936	1,203	0	0	936	0	43	0	20	0	0	0	0	0
[10Y - more]		362	241	121	0	0	120	0	0	0	0	0	0	0	0	0
Total		8,498	4,580	4,917	0	180	3,342	26	1,510	1	37	351	0	0	0	30
[0 - 3M]		176	176	29	0	0	147	0	103	0	0	0	0	0	0	0
[3M - 1Y]		166	166	74	0	0	92	0	13	0	26	8	0	0	0	0
[1Y - 2Y]		272	272	97	0	0	206	0	28	1	85	0	0	0	0	0
[2Y - 3Y]		135	134	137	0	0	137	0	138	2	136	96	0	0	0	0
[3Y - 5Y]		86	0	0	0	0	0	0	20	942	19	0	0	0	0	0
[5Y - 10Y]		21	0	21	0	0	0	0	32	1,353	14	0	0	0	0	0
[10Y - more]		31	0	31	0	0	0	0	0	0	0	0	0	0	0	0
Total		846	701	414	0	432	432	55	2,473	35	1,650	62	0	0	0	49
[0 - 3M]		451	451	451	0	0	0	69	7,298	103	7,411	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	2,160	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	14	766	13	629	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	29	641	1	174	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	609	2	16	94	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		451	451	451	0	0	0	111	11,415	181	10,558	0	0	0	0	18
[0 - 3M]		708	707	472	17	17	218	47	1,943	81	1,703	19	0	0	0	0
[3M - 1Y]		1,991	1,991	955	0	25	1,011	61	1,260	129	1,971	35	0	0	0	0
[1Y - 2Y]		856	856	67	0	67	137	26	976	77	1,186	67	0	0	0	0
[2Y - 3Y]		453	263	189	0	0	189	49	988	190	2,228	0	0	0	0	0
[3Y - 5Y]		308	296	260	0	45	260	30	923	44	1,399	0	0	0	0	0
[5Y - 10Y]		166	107	74	0	44	74	14	973	69	1,832	0	0	0	0	0
[10Y - more]		95	67	95	0	0	0	0	0	5	42	3	0	0	0	0
Total		4,274	4,281	2,697	0	423	1,454	266	7,065	597	10,360	206	0	0	0	335

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
[0 - 3M]	Other Central and eastern Europe countries non EEA	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		28	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		23	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		29	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	108	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	45	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	282	282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34
[0 - 3M]	Middle East	1,414	1,414	0	0	0	0	1,414	1,414	17	679	26	1,356	119	0	0	0
[3M - 1Y]		1,158	1,158	16	0	0	0	1,152	1,152	20	2,468	10	874	0	0	0	0
[1Y - 2Y]		1,159	1,158	8	0	0	0	1,151	1,151	0	282	0	60	172	0	0	0
[2Y - 3Y]		730	729	6	0	0	0	724	724	1	3,450	60	2,056	0	0	0	0
[3Y - 5Y]		391	390	1	0	0	0	389	389	1	68	20	597	639	0	0	0
[5Y - 10Y]	617	617	1	0	0	0	617	617	0	3	2	44	0	0	0	0	
[10Y+ more]	73	73	0	0	0	0	72	72	0	149	0	0	0	0	0	0	
Total	5,222	5,245	31	0	0	0	5,211	5,211	39	6,094	110	4,065	931	0	0	0	354
[0 - 3M]	Latin America and the Caribbean	52	52	0	0	0	0	42	42	0	0	0	0	0	0	0	0
[3M - 1Y]		181	179	37	0	0	0	69	37	0	3	0	3	0	0	0	0
[1Y - 2Y]		109	106	7	0	0	0	77	35	0	12	0	1	0	0	0	0
[2Y - 3Y]		19	19	0	0	0	0	19	0	0	4	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	0	0	17	0	0	27	1	33	209	0	0	0
[5Y - 10Y]	6	6	0	0	0	0	6	0	0	0	3	40	0	0	0	0	
[10Y+ more]	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0	
Total	399	389	51	0	0	0	188	153	1	46	4	77	343	0	0	0	26
[0 - 3M]	Africa	34	34	0	0	0	0	8	38	0	0	0	0	0	0	0	0
[3M - 1Y]		183	183	0	0	0	0	124	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		156	156	0	0	0	0	123	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		143	143	0	0	0	0	130	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		250	250	0	0	0	0	250	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	496	496	0	0	0	0	496	0	0	0	0	0	0	0	0	0	
[10Y+ more]	210	208	0	0	0	0	208	0	0	0	0	0	0	0	0	0	
Total	1,511	1,511	0	0	0	0	121	1,390	0	0	0	0	0	0	0	0	11
[0 - 3M]	Others ⁽¹⁾	241	239	4	0	0	0	218	20	0	0	107	1	57	0	0	0
[3M - 1Y]		930	915	46	0	0	0	166	318	2	108	7	111	31	0	0	0
[1Y - 2Y]		765	764	1	0	0	0	549	215	4	731	57	596	208	0	0	0
[2Y - 3Y]		295	295	15	0	0	0	268	1	0	104	6	432	0	0	0	0
[3Y - 5Y]		744	723	49	0	0	0	647	0	0	842	14	566	238	0	0	0
[5Y - 10Y]	307	305	49	0	0	0	314	1	0	18	4	87	206	0	0	0	
[10Y+ more]	177	177	0	0	0	0	177	0	0	1	0	0	71	0	0	0	
Total	3,118	3,065	165	0	0	0	992	1,961	29	1,915	90	1,870	771	1	0	0	629

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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of  04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	1	1	0	0	1	1	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,487	7,713	3,649	3,176	6,231	2,395	15,100	7,004	3,631	3,036	6,700	2,464
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	56	4	5	3	0	0	55	4	5	3	0	0
Credit institutions	46	46	27	27	0	0	47	47	27	27	0	0
Other financial corporations	276	148	85	66	129	54	313	162	94	71	145	54
Non-financial corporations	9,286	4,914	2,394	2,054	3,663	1,443	9,714	4,127	2,345	1,901	4,004	1,473
of which: small and medium-sized enterprises	3,773	2,131	1,144	988	1,878		3,948	2,133	1,185	1,012	1,971	
Households	4,823	2,601	1,139	1,026	2,439	897	4,972	2,664	1,159	1,033	2,550	937
DEBT INSTRUMENTS other than HFT	14,488	7,714	3,650	3,177	6,231		15,101	7,005	3,631	3,037	6,700	
Loan commitments given	1,061	397	118	81	163	19	988	330	111	70	94	16
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1	1	1	1	0	0	1	1	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,560	7,123	3,617	2,885	6,909	2,588	16,012	7,585	3,872	3,173	7,024	2,685
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	51	4	5	3	0	0	50	4	5	3	1	1
Credit institutions	47	47	27	27	0	0	47	47	27	27	0	0
Other financial corporations	358	184	102	81	157	63	458	201	144	100	188	56
Non-financial corporations	9,929	4,139	2,265	1,730	4,110	1,513	10,211	4,525	2,452	1,977	4,083	1,520
of which: small and medium-sized enterprises	4,153	2,220	1,279	1,058	2,058		4,339	2,333	1,316	1,086	2,128	
Households	5,175	2,750	1,218	1,044	2,641	1,012	5,246	2,808	1,244	1,066	2,752	1,108
DEBT INSTRUMENTS other than HFT	15,561	7,124	3,618	2,886	6,909		16,013	7,586	3,872	3,173	7,024	
Loan commitments given	970	305	108	67	93	18	802	282	79	65	85	18
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe Cr dit Agricole

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	39,539	1,340	1,325	39,539	1,588	0	39,422	1,333	1,323	39,422	1,519	0	39,574	1,389	1,380	39,573	1,565	0	40,433	1,437	1,431	40,432	1,617	0
B Mining and quarrying	7,050	239	238	7,050	282	0	7,180	217	217	7,580	245	0	7,304	218	218	7,304	231	0	6,434	153	153	6,434	216	0
C Manufacturing	66,523	1,557	1,533	66,506	1,037	0	70,264	1,555	1,524	70,245	1,177	0	68,463	1,619	1,591	68,446	1,259	0	67,486	1,726	1,702	67,467	1,333	0
D Electricity, gas, steam and air conditioning supply	26,744	486	484	26,744	332	0	30,745	506	505	30,745	376	0	31,315	461	460	31,315	346	0	31,349	446	446	31,349	308	0
E Water supply	3,088	50	50	3,088	48	0	3,182	48	47	3,182	48	0	3,334	47	46	3,334	48	0	3,358	46	46	3,358	47	0
F Construction	15,747	1,070	1,070	15,747	868	0	15,779	1,093	1,093	15,779	866	0	15,491	1,087	1,086	15,491	854	0	15,796	1,182	1,181	15,796	880	0
G Wholesale and retail trade	58,725	2,248	2,242	58,725	1,859	0	59,437	2,332	2,327	59,437	1,947	0	58,876	2,331	2,326	58,876	1,957	0	61,240	2,479	2,476	61,240	2,055	0
H Transport and storage	28,925	811	809	28,925	452	0	30,318	831	829	30,318	446	0	30,119	784	783	30,119	434	0	29,491	734	733	29,491	422	0
I Accommodation and food service activities	12,369	816	815	12,369	779	0	12,166	817	817	12,166	783	0	12,443	868	868	12,443	797	0	12,477	879	879	12,477	798	0
J Information and communication	17,499	242	242	17,499	327	0	18,190	133	133	18,190	204	0	18,351	132	132	18,351	232	0	19,964	439	439	19,964	260	0
K Financial and insurance activities	30,259	433	433	30,253	352	0	29,512	411	395	29,505	378	0	29,580	404	389	29,573	324	0	32,088	532	518	32,081	416	0
L Real estate activities	96,482	2,264	2,262	96,451	2,499	0	98,042	2,236	2,235	98,011	2,508	0	98,136	2,164	2,162	98,304	2,248	0	100,073	2,189	2,189	100,041	2,270	0
M Professional, scientific and technical activities	24,949	1,087	1,087	24,949	966	0	25,601	1,077	1,076	25,601	975	0	25,218	1,070	1,070	25,218	968	0	26,154	1,076	1,076	26,154	972	0
N Administrative and support service activities	12,453	439	439	12,453	284	0	13,201	404	404	13,201	373	0	12,964	420	420	12,964	365	0	12,635	391	390	12,635	376	0
O Public administration and defence, compulsory social security	2,668	7	7	2,668	12	0	2,897	7	7	2,897	11	0	2,698	1	1	2,698	4	0	2,612	1	1	2,612	5	0
P Education	583	55	55	583	41	0	560	52	52	560	37	0	565	50	50	565	37	0	554	52	52	554	37	0
Q Human health services and social work activities	6,772	903	903	6,772	268	0	6,320	109	108	6,320	165	0	6,600	104	101	6,600	248	0	6,104	139	136	6,104	247	0
R Arts, entertainment and recreation	1,641	118	118	1,641	80	0	1,712	93	93	1,712	78	0	1,753	96	96	1,753	78	0	1,757	99	99	1,757	79	0
S Other services	6,477	306	302	6,475	256	0	6,106	273	270	6,104	239	0	6,506	268	263	6,504	235	0	6,695	302	295	6,692	247	0
Loans and advances	458,492	14,489	14,423	458,437	12,328	0	471,032	13,524	13,461	470,979	12,375	0	469,491	13,514	13,462	469,431	12,250	0	476,701	14,302	14,243	476,640	12,580	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/d bit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)