

2025 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR



2025 EU-wide Stress Test: Summary

Groupe Crédit Agricole

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Row	Num	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	16,535		18,428	17,604	17,309	9,586	10,581	11,949
:	²	Gains or losses on financial assets and liabilities held for trading and trading financial assets and rrading financial liabilities	4,793		2,305	2,305	2,305	-2,874	1,035	1,035
:	≺	mpairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,913		804	-2,777	-2,699	-7,598	-7,910	-6,592
4	4	Profit or (-) loss for the year	9,499		11,238	7,672	7,235	-10,458	-4,184	322
	5 (Coverage ratio: non-performing exposure (%)	51.97%		44.48%	40.01%	37.25%	48.50%	44.83%	43.22%
	6 (Common Equity Tier 1 capital	112,201	112,733	119,562	122,681	122,848	90,381	82,172	77,635
	7	Fotal Risk exposure amount (all transitional adjustments included)	653,226	634,211	642,571	649,797	653,400	653,350	684,281	705,282
	8	Common Equity Tier 1 ratio, %	17.18%	17.78%	18.61%	18.88%	18.80%	13.83%	12.01%	11.01%
9	9	Fully loaded Common Equity Tier 1 ratio, %	17.09%	14.29%	15.12%	15.42%	15.35%	11.47%	10.24%	9.51%
1	10	Fier 1 capital	119,540	120,072	126,777	129,896	130,063	97,596	89,387	84,850
1	1	Total leverage ratio exposures	2,185,581		2,185,581	2,185,581	2,185,581	2,185,581	2,185,581	2,185,581
1	L2	everage ratio, %	5.47 %	5.49%	5.80%	5.94%	5.95%	4.47%	4.09%	3.88%
1	13	Fully loaded leverage ratio, %	5.44%	5.46%	5.80%	5.94%	5.95%	4.47%	4.09%	3.88%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

4.4	1500 0 1 11 1 2	\\ \/-+-+: - :-\
14	IFRS 9 transitional arrangements?	Yes (static and dynamic)



		dioupe circuit Agricole															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
									3	31/12/2024*							
				Exposure	values			Risk exposu	ire amounts								
			A-IR	В	F-IR	3	A-IRE		F-IRB		Stage 1 evnosure	Stage 2 exposure	Stage 3 evnosure	Stock of provisions			
RowNum		(mln EU	Non-defaulted R, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks	87,792	C	43,830	0	241	0	118	(124,400	85	(0	7	0	-
2		Central governments	62,132	35	172,854	657	1,994	0	2,013	(194,152	8,261	1,094	41	80	20	1.849 46.189
3		Regional governments or local authorities	571	C	18,108	26	40	0	3,716	(18,074	176	(3)	16	2	1	46.18%
4		Public sector entities	4,632	C	23,009	77	477	0	4,255	(23,448	284	g	19	7	4	41.84%
5		Institutions			48,331	431			9,926	(16,770	130		9	4	354	82.23%
6		Corporates	193,398	6,314		1,558		465	/	(348,884	44,071			2,913		66.43%
7		Corporates - Of Which: Specialised Lending	46,873	1,019		31	15,543	157		(42,584	,			272		
8		Corporates - Of Which: SME general corporates	73,121	2,465	16,628	361	38,887	247	-,	(78,317	12,411		639	1,048	1,860	61.71%
9		Corporates - Of Which: Purchased receivables	0	0	889	0	0	0	232	(611	279		1	1	0	-
10		Retail	735,242	13,789			104,682	3,528			665,511	69,716	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	3,253		46.33%
11	Groupe Crédit Agricole	Retail - Secured by residential estate property	472,353	3,532			43,051	1,043			432,752	39,602	· · · · · · · · · · · · · · · · · · ·		1,244		30.50%
12		Retail - Qualifying Revolving	26,197	372			6,300	69			23,894	2,292	415	54	102	239	57.58%
13		Retail - Purchased receivables	0	0			0	0			0	0	(0	0	0	-
14		Retail - Other Retail	236,691	9,884 5,154			55,331	2,416			208,865	27,822					51.52%
15		Retail - Other Retail - Of Which: SME	116,275				26,422	1,375			98,991	17,280	·		1,404	·	54.04%
16		Retail - Other Retail - Of Which: non-SME	120,417	4,730			28,908	1,041			109,874	10,542	4,730	213	503	2,307	48.77%
17		Collective investments undertakings (CIU)	0	C	0	0	0	0	0	(0	0	(0	0	0	-
18		Equity	22,011	C			55,270	0			12,135	0		0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	C			0	0			0	0	(0	0	0	-
21		TOTAL	1,105,778	20,137	544,318	2,750	260,129	3,994	104,253		1,403,374	122,722	22,898	2,835	6,266	11,790	51.49%
	-		* Restated 31/12/2024:		•		•										

											Restated							
					Exposure	values		T	Pick ovnosi	ure amounts	31/12/2024*						T	
				A-IRB		F-IR	D	A 1	IRB	F-IRE	<u> </u>							
				A-IRB		F-IK	\D	A-1	IND	r-ikt	•	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure				Coverage Ratio - Stage 3 exposure
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				ioi otage i exposare	ioi otage z exposure	ioi otage o exposai	stage a exposure
			(mln EUR, %)															
22		Central banks		14,667	0	43,830	0	1	. 0	118		0 58,233	3		0 0	(0 -
23		Central governments		7,446	0	164,958	646	99	0	1,389		0 163,510	3,54	63	5 22			0.00%
24		Regional governments or local authorities		569	0	18,108	26	36	0	3,716		0 18,074	174	1	3 16	2		1 46.18%
25		Public sector entities		2,013	0	22,240	77	152	0	4,143		0 22,000	270	5	9 17	7	,	41.84%
26		Institutions				16,240	0)		2,493		0 9,334	4 6	5	0 4	. 2		0.52%
27		Corporates		134,137	4,440	97,854	1,219	73,723	141	. 42,544		0 197,293	28,39	5,32	1,411	2,132	3,29	5 61.92%
28		Corporates - Of Which: Specialised Lending		6,423	54	4,097	31	1,614	. 23	2,413		0 8,59	7 1,634	6	2 40	43	5	0 81.28%
29		Corporates - Of Which: SME general corporates		71,839	2,250	16,142	361	38,274	107	8,730		0 76,693	12,160	2,79	4 626	1,026	1,70	5 61.01%
30		Corporates - Of Which: Purchased receivables		0	0	9	0	0	0	1		0	9		0	()	0 -
31		Retail		661,649	11,740			85,060	2,749			597,610	63,949	11,78	3 943	2,937	5,24	5 44.51%
32	FRANCE	Retail - Secured by residential estate property		444,060	3,149			39,171	824			406,620	37,434	3,14	9 232	1,163	93	6 29.71%
33		Retail - Qualifying Revolving		22,004	281			4,734	. 35			20,159	1,760	32	4 43	72	17	4 53.82%
34		Retail - Purchased receivables		0	0			0	0						0	()	0 -
35		Retail - Other Retail		195,585	8,310			41,155				170,830			0 668	-		
36		Retail - Other Retail - Of Which: SME		108,042	4,695			23,294	·			91,588	<u>'</u>	· · · · · · · · · · · · · · · · · · ·		1,354	2,49	
37		Retail - Other Retail - Of Which: non-SME		87,544	3,615			17,861	749			79,242	2 8,302	3,61	5 129	349	1,64	2 45.43%
38		Collective investments undertakings (CIU)		0	0	0	0	0	0	0		0)		0 0	(0 -
39		Equity		9,660	0			24,214	. 0) (0 0	()	0 -
40		Securitisation																
41		Other non-credit obligation assets		0	0			0	0) (0 0	()	0 -
12		TOTAL		920 1/12	16 190	262 220	1 060	102 205	2 900	54 402		1 066 06	1 96.40	1775	2 /112	5.093	9.5/	5 /9 1/10/

										Restated							
										31/12/2024*							
				Exposure	values			Risk expo	sure amounts								
			A-IRB		F-	-IRB	A-IF	RB	F-	IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(m	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			for Stage 3 exposure	
43		Central banks	41	0	(0	0 0		0 (0 36	5 0		0		0 0	, -
44		Central governments	303	0	494	4	0 33		0 186	5	0 643	1 26		4	1	0 0	0.00
45		Regional governments or local authorities	0	0	(0	0 0		0 (0 (0		0)	0 0	, –
46		Public sector entities	150	0	(0	0 36		0 (0 150	0		0) (0 0	, <u> </u>
47		Institutions			454	4	0		133	3	0 48	3 1		0)	0 0	, –
48		Corporates	4,707	382	6,896	5 1	0 2,256	18	34 2,222	2	0 9,600	1,483	39	3 1	3 7-	4 293	74.49
49		Corporates - Of Which: Specialised Lending	2,425	100	39	9	0 684		1 32	2	0 1,984	439	10	0	3 10	0 72	74.49 71.96
50		Corporates - Of Which: SME general corporates	762	205	4	4	0 323	14	10	2	0 563	3 218	20	5	2 1	9 143	69.66
51		Corporates - Of Which: Purchased receivables	0	0	53	3	0 0		0 23	3	0 53	3 0		0)	0 0	, –
52	1= 4 1 3 <i>t</i>	Retail	49,718	1,584			15,284	64	12		45,028	4,688	1,58	4 9	3 249	9 945	59.6!
53	ITALY	Retail - Secured by residential estate property	25,694	360			3,640	21	4		23,723	1,971	36	0 1	7	6 131	5 59.65 36.38
54		Retail - Qualifying Revolving	4,194	91			1,566	3	34		3,668	528	9	1 1	1 30	0 65	71.03
55		Retail - Purchased receivables	0	0			0		0		(0		0)	0 0	, –
56		Retail - Other Retail	19,830	1,132			10,078	39	94		17,637	7 2,189	1,13	2 7	2 14	749	66.14
57		Retail - Other Retail - Of Which: SME	7,297	439			2,826	22	29		6,517	7 776	43	9 2	7 4	4 284	64.78
58		Retail - Other Retail - Of Which: non-SME	12,533	694			7,252	16	64		11,120	1,413	69	4	5 99	9 465	67.00
59		Collective investments undertakings (CIU)	0	0	(0	0 0		0 ()	0 (0		0	0	0	
60		Equity	11	0			39		0			0		0	0	0 0	-
61		Securitisation															
62		Other non-credit obligation assets	54,939	1 966	7 9//		0 17.649	92	0 2 543		0 55.50/	0 0	1.00	1 11) (0 0	62.46

									Restated							
									31/12/2024*							
			Exposure	values			Risk expos	ure amounts								
		A-IRB		F-IRE	3	A-IF	В	F-I	RB				Stock of provision	s Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum	(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		re for Stage 2 exposure		
64	Central banks	11,986	0	0	0	0		0 0		0 11,986	5	0	0	0 () (0 -
65	Central governments	2,999	0	0	0	140	(0		0 879	98	33	0	0 4	4 (o -
66	Regional governments or local authorities	0	0	0	0	0	(0 0		0 0		0	0	0 (0 (o -
67	Public sector entities	156	0	0	0	8	(0		0 0		0	0	0	0	ა -
68	Institutions			2,282	28			459		0 306	5	4	28	0	28	100.00
69	Corporates	12,226	231	38,955	0	5,708	9:	10,381		0 34,618	3,98	39 23	80	59 211	1 132	57.23
70	Corporates - Of Which: Specialised Lending	9,495	231	0	0	4,373	9:	1 0		0 7,377	1,89	96 23	30	21 69	9 132	57.23
71	Corporates - Of Which: SME general corporates	0	0	1	0	0	(0 1		0 0)	0	0	0 (0	0 100.00
72	Corporates - Of Which: Purchased receivables	0	0	469	0	0	(0 109		0 432	2 3	37	0	1	1	ა -
73	Retail	404	5			50	:	1		384	1 2	24	5	0 1	1	1 32.98
UNITED STATE	S Retail - Secured by residential estate property	213	4			20	:	1		195	5 1	17	4	0)	1 34.46
75	Retail - Qualifying Revolving	0	0			0	(0		3	3	0	0	0	0	0 7.70
76	Retail - Purchased receivables	0	0			0	(0		C		0	0	0	0	ა -
77	Retail - Other Retail	192	1			30	(0		185	5	7	1	0	0	0 27.79
78	Retail - Other Retail - Of Which: SME	0	0			0		0		C		0	0	0	0	3 -
79	Retail - Other Retail - Of Which: non-SME	191	1			30	(0		185	5	6	1	0 (0	0 27.79
80	Collective investments undertakings (CIU)	0	0	0	0	0		0 0		0 0		0	0	0 (0 (0 -
81	Equity	19	0			67		0		C		0	0	0 (0	0 -
82	Securitisation															
83	Other non-credit obligation assets	0	0			0		o		C		0	0	0 (0	0 -
84	TOTAL	27,790	235	41,237	28	5,973	9:	2 10,839		0 48.173	5.00)1 26	53	70 216	6 163	61.41



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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposure	e values			Risk expos	sure amounts								
			A-I		F-I	D.D.	A-IF		F-II	D.D.							
	•		A-I	(D	Г-1	ND .	A-Ir	(D	F-II	ND	Stage 1 exposure	Stage 2 exposure	Stage 2 exposure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
			(mln EUR, %)														
85		Central banks	45,705		0		0 0	(0 0	(45,705		C	0	0	0'	-
86		Central governments	4,858	0	0		0 70	(0 0	(1,182	0	C	0	0	0'	-
87		Regional governments or local authorities	(0	0		0 0	(0 0	(0	0	C	0	0	0'	-
88		Public sector entities	(0	0		0 0	(0 0	(0	0	C	0	0	0'	-
89		Institutions			2,053		0		510		462		C	0	0	0'	-
90		Corporates	1,679		3,797		0 524	(0 1,117	(3,847		C	5	1	0'	-
91		Corporates - Of Which: Specialised Lending	1,327	0	0		0 427	(0 0	(1,127	191	C	2	0	0'	-
92		Corporates - Of Which: SME	19	0	4		0 3	(0 1	(7	0	C	0	0	0'	-
93		Corporates - Of Which: Purchased receivables	(0	0		0	(0	(0	0	C	0	0	0'	-
94		Retail	11	0			1	(0		11	0	C	0	0	0'	0.11
95	JAPAN	Retail - Secured by residential estate property	10	0			1	(0		10	0	С	0	0	0'	-
96		Retail - Qualifying Revolving	(0			0	(0		0	0	C	0	0	0'	-
97		Retail - Purchased receivables	(0			0	(0		0	0	C	0	0	0'	-
98		Retail - Other Retail		0			0	(0		2	0	C	0	0	0'	0.119
99		Retail - Other Retail - Of Which: SME	(0			0	(0		0	0	C	0	0	0'	-
100		Retail - Other Retail - Of Which: non-SME		0			0		0		2	0	C	0	0	0	0.119
101		Collective investments undertakings (CIU)		0	0		0		0	(0	0	C	0	0	0	-
102		Equity		0			21		0		0	0	C	0	0	0	, -
103		Securitisation															
104		Other non-credit obligation assets		0			0	(0		0	0	C	0	0	0	, -
105		TOTAL	52,259	0	5,850		0 616		0 1,627	(51,208	217	C	6	1	. 0	0.11

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	ure amounts								
				A-IRB		F-II	RB	A-I	RB	F-IF	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
106		Central banks	(Hill EOK, 78)	1	0	0	(0	(0		0			0 0	0		0 -
107		Central governments		2,698	0	581	(20	(3		0 877	7 65	5 (0 0	1		0 -
108		Regional governments or local authorities		0	0	0	(0	(0		0 () (0 0	0		0 -
109		Public sector entities		0	0	0	(0	(0		0 () () (0 0	0)	0 -
110		Institutions				1,295	()		377		0 128	3 16	5	0 0	0)	0 -
111		Corporates		2,406	32	8,015	14	1,003	(2,229		0 8,348	553	3 40	6 10	25	4.	94.51
112		Corporates - Of Which: Specialised Lending		1,187	0	0	(378	(0		0 987	175	5 (0 1	5	5	0 -
113		Corporates - Of Which: SME general corporates		12	0	0	(2	(0		0 22	2 (0	0 0	0		67.83
114		Corporates - Of Which: Purchased receivables		0	0	47	(0	(26		0 47	7	0	0 0	0		0 -
115		Retail		5,610	189			2,069	73	3		5,195	418	189	9 30	34	9	52.35
116	GERMANY	Retail - Secured by residential estate property		98	1			9	(95	5	3	1 0	0		23.69 0 3.55
117		Retail - Qualifying Revolving		0	0			0	(3		0	0		3.55
118		Retail - Purchased receivables		0	0			0	((0		0	0		0 -
119		Retail - Other Retail		5,512	188			2,060	73	3		5,097	416	5 188	8 30	34	9	52.479
120		Retail - Other Retail - Of Which: SME		147	3			48	2	2		142	2	5	3 1	0)	1 38.599
121		Retail - Other Retail - Of Which: non-SME		5,365	185			2,012	72	2		4,955	410	189	5 29	34	9.	52.689
122		Collective investments undertakings (CIU)		0	0	0	(0	(0		0			0	0		0 -
123		Equity		0	0			0	((0 0	0		0 -
124		Securitisation																
125		Other non-credit obligation assets		0	0			0	((0) (0 0	0		0 -
126		TOTAL		10 715	221	0.003	-	2 002		3 600		14.546	1.053	22	4	60	1.4	60 550

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	ure amounts								
				A-IRB		F-IF	RB	A-II	RB	F-IF	RB	61	61	61	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure			
			(mln EUR, %)															
127		Central banks		5,264	C	0		0 0	C	0		0 4,781	. 0	C	0	(ა -
128		Central governments		961	C	12		0 16	C	0		0 438	9	184	. 0	()	0.00
129		Regional governments or local authorities		0	C	0		0 0	C	0		0 0	0	C	0	(ນ -
130		Public sector entities		0	C	0		0	C	0		0 0	0	C	0	(ა -
131		Institutions				7,293		0		1,782		0 673	0	C	0	(ა -
132		Corporates		7,168	70	10,392		1 2,464	1	2,947		0 12,641	1,746	72	23	4:	5	9 82.24
133		Corporates - Of Which: Specialised Lending		5,432	15	0		0 1,561	C	0		0 4,378	737	15	4	10	5 1	4 90.41
134		Corporates - Of Which: SME general corporates		3	C	46		0 2	C	20		0 56	0	C	1			0 73.57
135		Corporates - Of Which: Purchased receivables		0	С	0		0	C	0		0 (0	C	0			J -
136	LINUTED KINICDOM	Retail		1,081	7			110	4	1		1,068	24	7	1	:	L	2 33.61
137	UNITED KINGDOM	Retail - Secured by residential estate property		270	1			25	C			255	16	1	. 0			1 67.89
138		Retail - Qualifying Revolving		0	C			0	C			10	0	C	0			0 42.53
139		Retail - Purchased receivables		0	C			0	C			(0	C	0			J -
140		Retail - Other Retail		811	ϵ			85	3	3		803	8	6	1			1 24.74
141		Retail - Other Retail - Of Which: SME		61	C			31	C			61	. 0	C	0			0 86.08 1 22.21
142		Retail - Other Retail - Of Which: non-SME		750	5			53	3	3		742	. 8	5	0	()	1 22.21
143		Collective investments undertakings (CIU)		0	C	0		0 0	C	0		0 0	0	C	0)) -
144		Equity		50	C			184	C				0	C	0)) -
145		Securitisation Coherence and it ablication assets		0				0				,			^			0
146		Other non-credit obligation assets		14 522		17.600		1 2.772	<u> </u>	4 720		0 10.600	1 770	263	0		<u>'</u>	1 22.26

										Restated							
										31/12/2024*							
				Exposur	e values			Risk expos	ure amounts								
			A-IRE		F-IRB		A-IF	tB	F-IR	В				Stack of provisions	Stock of provisions	Stack of provisions	Coverage Ratio -
RowNum		(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
148		Central banks	1,533	(0 0	0	0	C	0	(1,533	3	0	0 (0	0	ı-
149		Central governments	18	(0 290	0	0	C	0	(297		0	0 (0	0	
150		Regional governments or local authorities	0	(0 0	0	0	C	0	(0 (0	0	0 (0	0	
151		Public sector entities	0	(0 0	0	0	C	0	(0 (0	0	0 (0	0	
152		Institutions			5,064	0			305	(608	8	0	0 (0	0	
153		Corporates	1,687		2 8,223	2	869	C	2,373	(7,968	8 51	9	5 17	7 55	3	65.459
154		Corporates - Of Which: Specialised Lending	589	(0 0	0	170	C	0	(580	0	0	0 1	. 0	0	
155		Corporates - Of Which: SME general corporates	33	:	2 66	0	18	C	45	(0 104	4	4	2	. 0	2	99.489
156		Corporates - Of Which: Purchased receivables	0	(0 0	0	0	C	0	(0	0	0	0 (0	0	
157	1117/28 45 01 15 0	Retail	1,072	10	0		128	1	L		1,067	7	7	.0	0	6	60.739
158	LUXEMBOURG	Retail - Secured by residential estate property	95	(0		9	C			90	0	5	0 (0	0	69.209
159		Retail - Qualifying Revolving	0	(0		0	C			1	1	0	0	0	0	5.209
160		Retail - Purchased receivables	0	(0		0	C			(0	0	0	0	0	
161		Retail - Other Retail	977	10	0		119	1	L		975	5	2 1	.0	0	6	60.699 85.949
162		Retail - Other Retail - Of Which: SME	55	(0		17	C)		54	4	0	0	0	0	85.94
163		Retail - Other Retail - Of Which: non-SME	922	10	0		102	1	l.		922	1	1 1	.0	0	6	59.929
164		Collective investments undertakings (CIU)	0	(0	0	0	C	0	(0	0	0	0 (0	0	
165		Equity	25	(0		93	C			(0	0	0 (0	0	-
166		Securitisation									,		0	0		0	
167		Other non-credit obligation assets TOTAL	4,335	1:	3 13,577	2	1,090	1	2,678	,	11,473	2 52	6 1	U (7 55	0	62.189
168		TOTAL	4,335	1;	13,5//		1,090	1	2,6/8		11,4/3	52	ا ا	.5 1/	55	9	62.18



		Groupe Credit Agricole	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	sure amounts								
				A-IRB		F-I	DD	A-II		F-I	DD							
				A-IND			ND	A-III	10	1.	I I	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions	
					- C 1: 1		56 11 1		- C 1: 1		- C 11 1	Stage I exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
RowNum			/ L 5UD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
4.60		Control hands	(mln EUR, %)	2 204	0	•				0		1.050	0		0			
169		Central banks Central governments		2,284	0	0	C	3		0 0		1,050	293		0	0 0	0'	-
170				313	0	0		25		0 0		13	293		0	0 0	2	-
171		Regional governments or local authorities Public sector entities		0	0	0		0		0 0		0	0		0	0 0	0,	, -
172		Institutions		U	U	806		0		138		146	0		0	0 0	2 0	- 00.836
173				4.400	0		C	472		0 778					0	5 10	, 0,	99.83%
174		Corporates Of Which: Specialized Londing		1,468	0	2,616	C	472		0 7/8		3,535	144		0	5 19	0,	60.86%
175		Corporates - Of Which: Specialised Lending		1,331	0	0	C	287		0 0		1,327	4		0	2 0	0,	60.86%
176		Corporates - Of Which: SME general corporates Corporates - Of Which: Purchased receivables		6	0	0	C	1		0 0		5	0		0	0 0	0,	60.86%
177				2.222	0	0	C	0		0 0		0	0	2	0	0 0	0'	- 52.006
178	SWITZERLAND	Retail		2,020	30			141		/		1,948		3	0	1 3	16'	52.89%
179	SWITZLINLAND	Retail - Secured by residential estate property		905	12			83		3		837	68	1	2	1 3	5'	43.85%
180		Retail - Qualifying Revolving		0	0			0		0		16	1	(0	0 0	0'	10.46%
181		Retail - Purchased receivables		0	0			0		0		0	0		0	0 0	0'	-
182		Retail - Other Retail		1,115	18			57		4		1,095	19	1	8	0 1	11'	59.07% 71.18%
183		Retail - Other Retail - Of Which: SME		1 107	0			1		0		1,088	1	1	0	0 0	0'	71.18% 1 59.06%
184		Retail - Other Retail - Of Which: non-SME		1,107	18	0		56		0 0		1,088	19	1	0	0 1	11,	59.06%
185		Collective investments undertakings (CIU)		12	0	0		// //		0		0	0		0) C	1-
186 187		Equity Securitisation		12	U			43					0				- 0,	-
188		Other non-credit obligation assets		0	0			0		0		0	0		0	0) C) -
189		TOTAL		6,097	30	3,421	C	684		7 916		6,693	526	3	1	6 23	17	7 53.56%

											Restated 31/12/2024*							
					Exposure	values			Risk expos	sure amounts	31, 12, 131							
				A-IRB		F-IF	RB	A-II	RB	F-IR	В				Stock of provisions S	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure fo			
190		Central banks		55	0	0	(0	(0 0		0 49	9 0		0 0	0	() -
191		Central governments		242	0	157	(12	(0 61		0 280	3	3	1 0	0		3.75%
192		Regional governments or local authorities		0	0	0	(0	(0 0		0 (0)	0 0	0	() -
193		Public sector entities		200	0	0	(67	(0 0		0 200	0)	0 0	0	() -
194		Institutions				870	(177		0 22	7 ()	0 0	0	() -
195		Corporates		2,320	31	4,714	22	1,024	(0 1,969		0 5,925	691	1 5	18	31	50	96.05%
196		Corporates - Of Which: Specialised Lending		1,513	0	0	(490	(0 0		0 1,23:	265	5	0 1	11	() -
197		Corporates - Of Which: SME general corporates		12	0	1	(10	(0 1		0 14	1 6	5	0 0	1	(100.02%
198		Corporates - Of Which: Purchased receivables		0	0	9	(0	(0 1		0 9	9 0)	0 0	0) -
199	CDAIN	Retail		634	2			75		1		633	5	5	2 1	0	:	56.80%
200	SPAIN	Retail - Secured by residential estate property		70	1			6	(0		68	3 2	2	1 0	0	:	91.21%
201		Retail - Qualifying Revolving		0	0			0	(0		4	1 0)	0 0	0		29.61%
202		Retail - Purchased receivables		0	0			0	(0		(0)	0 0	0) -
203		Retail - Other Retail		565	2			69	(0		562	2 3	3	2 1	0	:	46.21%
204		Retail - Other Retail - Of Which: SME		91	0			36	(0		9:	1 0)	0 1	0	(16.58% 1 46.30%
205		Retail - Other Retail - Of Which: non-SME		474	2			33	(0		47:	1 3	3	2 0	0		46.30%
206		Collective investments undertakings (CIU)		0	0	0	(0	(0 0		0 (0)	0 0	0	() -
207		Equity		1	0			3	(0		(0		0 0	0) -
208		Securitisation																
209		Other non-credit obligation assets TOTAL		0 3.452	0	5,741		0 2 1,181	(0 1 2,206		0 7.314	1 700) -	0 0	0		0 - 2 92.13%

											Restated							
											31/12/2024*							
					Exposu	e values			Risk expo	sure amounts								
				A-IR	3	F-IR	В	A-II	RB	F-I	RB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		for Stage 2 exposure		
211		Central banks	(11111 2011) 707	34		0 0	0	0		0 0		0 14	1	0	0	0	0) <u>-</u>
212		Central governments		551		0 1,849	1	21		0 240		0 3,098	3	0	1	3 0	0	0.00%
213		Regional governments or local authorities		0		0 0	0	0		0 0		0 0	D	0	0	0	0) -
214		Public sector entities		0		0 0	0	0		0 0		0 0)	0	0	0	0	J -
215		Institutions				2,164	0			236		0 1,065	5	0	0	0	0) -
216		Corporates		787		0 2,396	0	459		0 969		0 2,670	17	73	1	7 6	5 1	1 80.419
217		Corporates - Of Which: Specialised Lending		378		0 50	0	224		0 31		0 434	1	0	0	1 0	0	ı -
218		Corporates - Of Which: SME general corporates		72		0 9	0	72		0 2		0 204	1	4	1	3 0) 1	1 100.009
219		Corporates - Of Which: Purchased receivables		0		0 0	0	0		0 0		0 0)	0	0	0	0	<i>y</i> -
220	5-1-00-1	Retail		1,008		5		110		1		990	2	24	5) 1	. 4	72.219
221	BELGIUM	Retail - Secured by residential estate property		172		1		16		0		152	2	20	1) 1	. 1	75.96%
222		Retail - Qualifying Revolving		0		0		0		0		6	5	0	0	0	0	25.00%
223		Retail - Purchased receivables		0		0		0		0		C)	0	0	0	0	J -
224		Retail - Other Retail		836		4		94		1		832	2	3	4	0	3	71.00%
225		Retail - Other Retail - Of Which: SME		10		0		3		0		10)	0	0	0	0	67.50%
226		Retail - Other Retail - Of Which: non-SME		826		3		91		1		823	3	3	3	0	2	71.45%
227		Collective investments undertakings (CIU)		0		0 0	0	0		0 0		0 0	0	0	0	0	0	<i>j</i> -
228		Equity		1		0		4		0		C	0	0	0	0	0	<i>i</i> -
229		Securitisation																
230		Other non-credit obligation assets		0		0		0		0		0 7.00) 	0	0	0	0	
231		TOTAL		2,382		5 6,409	1	593		1,445		0 7,837	7 19	97	/ 10	ע 7	7 5	64.33%



		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
												Baseline Scenario										
					31/12/2025							31/12/2026							31/12/2027			
	(mln EUR, %		Stage 2 exposure Sta	age 3 exposure for	ock of provisions Stoc Stage 1 exposure for St	ck of provisions Stotage 2 exposure for S	ck of provisions Co Stage 3 exposure Sta	overage Ratio - age 3 exposure	tage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stor Stage 2 exposure		
	Central banks	124,025	420	40	8	7	9	23.33%	123,704	701	8	0 8	3	19	23.26%	123,422	943	120	8	1	28	,
	Central governments	192,791	9,227	1,488	33	94	367	24.68%	192,655	9,017	1,83	5 33	3 77	425	23.18%	191,593		2,154	33	61	481	
	Regional governments or local authorities	17,936	308	9	2	1	4	42.25%	17,818	421	1	4 2	! 1	. 6	41.43%	17,717	516	5 20	2	1	8	/
	Public sector entities	23,278	443	20	4	0	8	40.82%	23,123	586	3	1	1	. 13	40.52%	22,990	709	9 41	4	1	17	\bigcap
	Institutions	16,620	227	484	24	4	371	76.55%	16,437	339	55	6 32	2	396	71.20%	16,217	467	7 647	31	5	430	$\sqrt{}$
	Corporates	337,922	51,854	10,709	381	1,891	5,986	55.90%	334,588	52,169	13,72	7 349	1,875	6,881	50.13%	328,532	55,390	16,563	343	1,784	7,729	1
	Corporates - Of Which: Specialised Lending	40,917	8,448	1,521	35	249	787	51.76%	42,454	6,456	1,97	6 34	248	891	45.10%	41,381	. 7,097	7 2,408	33	231	988	$\sqrt{}$
	Corporates - Of Which: SME general corporates	75,744	14,084	3,915	145	630	2,180	55.70%	73,788	15,047	4,90	8 136	646	2,484	50.62%	72,562	15,315	5,865	133	637	2,776	1
	Corporates - Of Which: Purchased receivables	593	236	60	1	1	6	10.24%	584	208	9	7 1	. 1	. 10	10.22%	579	187	7 123	1	1	13	1
	Retail	641,624	87,932	19,503	426	2,388	7,813	40.06%	626,579	97,165	25,31	4 393	2,277	9,093	35.92%	614,940	103,062	31,058	385	2,324	10,310	1
Groupe Crédit Agricole	Retail - Secured by residential estate property	421,617	48,452	5,817	105	1,038	1,404	24.13%	411,997	55,580	8,30	9 105	1,076	1,703	20.50%	404,551	. 60,397	7 10,937	103	1,137	2,014	4
Starks Start, Philosophia	Retail - Qualifying Revolving	21,531	4,377	694	34	90	363	52.25%	20,980	4,667	95	6 28	65	474	49.63%	20,645	4,773	1,185	27	60	572	$\cdot [$
	Retail - Purchased receivables	0	0	0	0	0	0 -		0	0		0 ()	0	-	0)	0	0	0	0 -	/[-
	Retail - Other Retail	198,476	35,103	12,992	287	1,261	6,047	46.54%	193,603	36,918	16,05	0 261	1,136	6,916	43.09%	189,744	37,892	18,936	255	1,127	7,724	\prod
	Retail - Other Retail - Of Which: SME	95,608	19,038	6,779	170	845	3,320	48.97%	92,776	20,280	8,36	9 159	786	3,828	45.74%	90,482	21,027	9,917	155	795	4,321	1
	Retail - Other Retail - Of Which: non-SME	102,868	16,065	6,213	117	416	2,727	43.89%	100,827	16,638	7,68	1 101	. 350	3,088	40.21%	99,262	16,865	9,019	100	332	3,403	
	Collective investments undertakings (CIU)	0	0	0	0	0	0 -		0	0		0 ()	0	-	0)	0	0	0	0 -	-
	Equity	12,127	4	4	0	0	0	10.00%	12,120	7		7))	10.00%	12,113	11	1	0	0	1	1
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0 -		0	0		0 (0	-	0		0	0	0	0 -	1-
	TOTAL	1,366,323	150.415	32,256	879	4.385	14 558	45.13%	1.347.024	160.406	41.56	4 821	4 237	16.833	40.50%	1,327,524	170,857	50.613	806	4.177	19.004	.1

													Baseline Scenario)									
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EUR, %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions sfor Stage 1 exposure for	Stock of provisions Sor Stage 2 exposure fo	tock of provisions (r Stage 3 exposure S	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	itage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions Sto or Stage 1 exposure for S			
22	Central banks		57,897	318	17	6	0	6	32.78%	57,612	586	35	6	6	11	32.86%	57,367	813	52	6	0	17	32.95%
23	Central governments		162,625	4,364	702	22	28	281	40.00%	161,859	5,063	768	21	1 22	307	40.00%	161,197	5,657	836	21	16	334	40.00%
24	Regional governments or local authorities	S	17,936	307	9	2	1	4	42.13%	17,817	419	14	. 2	2	6	41.29%	17,717	514	20	2	0	8	40.92%
25	Public sector entities		21,848	419	17	3	0	7	41.16%	21,711	549	26	5	3	11	40.91%	21,591	660	34	3	1	14	40.75%
26	Institutions		9,283	96	20	16	2	9	44.95%	9,188	155	57	24	4	26	45.11%	9,043	243	113	24	3	51	45.22%
27	Corporates		192,725	31,071	7,215	258	1,110	3,967	54.97%	190,278	31,682	9,052	232	2 1,092	4,574	50.53%	188,115	32,169	10,728	229	1,029	5,127	47.80%
28	Corporates - Of Which: Specialised Le	nding	8,299	1,872	121	7	44	74	61.30%	8,687	1,423	182	2	6 42	95	52.12%	8,530	1,519	243	6	37	114	46.76%
29	Corporates - Of Which: SME general	orporates	74,296	13,696	3,662	140	605	2,007	54.82%	72,350	14,679	4,625	131	1 623	2,300	49.74%	71,144	14,955	5,554	128	615	2,582	46.49%
30	Corporates - Of Which: Purchased re-	eivables	9	0	0	0	0	0	27.49%	8	1	C)	0	C	27.37%	8	1	0	0	0	0	27.35%
31	Retail		580,082	76,570	16,696	347	2,086	6,350	38.03%	565,764	85,736	21,848	321	1 2,021	7,409	33.91%	554,611	91,727	27,010	314	2,081	8,438	31.24%
32 FR	RANCE Retail - Secured by residential estate	property	396,420	45,576	5,213	82	964	1,209	23.19%	387,295	52,416	7,498	80	993	1,461	19.48%	380,203	57,078	9,928	78	1,047	1,725	17.38%
33	Retail - Qualifying Revolving		18,868	2,829	547	29	72	267	48.87%	18,338	3,137	769	24	4 57	360	46.85%	17,949	3,325	970	24	55	445	45.84%
34	Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	C)	0	C	-	0	0	0	0	0	0 -	
35	Retail - Other Retail		164,793	28,165	10,937	237	1,050	4,874	44.56%	160,131	30,183	13,581	. 217	7 971	5,588	41.15%	156,459	31,324	16,112	212	978	6,268	38.90%
36	Retail - Other Retail - Of Which: S		89,003	17,536	6,197	157	796	2,988	48.21%	86,378	18,689	7,670	147	7 732	3,460	45.11%	84,231	19,400	9,106	143	739	3,920	43.06%
37	Retail - Other Retail - Of Which: r		75,790	10,628	4,740	80	254	1,886	39.79%	73,753	11,494	5,911	. 70	0 239	2,128	36.00%	72,228	11,923	7,007	69	239	2,347	33.50%
38	Collective investments undertakings (CI	1	0	0	0	0	0	0 -		0	0	()	0 (0	-	0	0	0	0	0	0 -	
39	Equity		0	0	0	0	0	0 -		0	0) (0 (0	-	0	0	0	0	0	0 -	
40	Securitisation																						
41	Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	((0 (0	-	0	0	0	0	0	0 -	
42	TOTAL		1,042,396	113,146	24,677	653	3,226	10,622	43.05%	1,024,229	124,189	31,801	. 609	9 3,139	12,344	38.82%	1,009,641	131,784	38,794	598	3,131	13,990	36.06%

													Baseline Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	tock of provisions for C Stage 3 exposure S	Coverage Ratio - Stage 3 exposure
43		Central banks	(Min EOR, %)	0	0	0	0	0	10.00%	36	0		0 0			10.00%	36	5	0 0	0	0	0	10.00%
44		Central governments	627	37	, 8	1	2	3	40.00%	614	45	1:	3 1	2		40.00%	602	53	3 17	1	1	7	40.00%
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0		0 0) (-	0		0 0	0	0	0 -	
46		Public sector entities	146	3	0	0	0	0	30.00%	143	6		1 0) ((30.00%	141		8 1	. 0	0	0	30.00%
47		Institutions	48	1	. 1	. 0	0	0	21.71%	47	2		1 0		(23.29%	46	;	2 1	. 0	0	0	24.65%
48		Corporates	9,121	1,880	476	10	71	335	70.43%	9,326	1,601	550	0 10	68	366	66.54%	9,087	1,76	7 623	10	66	396	24.65% 63.54%
49		Corporates - Of Which: Specialised Lending	1,903	500	120	1	8	76	63.25%	2,151	236	130	6 1	. 7	80	58.51%	2,101	. 27:	1 151	. 1	7	83	55.22% 66.08%
50		Corporates - Of Which: SME general corporates	472	292	223	2	19	156	69.78%	506	242	23:	9 3	18	162	67.76%	510	223	3 254	3	17	168	66.08%
51		Corporates - Of Which: Purchased receivables	51	2	. 0	0	0	0	32.52%	50	3		1 0) ((33.21%	48	3	4 1	. 0	0	0	33.85%
52	17.4137	Retail	40,780	8,380	2,140	61	213	1,145	53.50%	40,131	8,557	2,61	2 57	193	1,304	49.92%	39,742	8,530	0 3,028	56	188	1,437	47.47%
53	ITALY	Retail - Secured by residential estate property	22,852	2,629	574	. 23	69	182	31.79%	22,405	2,878	77:	2 25	78	229	29.68%	22,085	3,008	961	. 24	84	274	28.50% 59.53%
54		Retail - Qualifying Revolving	2,598	1,542	147	5	18	95	64.87%	2,578	1,523	18	6 4		114	61.21%	2,633	1,443	1 213	4	5	127	59.53%
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0		0		(-	0)	0 0	0	0	0 -	
56		Retail - Other Retail	15,330	4,209	1,419	32	126	867	61.11%	15,148	4,156	1,65	4 28	106	961	58.08%	15,024	4,083	1,853	28	99	1,036	55.93%
57		Retail - Other Retail - Of Which: SME	5,839	1,346	547	12	44	318	58.23%	5,640	1,440	65	2 12	2 49	351	53.86%	5,498	1,483	1 753	12	52	382	50.65%
58		Retail - Other Retail - Of Which: non-SME	9,492	2,863	872	. 20	82	549	62.92%	9,508	2,716	1,00	17	57	610	60.83%	9,526	2,600	0 1,100	17	47	655	59.54%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0		0 0) ((-	0)	0 0	0	0	0 -	
60		Equity	0	0	0	0	0	0	-	0	0		0 0			-	0		O C	0	0	0 -	
61		Securitisation Other pop gradit obligation assets	0	0			0	0		0	0		0				0				0		
62		Other non-credit obligation assets TOTAL	50.758	10,301	2 625	73	286	1 /12/	56.52%	50.297	10,211	2 17	6 68	263	1 675	52.74%	49.655	10.359	9 3.670	68	256	1.841	50.15%

														Baseline Scenario											
						31/1	12/2025							31/12/2026							31/12	2/2027			
RowNum		(mln EUR, 9	Stage 1 exposure	Stage 2 exposu	e Stage 3 expo	sure Stock of for Stage	f provisions Stock e 1 exposure for Sta	of provisions Stoc age 2 exposure for St	k of provisions Cage 3 exposure S	overage Ratio - tage 3 exposure	Stage 1 exposure S	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pr for Stage 1	provisions Stock of p Lexposure for Stage 2	provisions Stock of pro 2 exposure Stage 3 e	ovisions for Cov exposure Stag	erage Ratio - Je 3 exposure
64		Central banks	11,979	9	4	4	0	0	0	10.00%	11,972	7		7 0		2	10.00%	11,965	11	1 1	11	0	0	1	10.00%
65		Central governments	85	7	991	15	1	4	1	10.00%	1,476	354	3:	2 1		2	10.00%	1,437	374	4 5	52	1	2	5	10.00%
66		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	(0) -	0	C	ס	0	0	0	0 -	
67		Public sector entities		0	0	0	0	0	0 -		0	0		0		0) -	0	C	ס	0	0	0	0 -	
68		Institutions	30	5	5	29	0	0	29	98.13%	304	5	30	0		29	96.45%	303	ϵ	6 3	31	0	0	29	94.90% 29.65%
69		Corporates	33,48	8 4,	820	529	25	194	201	37.89%	33,323	4,700	81	4 22	18	5 264	32.41%	32,505	5,241	1,09	91	22	170	323	29.65%
70		Corporates - Of Which: Specialised Lending	7,133	2 2,	005	366	9	59	164	44.74%	7,598	1,415	489	9 8	5:	193	39.08%	7,416	1,483	60	04	8	46	216	35.69%
71		Corporates - Of Which: SME general corporates		0	0	0	0	0	0	35.03%	0	0	(0		0	34.30%	0	C	0	0	0	0	0	34.68%
72		Corporates - Of Which: Purchased receivables	409	5	59	5	0	1	1	10.33%	387	72	10	0		1	10.18%	375	79	9 1	15	0	1	2	10.12%
73		Retail	378	8	29	5	0	1	2	31.63%	374	32	(6 0		1	29.25%	371	34	4	7	0	1	2	27.39%
74	UNITED STATES	Retail - Secured by residential estate property	19:	1	21	4	0	0	1	32.79%	188	24	!	5 0		2	29.85%	185	25	5	5	0	0	1	27.51%
75		Retail - Qualifying Revolving		3	0	0	0	0	0	24.46%	3	0	(0			24.38%	3	C	0	0	0	0	0	25.20%
76		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	(0) -	0	C	ס	0	0	0	0 -	
77		Retail - Other Retail	184	4	7	1	0	0	0	27.60%	184	8		1 0		0	27.33%	183	8	8	2	0	0	0	27.05%
78		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	11.91%	0	0		0		0	10.10%	0	C	ס	0	0	0	0	10.06%
79		Retail - Other Retail - Of Which: non-SME	184	4	7	1	0	0	0	27.61%	183	8		1 0		0	27.51%	183	8	8	2	0	0	0	27.29%
80		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0		0 0) () -	0	C	0	0	0	0	0 -	
81		Equity		0	0	0	0	0	0 -		0	0		0 0) () -	0	C	0	0	0	0	0 -	
82		Securitisation																							
83		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0		0 0) () -	0	C	D	0	0	0	0 -	
84		TOTAL	47,00	8 5,	848	582	26	199	233	39.98%	47,449	5,099	89	0 24	183	3 298	33.54%	46,581	5,665	5 1,19	.91	23	173	361	30.29%



eba European Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Groupe Crédit Agricole

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	3	4	35	36
													Baseline Scenario											
						31/12/2025	25						31/12/2026							31/12/20	027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	e Stage 3 exposure			ovisions Stock of prov exposure for Stage 3 exp	visions Coverage Ratio - posure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of p	provisions Stock of 2 exposure Stage	f provisions for Cov e 3 exposure Stag	verage Ratio - ge 3 exposure
85		Central banks	45.678	3	14	14	1	0	1 10.00%	45.651	27	2	27 1		3	10.00%	45.623	4	11 4	41	1	0	4	10.00%
86		Central governments	1,171		11	0	0	0	0 10.00%	1,162	19		1 0) (10.00%	· · · · · · · · · · · · · · · · · · ·	2	26	2	0	0	0	10.00%
87		Regional governments or local authorities	0)	0	0	0	0	0 -	0	C)	0 0) (-	0		0	0	0	0	0 -	
88		Public sector entities	0		0	0	0	0	0 -	0	C		0 0) ((-	0)	0	0	0	0	0 -	
89		Institutions	450		11	1	0	0	0 10.00%	439	21	L	2 0			10.00%	429	2	.9	3	0	0	0	10.00%
90		Corporates	3,693	3	60	10	2	8	3 30.66%	3,749	293	3 2	22 2	. 15	7	32.05%	3,647	38	31	36	2	18	12	33.34% 33.74%
91		Corporates - Of Which: Specialised Lending	1,071	. 2	43	4	1	7	1 25.74%	1,212	97	7	9 1	. 12	. 3	30.06%	1,178	12	25 1	15	1	15	5	33.74%
92		Corporates - Of Which: SME	6	5	1	0	0	0	0 31.33%	5	1	L	0 0) ((32.84%	5		1	0	0	0	0	33.47%
93		Corporates - Of Which: Purchased receivables	0)	0	0	0	0	0 -	0	C		0 0) ((-	0)	0	0	0	0	0 -	
94		Retail	11		1	0	0	0	0 15.02%	11	1	L	0 0) ((13.73%	11		1	0	0	0	0	13.25%
95	JAPAN	Retail - Secured by residential estate property	9		0	0	0	0	0 16.37%	9	1		0 0)		13.07%	9		1	0	0	0	0	12.23%
96	J	Retail - Qualifying Revolving	0)	0	0	0	0	0 21.10%	0	C		0 0		0	24.47%	0		0	0	0	0	0	26.35%
97		Retail - Purchased receivables	0)	0	0	0	0	0 -	0	C)	0 0)	0	-	0)	0	0	0	0	0 -	
98		Retail - Other Retail	2	2	0	0	0	0	0 12.60%	2	C)	0 0)	0	14.68%	2		0	0	0	0	0	15.88%
99		Retail - Other Retail - Of Which: SME	0)	0	0	0	0	0 -	0	C		0 0		0	-	0)	0	0	0	0	0 -	
100		Retail - Other Retail - Of Which: non-SME	2	2	0	0	0	0	0 12.60%	2	C		0 0)		14.68%	2		0	0	0	0	0	15.88%
101		Collective investments undertakings (CIU)	0)	0	0	0	0	0 -	0	C		0 0)	(-	0		0	0	0	0	0 -	,
102		Equity	0)	0	0	0	0	0 -	0	C		0 0) ((-	0)	0	0	0	0	0 -	
103		Securitisation																						
104		Other non-credit obligation assets	0)	0	0	0	0	0 -	0	C)	0 0) ((-	0		0	0	0	0	0 -	
105		TOTAL	51,003	3	97	25	4	8	5 18.25%	51,010	362	2 5	52 4	15	10	19.23%	50,864	47	79 8	82	4	18	17	20.19%

															Baseline Scenario										
							31/12/2025								31/12/2026							31/12/2027			
RowNum			Stago (mln EUR, %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ns Stock of provi ure for Stage 2 exp	sions Stock of proosure for Stage 3 6	ovisions Cor exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure Stag	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of prov for Stage 2 ex	visions Stock of provisions xposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			s Stock of provisions for re Stage 3 exposure	
106		Central banks		1	(0	0	0	0	0	10.00%	1	0		0 0)	0 0	10.00%	% 1	1	0	0	0	0	0 10.00%
107		Central governments		859	80	0	3	0	4	1	39.99%	842	94		6 0)	4 2	39.99%	826	6 10	6 1	0	0	4	4 39.99%
108		Regional governments or local authorities		0	(0	0	0	0	0 -		0	0		0 0)	0 0	-	(0	0	0	0	0	ე -
109		Public sector entities		0	(0	0	0	0	0 -		0	0		0 0)	0 0	-	(0	0	0	0	0	J -
110		Institutions		128	14	4	1	0	0	0	23.71%	127	14		2 0		0 0	26.179			6	3 (0	0	1 28.08%
11		Corporates		7,996	870	0 7	'9	5	28	52	65.73%	7,871	960	11	5 5	5	28 62	53.87%	7,659	9 1,13	2 15	4	5	30 7	73 47.55%
112		Corporates - Of Which: Specialised Lending		963	187	7 1	.2	1	3	2	12.85%	944	195	2	3 1		4 3	13.429	930	0 19	9 3	4	1	5	5 14.66%
113		Corporates - Of Which: SME general corporates		21	(0	0	0	0	0	33.47%	21	0		0 0)	0 0	33.829	% 21	1	1	0	0	0	0 34.48%
114		Corporates - Of Which: Purchased receivables		37		7	3	0	0	0	10.00%	34	8		6 0)	0 1	10.00%		2	7	8 (0	0	1 10.00%
15		Retail		3,665	1,838	8 29	9	13	45	159	53.06%	3,609	1,785	40	8 11		30 202	49.45%	% 3,575	5 1,72	2 50	5 10	0	25 23	47.38%
116	GERMANY	Retail - Secured by residential estate property		91		7	1	0	0	0	37.84%	88	10		1 0)	0 0	32.619		6 1	1	1 (0	0	0 28.37%
117		Retail - Qualifying Revolving		3	(0	0	0	0	0	46.59%	3	0		0 0)	0 0	38.08%	% 3	3	0	0	0	0	0 34.89%
118		Retail - Purchased receivables		0	(0	0	0	0	0 -		0	0		0 0)	0 0	-	(0	0	0	0	0	0 -
119		Retail - Other Retail		3,571	1,831	1 29	8	13	45	158	53.11%	3,518	1,776	40	7 11	L .	30 201	49.50%	3,486	6 1,71	1 50	4 10	0 2	25 23	47.43%
120		Retail - Other Retail - Of Which: SME		88	56	6	6	0	0	2	28.10%	85	55	1	.o c)	0 2	24.98%	% 84	4 5	4 1	2 (0	0	3 23.57%
121		Retail - Other Retail - Of Which: non-SME		3,483	1,775	5 29	2	13	44	157	53.65%	3,432	1,720	39	7 10		30 199	50.09%	% 3,402	2 1,65	7 49	1	0	25 23	48.04%
122		Collective investments undertakings (CIU)		0	(0	0	0	0	0 -		0	0		0 0		0 0	-	(0	0	0	0	0	0 -
.23		Equity		0	C	0	0	0	0	0 -		0	0		0 0)	0 0	-	(0	0	0 (0	0	0 -
124		Securitisation																							
125		Other non-credit obligation assets		0	C	0	0	0	0	0 -		0	0		0 0		0 0	-	(0	0	0 (0	0	0 -
120		TOTAL		12.650	2.002	2 20	12	10		242	FF F30/	12.450	2.052	F.3	1 10		62 267	FO 210	12.100	2.07	6 67	1/		-0 24	47.220/

													Baseline Scenar	io									
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EU		e Stage 2 exposure	e Stage 3 exposu	re for Stage 1 exposur	s Stock of provisions re for Stage 2 exposur	S Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of pro ire for Stage 2 e	ovisions Stock of provisions exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provis for Stage 2 exposure Stage 3 expo	ons for Covera sure Stage	age Ratio - 3 exposure
127		Central banks	4,7	78	1	1	0	0 0	10.00%	4,775		3	3	0	0 0	10.00%	4,772	4	4	0	0	0	10.00%
128		Central governments	4	11	34	185	0	0 19	10.02%	394		49 187	7	0	0 19	10.02%	382	58	190	0	0	19	10.02%
129		Regional governments or local authorities		0	0	0	0	0 0 -		0)	0 0)	0	0 0	-	0	0	C	0	0	0 -	
130		Public sector entities		0	0	0	0	0 0 -		0)	0 0)	0	0 0	-	0	0	C	0	0	0 -	
131		Institutions	6	70	2	1	1	0 1	45.20%	667	'	4 3	3	1	0 1	45.06%	664	5	4	1	0	2	44.94%
132		Corporates	12,1	35 2,1	86	138	8 5	5 79	56.84%	12,532	1,73	18 209)	7	58 98	47.08%	12,172	2,002	285	7	62	119	41.71%
133		Corporates - Of Which: Specialised Lending	4,2	14 8	67	50	2 1	7 22	43.70%	4,477	57	72 83	3	2	18 28	34.34%	4,345	670	116	2	19	35	29.94%
134		Corporates - Of Which: SME general corporates		41	15	1	0	0 0	49.62%	31		24 1	L	0	0 1	47.09%	26	28	2	2 0	0	1	46.23%
135		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -		0		0 0)	0	0 0	-	0	0	C	0	0	0 -	
136	NUTED KINICDONA	Retail	1,0	55	35	9	0	1 3	34.74%	1,046		42 11		0	1 4	33.81%	1,040	46	13	0	1	4	32.82%
137 UN	NITED KINGDOM	Retail - Secured by residential estate property	2	48	22	2	0	0 1	56.63%	242		27 3	3	0	1 1	44.95%	237	31	4	0	1	1	37.37%
138		Retail - Qualifying Revolving		10	1	0	0	0 0	46.64%	10)	1 0)	0	0 0	36.91%	10	1	C	0	0	0	33.98%
139		Retail - Purchased receivables		0	0	0	0	0 -		0		0 0)	0	0 0	-	0	0	C	0	0	0 -	
140		Retail - Other Retail	7	97	13	7	0	0 2	27.58%	794		14 8	3	0	0 2	29.63%	793	14	9	0	0	3	30.89%
141		Retail - Other Retail - Of Which: SME		61	0	0	0	0 0	87.09%	61		0 0)	0	0 0	80.13%	61	0	C	0	0	0	74.15%
142		Retail - Other Retail - Of Which: non-SME	7	36	13	6	0	0 2	25.26%	734		14 7	7	0	0 2	27.78%	732	14	9	0	0	3	29.39%
143		Collective investments undertakings (CIU)		0	0	0	0	0 -		0		0 0)	0	0 0	-	0	0	C	0	0	0 -	
144		Equity		0	0	0	0	0 -		0		0 0)	0	0 0	-	0	0	C	0	0	0 -	
145		Securitisation																					
146		Other non-credit obligation assets	19.0	40 2.5	50	225	10 5	0 -	20.440/	10 /13	4.00	10 0)	0	0 0	20.6204	0	0	100	0	0	0 -	20.000/
14/		TOTAL	19,0	48 2,2	58	335	10 5	5 101	30.14%	19,413	1,83	16 413	5	9	59 122	29.63%	19,030	2,116	496)	63	144	29.09%

												Baseline Scenari	io									
						31/12/2025						31/12/2026							31/12/2027			
RowNum		(mln EUR		e Stage 2 exposure	e Stage 3 exposure	Stock of provision for Stage 1 exposur	s Stock of provisions re for Stage 2 exposure	Stock of provisions Cove for Stage 3 exposure Stag	erage Ratio - ge 3 exposure	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposur	ns Stock of provisione for Stage 2 exposi	ns Stock of provisions ure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of for Stage 2 exposure Sta		
148		Central banks	1,!	532	0	0	0	0 0	10.00%	1,531	1	1	0	0 (10.00%	1,530		1	1	0	0	10.0
149		Central governments		297	0	0	0	0 0	40.00%	297	0	0	0	0 (40.00%	297		0	0	0	0	40.0
150		Regional governments or local authorities		0	0	0	0	0 -		0	0	0	0	0 () -	0		0	0	0	0 -	
151		Public sector entities		0	0	0	0	0 0 -		0	0	0	0	0 () -	0		0	0	0	0 -	
152		Institutions		569	24	16	1	0 2	10.00%	544 3	4 3	0	1	0 3	10.00%	527		37	14	1 0	4	10.0
153		Corporates	7,3	716 7	12	64	12 54	4 24	36.86%	7,610 75	9 12	3	12	50 44	36.00%	7,450	8	55 1	37 1	2 49	67	35.9
154		Corporates - Of Which: Specialised Lending		552	23	6	0	0 1	10.00%	532 3	6 1	1	0	1	10.40%	519		44	16	1	2	11.
155		Corporates - Of Which: SME general corporates		95	12	3	0	0 3	79.61%	90 1	5	5	0	0 3	68.95%	88		17	6	0	4	62.
156		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -		0	0	0	0	0 () -	0		0	0	0	0 -	,
157		Retail	1,0	061	12	11	0	0 6	58.61%	1,058 1	5 1	2	0	0	56.33%	1,055		16	13	0	7	54.
158 L	LUXEMBOURG	Retail - Secured by residential estate property		86	8	0	0	0 0	26.35%	84 1	0	1	0	0 (19.27%	82		11	1	0	0	16.
159		Retail - Qualifying Revolving		1	0	0	0	0 0	16.95%	1	0	0	0	0 (20.67%	1		0	0	0	0	22.
160		Retail - Purchased receivables		0	0	0	0	0 -		0	0	0	0	0 () -	0		0	0	0	0 -	,
161		Retail - Other Retail	9	973	4	11	0	0 6	59.58%	972	4 1	1	0	0	58.40%	971		4	12	0	7	57.
162		Retail - Other Retail - Of Which: SME		54	1	0	0	0 0	79.34%	54	1	0	0	0 (71.90%	54		0	0	0	0	57. 66.
163		Retail - Other Retail - Of Which: non-SME	9	919	3	10	0	0 6	58.92%	918	4 1	1	0	0 6	57.90%	917		4	11	0	6	56.9
164		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0	0	0	0 () -	0		0	0	0	0 -	
165		Equity		0	0	0	0	0 -		0	0	0	0	0 () -	0		0	0	0	0 -	
166		Securitisation																				
167		Other non-credit obligation assets		0	0	0	0	0 0 -		0	0	0	0	0 () -	0		0	0	0	0 -	
168		TOTAL	11,:	174 7	49	91 1	13 54	4 32	34.78%	11,039 80	9 16	6 1	13	50 54	32.56%	10,860	9	09 2	16 1	3 49	79	32.10



		dioape circuit Agricole																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35		36
													Baseline Scenario	0										
						31/12/2025							31/12/2026							31/12/202	7			
RowNum				Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of provisi sure for Stage 2 expo	ons Stock of provi	isions Coverage Ratio - oosure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions e for Stage 2 exposure	Stock of provisions e for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of posure for Stage 2	rovisions Stock of provisions exposure Stage 3 expos	ons for Cove sure Stage	rage Ratio - e 3 exposure
		(mln EUR, %																						
169		Central banks	1,04	19 (0	0	0	0	0 10.00%	1,049		1	1 (0	0	0 10.00%	,	3	1	1	0	0	0	10.00%
170		Central governments	1	13 29:	1	2	0	0	0 10.00%	285	1	.6	6	0	0	1 10.00%	277	2	0	9	0	0	1	10.00%
171		Regional governments or local authorities		0 (0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -	
172		Public sector entities		0 (0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -	
173		Institutions	14	16	0	1	0	0	0 87.61%			0	1	0	0	1 76.13%		5	0	1	0	0	1	69.11%
174		Corporates	3,40	25	7	43	3	16	11 24.87%	,	31	.2 7	76	3 1	5 1	8 24.20%	-, -	37	3 10	06	3	14	26	24.24%
175		Corporates - Of Which: Specialised Lending	1,26	58 54	4	9	1	2	1 15.68%	1,226	8	36 2	20	1	3	3 17.56%	,) 11	0 3	31	1	3	6	18.88%
176		Corporates - Of Which: SME general corporates		5	0	0	0	0	0 63.77%	5		0	1	0	0	0 49.92%	5	5	0	1	0	0	0	42.54%
177		Corporates - Of Which: Purchased receivables		0 (0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -	
178	CVA/ITZEDLAND	Retail	1,92	25 108	8	34	0	2	17 48.93%	1,907	12	.2 3	38	0	2 1	7 45.13%	1,894	13	0 4	3	0	3	18	42.00%
179	SWITZERLAND	Retail - Secured by residential estate property	81	16 80	6	15	0	2	6 38.01%	800	9	9 1	19	0	2	6 33.08%	789	10	6 2	.2	0	2	7	29.57%
180		Retail - Qualifying Revolving	1	16	1	0	0	0	0 23.37%	15		2	0	0	0	0 23.97%	15	5	2	0	0	0	0	24.99%
181		Retail - Purchased receivables		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0		0	0	0	0	0 -	
182		Retail - Other Retail	1,09	93 2:	1	19	0	1	11 57.97%	1,092	2	.2 1	19	0	1	1 56.97%	1,090	2	2	.0	0	1	11	56.06%
183		Retail - Other Retail - Of Which: SME		7	0	0	0	0	0 44.19%	7		0	0	0	0	0 36.01%	7	7	0	0	0	0	0	32.56% 56.16%
184		Retail - Other Retail - Of Which: non-SME	1,08	36 20	0	19	0	1	11 58.00%	1,084	2	.1 1	19	0	1 1	1 57.04%	1,083	2	2 2	.0	0	1	11	56.16%
185		Collective investments undertakings (CIU)		0 (0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -	
186		Equity		0	0	0	0	0	0 -	0		0	0	0	0	0 -	0)	0	0	0	0	0 -	
187		Securitisation																						
188		Other non-credit obligation assets		0 (0	0	0	0	0 -	0		0	0 (0	0	0 -	0)	0	0	0	0	0 -	
189		TOTAL	6,53	63	7	80	3	19	28 34.99%	6,677	45	51 12	21	3 1	.7 3	7 30.37%	6,566	52	4 16	0	3	16	45	28.33%

															Baseline Scen	nario									
							31/12/2025								31/12/2026	;						31/12/2027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 exposu	s Coverage Rare Stage 3 expo	Ratio - Stage posure	e 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ions Stock of osure for Stage	provisions Stock of provisions 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions Stock of provisions Stage 3		
190		Central banks		49	C		0	0 0	0	0	10.00%	49	(0		0	0 (0 10.00%	48		0	0 0	0	0	10.00
191		Central governments		276	7	,	2	0 0	0	1	40.00%	273	10) 2		0	0 1	1 40.00%	269		13	3 0	0	1	40.00%
192		Regional governments or local authorities		0	C		0	0 0	0	0 -		0	(0		0	0 (0 -	0		0	0 0	0	0 -	
193		Public sector entities		195	4		1	0 0	0	0	30.00%	191	8	3 1		0	0 (0 30.00%	188		11	2 (0	1	30.00%
194		Institutions		224	3		1	0 0	0	0	42.69%	221	5	5 1		0	0 (0 43.52%	218		7	2 (0	1	44.46%
195		Corporates		5,572	997	10	0	7 32	2	68	68.10%	5,724	803	142		7	34 84	4 58.80%	5,522	g	961 1	.85	33	100	53.819
196		Corporates - Of Which: Specialised Lending		1,177	304	. 1	6	0 7	7		28.48%	1,256	211	. 29		0	6 8	8 27.07%	1,218	2	239	40 0	5	10	25.73%
197		Corporates - Of Which: SME general corporates		15	4		1	0 0	0	0	34.16%	15	3	3 1		0	0 (0 34.96%	16		3	1 0	0	0	35.64%
198		Corporates - Of Which: Purchased receivables		8	1		0	0 0	0	_	10.00%	8		. 0		0	0 (0 10.00%	7		1	0 0	0	0	10.009
199		Retail		629	9		3	0 0	0	2	53.00%	626	11	4		0	0 2	2 48.81%	624		13	5 0	0	2	45.779
200	SPAIN	Retail - Secured by residential estate property		65	5		1	0 0	0	1	83.27%	63	(5 1		0	0 :	1 68.53%	62		7	1 0	0	1	57.269
201		Retail - Qualifying Revolving		4	C		0	0 0	0	0	45.08%	4	(0		0	0 (36.67%	4		0	0 0	0	0	33.449
202		Retail - Purchased receivables		0	C		0	0 0	0	0 -		0	(0		0	0 (0 -	0		0	0 0	0	0 -	
203		Retail - Other Retail		560	4		2	0 0	0	1	44.05%	559	5	3		0	0 :	1 43.10%	558		5	4 0	0	2	42.459
204		Retail - Other Retail - Of Which: SME		90	C		0	0 0	0	0	11.20%	90	(0		0	0 (0 10.97%	90		0	0 0	0	0	11.03%
205		Retail - Other Retail - Of Which: non-SME		470	4		2	0 0	0	1	44.52%	468	5	3		0	0 :	1 43.79%	468		5	3 0	0	2	43.28%
206		Collective investments undertakings (CIU)		0	C		0	0 (0	0 -		0	(0		0	0 (0 -	0		0	0 0	0	0 -	
207		Equity		0	C		0	0 0	0	0 -		0	(0		0	0 (0 -	0		0	0 0	0	0 -	
208		Securitisation																							
209		Other non-credit obligation assets		0	C		0	0 0	0	0 -		0	(0		0	0 (0 -	0		0	0 0	0	0 -	
210		TOTAL		6,945	1,020	10	6	8 33	3	71	66.82%	7,082	838	3 151		7	34 87	7 57.90%	6,869	1,0	005 1	.97	7 34	104	53.10%

													Baseline Scenario											
						31/12/2	2025						31/12/2026							31/12/202	27			
RowNum		(mln El		e Stage 2 exposure	Stage 3 expos	ure Stock of pr for Stage 1 e	ovisions Stock o exposure for Stago	of provisions Stock o e 2 exposure for Stag	of provisions Coverage Ratio - e 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provis	sions Stock of posure for Stage 2	provisions Stock of pro 2 exposure Stage 3 e	visions for Cove xposure Stage	rage Ratio - 2 3 exposure
211		Central banks		14	0	0	0	0	0 10.00	% 1	4	0	0 0	(0	10.00%	14		0	0	0	0	0	10.00%
212		Central governments	3,0)92	5	3	1	0	1 40.00	% 3,08	36	9	4 1	(2	40.00%	3,080	1	4	6	1	0	2	40.00%
213		Regional governments or local authorities		0	0	0	0	0	0 -		0	0	0	(0) -	0)	0	0	0	0	0 -	
214		Public sector entities		0	0	0	0	0	0 -		0	0	0	(0) -	0)	0	0	0	0	0 -	
215		Institutions	1,0	062	1	1	1	0	1 45.69	% 1,05	8	4	3 1	(2	45.62%	1,052	2	7	6	1	0	3	45.56%
216		Corporates	2,5	549 2	70	25	7	8	8 32.56	% 2,45	7 5ء	331 5	56 9	10	19	33.28%	2,352	39	4 9	99	8	11	34	34.74%
217		Corporates - Of Which: Specialised Lending	4	118	15	1	0	1	0 31.10	% 40)2	28	3	3	3	34.77%	389	3	9	6	1	3	2	37.54% 28.17%
218		Corporates - Of Which: SME general corporates	1	191	12	6	1	0	2 35.72	% 18	32	17	10 1	-	1	29.94%	176	5 1	8 1	15	1	1	4	28.17%
219		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	0	(0) -	0		0	0	0	0	0 -	
220	DEL CHANA	Retail	g	987	26	6	0	1	4 67.87	% 98	34	28	7 0	-	1	60.06%	981	. 3	0	9	0	1	5	54.33%
221	BELGIUM	Retail - Secured by residential estate property	1	150	21	2	0	0	1 71.029	% 14	1 8	22	3 0	(0	55.54%	147	2	3	3	0	0	2	46.56%
222		Retail - Qualifying Revolving		6	1	0	0	0	0 21.11	%	6	1	0	(0	22.85%	6	5	1	0	0	0	0	24.26%
223		Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	0	(0) -	0		0	0	0	0	0 -	
224		Retail - Other Retail	8	331	4	4	0	0	3 66.72		<i>1</i> 9	5	5 0	(0	63.26%	828	3	6	5	0	0	3	60.24%
225		Retail - Other Retail - Of Which: SME		9	0	0	0	0	0 66.00		9	0	0 0	(0	63.93%	9)	0	0	0	0	0	61.75%
226		Retail - Other Retail - Of Which: non-SME	8	322	4	4	0	0	2 66.81	% 82	_0	5	4 0	(0 3	63.19%	819)	6	4	0	0	3	60.08%
227		Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	0 0	(0) -	0)	0	0	0	0	0 -	
228		Equity		0	0	0	0	0	0 -		0	0	0 0	(0 () -	0)	0	0	0	0	0 -	
229		Securitisation					2										_		0					
230		Other non-credit obligation assets	7 -	0 705 3	02	0	0	0	0 - 14 39.83	7.50	00	272	0 0	(1 2) -	0) 	0	10	10	12	0 -	36.93%
231		TOTAL	/,,	705 3	UZ	35	ŏ	9	14 39.83	% /,59	8	3/2	/1 11	1	1 26	37.02%	7,478	5 44	5 11	. ا	10	12	44	36.93%



	Groupe create Agricole		37	38	39	40 41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
		Stago (mln EUR, %)	ge 1 exposure Sta	ge 2 exposure Sta		Stock of provisions Stock of professions Stock of Profession Stock of Profession Stock of Profession Stock of Prof			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		tock of provisions Stor or Stage 2 exposure for S			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure f		
	Central banks		124,023	419	43	9	7	11 25.74%	123,693	704	88	9	3	23	25.60%	123,402	951	133	9	3	34	
	Central governments		192,264	9,455	1,788	47	117	398 22.24%	191,346	9,759	2,401	38	98	483	20.11%	189,718	10,958	2,831	36	82	550	
	Regional governments or local authorities		17,936	308	9	2	1	4 42.39%	17,817	421	15	2	1	6	41.59%	17,717	516	20	2	1	8	
	Public sector entities		23,255	459	26	6	1	11 40.98%	23,070	625	45	5	2	18	40.68%	22,915	766	59	4	3	24	
	Institutions		16,446	317	567	69	6	401 70.68%	15,888	681	762	76	9	474	62.17%	15,097	1,257	977	64	14	561	
	Corporates		329,445	57,806	13,233	1,155	2,614 7,	55.26%	314,232	66,823	19,429	870	2,857	9,772	50.29%	299,342	76,416	24,726	745	2,801	11,984	
	Corporates - Of Which: Specialised Lending		39,976	8,812	2,098	115	341	934 44.55%	39,881	7,906	3,099	73	384	1,187	38.31%	37,512	9,548	3,826	62	431	1,387	
	Corporates - Of Which: SME general corporates		74,720	14,934	4,088	464	777 2,	65.27%	70,403	17,679	5,661	428	925	3,643	64.36%	67,637	18,793	7,313	363	893	4,675	
	Corporates - Of Which: Purchased receivables		569	231	89	2	2	9 10.52%	527	218	144	1	2	15	10.50%	497	217	175	1	2	18	
	Retail		635,445	93,132	20,482	1,146	3,240 9,	591 46.83%	607,106	112,808	29,145	1,001	3,643	12,884	44.21%	589,672	121,118	38,269	861	3,654	16,341	
Groupe Crédit Agricole	Retail - Secured by residential estate property		418,302	51,393	6,190	191	1,282 1,	26.60%	401,310	64,669	9,906	166	1,557	2,189	22.09%	391,797	70,213	13,876	151	1,589	2,793	
3. 3. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4. 4.	Retail - Qualifying Revolving		21,341	4,530	731	53	164	437 59.71%	20,368	5,151	1,084	43	133	597	55.08%	19,811	5,381	1,410	39	122	749	
	Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0	0	C	C	0	0 -	
	Retail - Other Retail		195,802	37,209	13,560	902	1,794 7,	508 55.37%	185,428	42,989		792	1,953	10,098	55.62%	178,065	45,523	22,983	671	1,942	12,799	
	Retail - Other Retail - Of Which: SME		93,916	20,409	7,100	448	1,097 4,	055 57.11%	87,438	24,303	· · · · · · · · · · · · · · · · · · ·	424	1,289	5,352	55.27%	· ·	26,435	12,604	356	1,315	6,825	
	Retail - Other Retail - Of Which: non-SME		101,886	16,800	6,460	454	697 3,	453 53.45%	97,990	18,685	8,471	368	664	4,746	56.03%	95,679	19,088	10,379	315	627	5,974	
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0	0	C	0	0	0 -	
	Equity		12,127	4	4	0	0	0 10.00%	12,120	7	7	0	0	1	10.00%	12,113	11	11	0	0	1	
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	0	0	0 -		0	0	C	0	0	0 -	
	TOTAL		1,350,942	161,901	36,152	2,434	5.986	728 49.04%	1,305,273	191.830	51.892	2.001	6.612	23.660	45.59%	1,269,975	211.993	67.027	1.723	6,557	29,504	4

														Adverse Scenar	io									
							31/12/2025							31/12/2026							31/12/2027			
RowNum			Sr (mln EUR, %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisions re for Stage 3 exposur	s Coverage Ratio e Stage 3 exposu	- Stage 1 exposur re	e Stage 2 exposu	re Stage 3 exp	osure Stock of provision for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions e for Stage 2 exposure 1	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		57,897	318	3 17	(5	0	6 33.:	15% 57,	511	586	35	7	0 1	2 33.449	% 57,36	4 813	3 5	55	6 0	19	33.84%
23		Central governments		162,625	4,364	702	22	2	49 28	31 40.0			062	769	21	36 308	8 40.009			6 83	37	21 24	335	40.00%
24		Regional governments or local authorities		17,936	307	7 9		2	1	4 42.	13% 17,	317	419	14	2	1	6 41.289	% 17,71	7 514	4 2	.0	2 1	8	40.92%
25		Public sector entities		21,842	423	3 20	4	1	0	8 40.9	98% 21,	595	558	33	3	1 1	3 40.709	% 21,56	7 674	4 4	3	3 1	18	40.63% 45.81%
26		Institutions		9,201	141	1 57	48	3	3 2	46.	18% 8,	372	360	167	63	6 7	7 45.899	% 8,27	9 797	7 32	.3	52 10	148	45.81%
27		Corporates		187,526	35,197	7 8,289	785	1,6	50 4,89	59.0	178,	336 40	642	11,834	644 1,7	76 6,630	0 56.029	% 172,26	8 43,625	5 15,11	.9 55	1,604	8,259	54.63%
28		Corporates - Of Which: Specialised Lending		8,114	1,990	188	20	0	67 9	51.8	81% 8,	167 1	790	335	14	76 148	8 44.049	% 7,77	2,063	3 45	57	.2 75	189	41.44%
29		Corporates - Of Which: SME general corporates		73,313	14,518	3,822	456	5 7	45 2,48	65.0	09% 69,)71 17	244	5,339	422 8	93 3,442	2 64.479	% 66,33	5 18,379	9 6,94	.0	865	4,455	64.19% 29.33%
30		Corporates - Of Which: Purchased receivables		9	1	1 0	(O .	0	0 30.0	52%	8	1	0	0	0	0 29.659	%	7	2	0	0 0	0	29.33%
31		Retail		574,382	81,458	17,508	1,028	3 2,5	41 7,91	.3 45	20% 547,	100	528	25,110	909 2,9	75 10,854	43.239	% 531,33	8 108,915	5 33,09	77	75 3,036	13,939	42.12%
32	FRANCE	Retail - Secured by residential estate property		393,301	48,383	5,526	156	5 1,1	43 1,42	25.8	377,	.99 61	161	8,850	141 1,3	77 1,880	0 21.249	% 368,18	5 66,682	2 12,34	2 12	27 1,417	2,373	19.23%
33		Retail - Qualifying Revolving		18,718	2,948	577	44	1	85 32	28 56.	73% 17,	370 3	506	868	35	81 458	8 52.779	% 17,38	7 3,724	4 1,13	3	78	580	51.22%
34		Retail - Purchased receivables		0	(0	(O .	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 0	0 -	
35		Retail - Other Retail		162,363	30,127	7 11,405	829	1,3	12 6,15	57 53.9	98% 152,	542 35	861	15,392	733 1,5	17 8,510	55.339	% 145,76	6 38,509	9 19,62	6.0	.5 1,541	10,986	55.99% 54.72%
36		Retail - Other Retail - Of Which: SME		87,386	18,859	9 6,492	427	7 9	93 3,70	56.9	99% 81,	272 22	590	8,875	407 1,1	67 4,93	5 55.609	% 76,41	4 24,738	8 11,58	35 34	1,205	6,339	
37		Retail - Other Retail - Of Which: non-SME		74,977	11,268	4,913	402	2 3	19 2,45	50.0	00% 71,	370 13	272	6,516	325 3	50 3,582	2 54.969	% 69,35	1 13,777	2 8,03	27	74 336	4,647	57.83%
38		Collective investments undertakings (CIU)		0	(0	(0	0	0 -		0	0	0	0	0	0 -	(0 (0	0	0 0	0 -	
39		Equity		0	(0	(O .	0	0 -		0	0	0	0	0	0 -	(0	0	0	0 0	0 -	
40		Securitisation																						
41		Other non-credit obligation assets		0	(0	(D .	0	0 -		0	0	0	0	0	0 -		0 (0	0	0 0	0 -	
42		TOTAL		1,031,409	122,207	7 26,602	1,895	4,2	45 13.13	49.3	36% 994.	148	155	37,963	650 4.7	95 17,900	0 47.159	% 969,73	0 160,996	6 49,49	1,43	.3 4,677	22,726	45.92%

													Adverse Scenari	0									
						31/12/2025							31/12/2026							31/12/2027			
owNum		Sta	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision are for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposur	s Coverage Rati re Stage 3 exposu	o - Stage 1 exposur ire	e Stage 2 expos	ure Stage 3 e	Stock of provisio for Stage 1 exposi	ns Stock of provisions ure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure		
43	Central banks		36	C	0	0	0	0	0 10	.00%	36	0	0	0	0 0	10.00%	6 3	6 (0	0	0 0	(10.0
44	Central governments		626	37	7	9	2	2	4 40	.00%	612	45	15	2	2 6	40.009	6 598	53	3	21	2 1	g	40.0
45	Regional governments or local authorities		0	C	0	0	0	0	0 -		0	0	0	0	0	-	(0	0	0	0	(-
46	Public sector entities		141	. 8	8	1	0	0	0 30	.00%	131	16	2	0	0 1	30.00%	6 12	5 22	2	3	0 0	1	30.00
47	Institutions		47	2	2	1	0	0	0 27	.36%	45	3	2	0	0 0	28.97%	6 43	3	4	2	0 0	1	28.6
48	Corporates		8,904	2,017	7 55	6	28	95 37	72 66	.95% 8,7	714	2,035	728	17 10	6 445	61.129	6 8,19	6 2,414	4 8	56 1	5 105	503	58.13
49	Corporates - Of Which: Specialised Lending		1,860	522	2 14	1	5	10 8	57	.55% 2,0	021	325	177	3 1	2 90	50.89%	6 1,91	0 410	0 2	02	2 12	97	58.13 7 47.81
50	Corporates - Of Which: SME general corporates		450	308	8 22	9	2	25 16	50 70	.10%	445	282	260	2 2	5 173	66.419	6 45°	7 241	1 2	39	2 20	184	63.66
51	Corporates - Of Which: Purchased receivables		51	. 2	2	1	0	0	0 37	.57%	47	5	1	0	0 1	38.00%	6 4	4 7	7	2	0 0	1	38.25
52	Retail		40,402	8,644	4 2,25	4	95 6	03 1,28	33 56	.90% 38,9	910	9,299	3,090	74 59	7 1,561	50.51%	6 37,99	7 9,275	5 4,0	28 69	9 554	1,869	38.25
53 ITALY	Retail - Secured by residential estate property		22,674	2,746	6 63	3	35 1	33 20)4 32	.22% 21,8	870	3,172	1,013	24 17	2 293	28.97%	6 21,40	3,170	0 1,4	76 23	3 164	402	27.27
54	Retail - Qualifying Revolving		2,558	1,576	6 15	3	9	79 10	9 70	.98% 2,4	436	1,637	215	8 5	1 138	64.49%	6 2,36	2 1,649	9 2	76	7 44	169	61.05
55	Retail - Purchased receivables		0	C	0	0	0	0	0 -		0	0	0	0	0 0	-		0	0	0	0 0	(-
56	Retail - Other Retail		15,169	4,322	2 1,46	8	51 3	91 97	70 66	.09% 14,0	605	4,491	1,863	41 37	3 1,129	60.619	6 14,22	7 4,456	6 2,2	75 38	8 346	1,297	57.03
57	Retail - Other Retail - Of Which: SME		5,776	1,389	9 56	7	20	98 33	59	.25% 5,4	426	1,555	751	15 11	8 395	52.57%	5,24	2 1,542	2 9.	148	4 105	460	48.58 63.06
58	Retail - Other Retail - Of Which: non-SME		9,394	2,933	3 90	0	31 2	94 63	34 70	.40% 9,:	178	2,936	1,113	26 25	6 735	66.03%	8,98	5 2,914	1,3	28 24	4 241	837	63.06
59	Collective investments undertakings (CIU)		0	C	0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0	(-
60	Equity		0	C	0	0	0	0	0 -		0	0	0	0	0 0	-	(0	0	0	0	(1-
61	Securitisation																						
62	Other non-credit obligation assets		<u> </u>	10.707	0	0	0	0	0 -	80% 48.4	0 449 1	1 399	0	0 ===	0	- 52.469	6 46 99	5 11.768	0	0 0	0	(48.429

													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
RowNum		(mlı	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stack of provisions	Stock of provisions or Stage 2 exposure f	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure S	tage 3 exposure	Stack of provisions Stack of provision	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Sto	ck of provisions Sto Stage 2 exposure for S	ck of provisions Co Stage 3 exposure St	overage Ratio - age 3 exposure
64		Central banks	11,9	79 4		4 0	0	0	10.00%	11,972	7		7 0	0	1 10.009	11,965	5 11	11	. 0	0	1	10.00%
65		Central governments	8	45 982	3	6 1	4	4	10.00%	1,376	409	7	78 1	2	10.009	1,300	0 452	110	1	2	11	10.00%
66		Regional governments or local authorities		0 0)	0 0	0	0	-	0	0		0 0	0	0 -	(0 0	0	0	0	0 -	
67		Public sector entities		0 0		0	0	0	-	0	0		0 0	0	0 -	(0	0	0	0	0 -	
68		Institutions	3	03 5	3	0 1	0	29	96.03%	299	8	3	0	0 30	92.469	% 29!	5 10	34	0	0	30	90.27%
69		Corporates	32,7	97 5,147	89.	3 75	248	288	32.27%	31,466	5,823	1,54	42 2	253 440	6 28.809	29,603	7,220	2,016	36	268	562	27.86%
70		Corporates - Of Which: Specialised Lending	6,9	56 2,035	51	2 28	98	199	38.91%	7,119	1,605	77	['] 9 17	92 268	34.409	6,713	3 1,828	962	15	93	319	33.11%
71		Corporates - Of Which: SME general corporates		0 0)	0	0	0	40.20%	0	0		0 0	0	39.439	%	0	0	0	0	0	37.43%
72		Corporates - Of Which: Purchased receivables	3	93 64	1	1	1	1	10.53%	357	89	2	0	1	2 10.369	333	3 105	31	. 0	1	3	10.27%
73		Retail	3	77 30)	5 0	1	2	33.86%	369	37		7 0	1	2 30.909	365	5 39	8	0	1	2	29.06%
74 UN	NITED STATES	Retail - Secured by residential estate property	1	90 22	!	4 0	1	1	35.56%	183	28		5 0	1	2 31.789	183	1 29	6	0	1	2	29.39%
75		Retail - Qualifying Revolving		3 0)	0 0	0	0	32.95%	3	0		0 0	0	31.649	%	3 0	0	0	0	0	31.92%
76		Retail - Purchased receivables		0 0)	0 0	0	0	•	0	0		0 0	0	0 -	(0	0	0	0	0 -	
77		Retail - Other Retail	1	84 8	3	1 0	0	0	27.91%	182	9		2 0	0	0 28.019		2 9	2	0	0	1	27.99%
78		Retail - Other Retail - Of Which: SME		0 0)	0 0	0	0	13.26%	0	0		0 0	0	0 13.499	%	0	0	0	0	0	14.01%
79		Retail - Other Retail - Of Which: non-SME	1	84 7	,	1 0	0	0	27.92%	182	9		2 0	0	0 28.249	18:	1 9	2	0	0	1	28.29%
80		Collective investments undertakings (CIU)		0 0)	0	0	0	-	0	0		0 0	0	0 -	(0	0	0	0	0 -	
81		Equity		0 0		0 0	0	0	-	0	0		0 0	0	0 -	(0 0	0	0	0	0 -	
82		Securitisation																				
83		Other non-credit obligation assets		0 0		0 0	0	0		0	0		0 0	0	0 -	(0 0	0	0	0	0 -	
84		TOTAL	46,3	01 6,168	96	8 77	253	323	33.36%	45,482	6,283	1,67	2 44 2	.57 480	6 29.089	% 43,526	6 7,732	2,179	38	272	606	27.83%



eba Banking Authority 2025 EU-wide Stress Test: Credit risk IRB Groupe Crédit Agricole

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenar	rio									
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions Co for Stage 3 exposure St	overage Ratio - tage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		s Stock of provisions re for Stage 2 exposure		
85		Central banks	45,6	78	14 14	1 1		1	10.00%	45,651	27	7	27	1	0 3	10.00%	45,623	4	1	41	1 (4	10.00%
86		Central governments	1,1	65	15 2	2 0) (0	10.00%	1,147	31	L	4	0	0 0	10.00%	1,131	. 4	.6	5	0 (1	10.00% 10.00%
87		Regional governments or local authorities		0	0 (0) (0 -		0	C		0	0	0 0	-	0)	0	0	0 (0	-
88		Public sector entities		0	0 (0) (0 -		0	C		0	0	0 0	-	0)	0	0	0 (0	-
89		Institutions	4	42	16	4 C) (0	10.00%	417	37	7	8	0	0 1	10.00%	394	. 5	7	11	0 (1	10.00%
90		Corporates	3,6	10 41	19 34	10	16	11	33.30%	3,526	465	5	73	5	29 26	35.22%	3,296	66	5 1	03	4 42	. 38	36.57% 41.21%
91		Corporates - Of Which: Specialised Lending	1,0	48 25	57 13	3 4	13	4	30.09%	1,146	145	5	28	2	24 10	36.97%	1,074	20	5	39	2 35	16	41.21%
92		Corporates - Of Which: SME		6	1	0	0	0	32.64%	5	1	L	0	0	0	35.54%	5	5	2	0	0	0	34.81%
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -		0	C		0	0	0		0)	0	0	0	0	-
94		Retail		11	1	0	0	0	16.17%	11	1	L	0	0	0 0	16.46%	10)	1	0	0	0	16.60%
95	JAPAN	Retail - Secured by residential estate property		9	1 (0	0	0	17.18%	9	1	L	0	0	0 0	15.73%	9)	1	0	0	0	15.59%
96		Retail - Qualifying Revolving		0	0 0	0	0	0	25.47%	0	C)	0	0	0 0	31.02%	0)	0	0	0	0	33.05%
97		Retail - Purchased receivables		0	0 0	0	0	0 -		0	C)	0	0	0 0	-	0)	0	0	0	0	-
98		Retail - Other Retail		2	0 0	0) (0	13.77%	1	C		0	0	0 0	17.31%	1		0	0	0 (0	18.75%
99		Retail - Other Retail - Of Which: SME		0	0 (0) (0 -		0	C)	0	0	0 0	-	0		0	0	0 (0	-
100		Retail - Other Retail - Of Which: non-SME		2	0 (o c) (0	13.77%	1	C		0	0	0 0	17.31%	1		0	0	0 (0	18.75%
101		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	C		0	0	0		0)	0	0	0	0	-
102		Equity		0	0 (0)	0 -		0	C		0	0	0 0	-	0		0	0	0 (0	-
103		Securitisation																					
104		Other non-credit obligation assets		0	0 (0	0	0 -		0	C		0	0	0 0	-	0		0	0	0 (0	-
105		TOTAL	50,9	06 46	55 53	3 11	16	13	24.80%	50,751	561	L	112	6	29 30	26.37%	50,455	81	0 1	60	6 42	43	27.02%

															Adverse Scenario										I
							31/12/2025								31/12/2026						31/12/2027				I
RowNum			(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisio e for Stage 2 exposi	ns Stock of provisioure for Stage 3 exposu	ons Coverage ure Stage 3 ex	Ratio - Stage 1 ex oposure	xposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	ire Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure for				
106		Central banks			1	0	0	0	0	0	10.00%	1	0		0 0	0 (10.00%		1	0	0 0	0		0 10.00%	
107		Central governments		85	9 8	80	3	0	4	1	39.99%	842	94		6 0	4	39.99%		826 1	06	0 0	4		4 39.99%	<i>/</i> ₆
108		Regional governments or local authorities			0	0	0	0	0	0 -		0	0	(0 0	0) -		0	0	0	0		0 -	_
109		Public sector entities			0	0	0	0	0	0 -		0	0		0 0	0) -		0	0	0 0	0		0 -	_
110		Institutions		12	6 1	15	2	1	0	1	27.63%	119	20		4 1	0 :	1 29.85%	1	109	27	7 1	0		2 32.289	<u>/</u> 6
111		Corporates		7,82	4 98	38 1	34 1	7	40	69	51.48%	7,413	1,300	23	2 11	10:	43.43%	6,	5,929 1,7	05 33	2 9	55	12	40.989	%
112		Corporates - Of Which: Specialised Lending		93	4 20	00	29	4	8	5	16.62%	874	232	5	7 2	10 11	20.31%	1	825 2	62	6 2	11	1	17 22.28%	<u>/</u> 6
113		Corporates - Of Which: SME general corporates		2	1	0	0	0	0	0	39.88%	21	1		0 0	0	39.52%	1	20	1	0 0	0		0 37.52%	6
114		Corporates - Of Which: Purchased receivables		3	4	8	5	0	0	1	10.00%	28	9	1	0 0	0	10.00%		26	9	3 0	0		1 10.00%	
115		Retail		3,65	6 1,84	43 3	03 1	4	46	190	62.54%	3,591	1,794	41	7 11	31 235	56.38%	3,	1,7	32 53	9 11	26	27	75 52.95% 1 32.39%	<u>/</u> 6
116	GERMANY	Retail - Secured by residential estate property		9	0	7	1	0	0	0	45.78%	86	12		1 0	0 (37.56%		84	13	2 0	0			
117		Retail - Qualifying Revolving			3	0	0	0	0	0	51.78%	3	0		0 0	0 (42.40%		3	0	0 0	0		0 39.69%	<u>/</u> 6
118		Retail - Purchased receivables			0	0	0	0	0	0 -		0	0		0 0	0 () -		0	0	0 0	0		0 -	_
119		Retail - Other Retail		3,56	1,83	35 3	02 1	4	46	189	62.59%	3,503	1,782	41	6 11	31 235	56.43%	· · · · · · · · · · · · · · · · · · ·	1,7	18 53	8 11	25	27	74 53.019	
120		Retail - Other Retail - Of Which: SME		8	8 5	56	6	0	0	2	35.13%	85	55	1	0 0	0	3 29.58%		83	54	3 0	0		4 27.08%	
121		Retail - Other Retail - Of Which: non-SME		3,47	5 1,77	79 2	96 1	4	46	187	63.19%	3,418	1,726	40	6 11	31 232	57.09%	3,	1,6	64 50	5 11	25	27	71 53.68%	6
122		Collective investments undertakings (CIU)			0	0	0	0	0	0 -		0	0	ı	0 0	0) -		0	0	0	0		0 -	
123		Equity			0	0	0	0	0	0 -		0	0		0 0	0) -		0	0	0	0		0 -	
124		Securitisation																							I
125		Other non-credit obligation assets			0	0	0	0	0	0 -		0	0		0 0	0 () -		0	0	0 0	0		0 -	_
										1								1							_

													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
um		Stage 1	1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stor for Stage 1 exposure for S	ck of provisions Stage 2 exposure fo	tock of provisions Cor Stage 3 exposure S	Coverage Ratio - tage 3 exposure	Stage 1 exposure Stag	e 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stag	ge 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock age 2 exposure for Sta	of provisions Co ge 3 exposure Sta	overage Ratic age 3 exposu
	Central banks		4,778	1	1	0	0	0	10.00%	4,775	3		3 0	0 0	10.00%	4,772	2 4	4	0	0	0	10
	Central governments		401	41	188	0	0	19	10.02%	370	66	194	4 0	0 19	10.02%	347	84	199	0	0	20	10.
_	Regional governments or local authorities		0	0	0	0	0	0 -		0	0	(0 0	0 0	-	(0	0	0	0	0 -	
_	Public sector entities		0	0	0	0	0	0 -		0	0	(0 0	0 0	-	(0	0	0	0	0 -	
	Institutions		664	4	4	2	0	2	45.22%	653	12		8 1	0 3	45.10%	643	3 20	10	1	0	4	44.
	Corporates		11,894	2,337	228	25	65	106	46.30%	11,840	2,219	400	0 14	35 155	38.87%	11,070	2,853	535	12	107	195	36.
	Corporates - Of Which: Specialised Lending		4,135	908	89	7	20	30	34.10%	4,236	732	163	3 4	27 46	28.39%	3,963	949	219	3	36	59	26. 45.
	Corporates - Of Which: SME general corporates		41	15	1	0	1	0	49.34%	28	26		2 0	1 1	46.76%	23	31	3	0	1	1	45.
	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -		0	0	(0 0	0 0	-	(0	0	0	0	0 -	
	Retail		1,052	38	9	0	1	3	38.00%	1,037	50	12	2 0	1 4	36.19%	1,031	54	14	0	1	5	34.
UNITED KING	DOM Retail - Secured by residential estate property		246	24	2	0	1	1	61.97%	236	33		3 0	1 2	46.74%	231	37	5	0	1	2	39.0
	Retail - Qualifying Revolving		10	1	0	0	0	0	49.87%	10	1	(0 0	0 0	40.72%	10	1	0	0	0	0	38.
	Retail - Purchased receivables		0	0	0	0	0	0 -		0	0	(0 0	0 0	-	(0	0	0	0	0 -	
	Retail - Other Retail		796	13	7	0	0	2	29.98%	792	16		8 0	1 3	31.81%	790	16	10	0	1	3	32.7 55.7
_	Retail - Other Retail - Of Which: SME		61	0	0	0	0	0	83.37%	61	0	(0 0	0 0	69.05%	61	. 0	0	0	0	0	55.7
	Retail - Other Retail - Of Which: non-SME		735	13	6	0	0	2	27.75%	731	16		0	0 2	30.21%	730	16	9	0	0	3	31.6
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -		0	0	(0	0 0	-	(0	0	0	0	0 -	
	Equity		0	0	0	0	0	0 -		0	0	(0 0	0 0	-	(0	0	0	0	0 -	
	Securitisation																					
	Other non-credit obligation assets		18.789	0	0	0	0	0 -	20.4	18 675	0		0	0 0	- 29.68%	17.863	0	0	0	0	0 -	29.4

															Adverse Scenario											
							31/12/2025								31/12/2026							31/12/2027				
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisio Ire for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposure	Coverage Rate Stage 3 expos	cio - Stage 1 expo sure	sure Stage 2	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ons Stock of provisior sure for Stage 2 exposu			
148		Central banks		1,532	2 0		0	0	0 (10	0.00%	1,530	1			0	0 0	10.00%	1,528	2	2	3	0	0	0	10.00%
149		Central governments		297	7 0)	0	0	0 () 40	0.00%	297	0	()	0	0 0	40.00%	297	0)	0	0	0	0	40.00%
150		Regional governments or local authorities		C	0 0		0	0	0 () -		0	0	()	0	0 0	-	0	0)	0	0	0	0 -	
151		Public sector entities		C	0 0)	0	0	0 () -		0	0	()	0	0 0	-	0	0)	0	0	0	0 -	
152		Institutions		551	1 29	2	9	2	0 3	3 10	0.00%	505	45	58	3	1	0 6	10.00%	477	52		78	1	0	8	10.00%
153		Corporates		7,556	6 798	13	7	34	61 53	3 3	8.63%	7,213	1,005	274	2	2 6	0 105	38.36%	6,847	1,256	3	89	19	63	149	38.27%
154		Corporates - Of Which: Specialised Lending		534	4 31	. 1	5	2	1 2	2 1	2.67%	493	56	31		1	2 5	15.46%	463	75	5	42	1	2	7	16.89%
155		Corporates - Of Which: SME general corporates		94	4 13	3	4	0	1 3	3 78	8.49%	86	18	Ę	3	0	1 4	65.42%	82	20)	7	0	1	4	58.28%
156		Corporates - Of Which: Purchased receivables		C	0 0)	0	0	0 () -		0	0	()	0	0 0	-	0	C)	0	0	0	0 -	
157		Retail		1,060	0 13	3 1	2	0	0 7	7 58	8.02%	1,055	17	13	3	0	0 7	55.43%	1,052	18	3	14	0	0	7	53.26%
158 LU	UXEMBOURG	Retail - Secured by residential estate property		86	6 9)	0	0	0 (2!	5.07%	82	12	1		0	0 0	19.25%	80	13	3	1	0	0	0	17.89%
159		Retail - Qualifying Revolving		1	1 0)	0	0	0 () 20	0.26%	1	0	()	0	0 0	26.33%	1	0)	0	0	0	0	28.97%
160		Retail - Purchased receivables		(0 0)	0	0	0 () -		0	0	()	0	0 0	-	0	0)	0	0	0	0 -	
161		Retail - Other Retail		973	3 4	1	1	0	0 7	7 59	9.09%	971	4	12	2	0	0 7	57.93%		5	5	12	0	0	7	56.91%
162		Retail - Other Retail - Of Which: SME		54	4 1	L	0	0	0 (7	7.83%	54	1	()	0	0 0	68.68%	54	1	L	1	0	0	0	56.91% 63.14% 56.64%
163		Retail - Other Retail - Of Which: non-SME		919	9 3	3	1	0	0	5	8.47%	917	4	11		0	0 7	57.51%	917	4	1	12	0	0	7	56.64%
164		Collective investments undertakings (CIU)		(0)	0	0	0 () -		0	0	()	0	0	-	0	0)	0	0	0	0 -	
165		Equity		C	0 0)	0	0	0 (0 -		0	0	()	0	0	-	0	0)	0	0	0	0 -	
166		Securitisation																								
167		Other non-credit obligation assets TOTAL		10.996	0) 47	6	26	62 63) - -	5.21%	10.600	1.068	244		2	0	34.12%	10.201	4 220)	04	20	0 C4	164	33.97%



		dioupe ciedit Agricole																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	,									
						31/12/2025							31/12/2026							31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	
Rowitani		(mln EUR,	%)																				
169		Central banks	1,04	19		0	0	0	10.00%	1,048	1		1	0	0 0	10.00%	1,047	7	2	2 (J 0	10.00%
170		Central governments	1	.2 28	7 6	0	0	1	10.00%	268	23	1	.4	0	0 1	10.00%	253	3	2 2	1 () (<u>2</u>	10.00%
171		Regional governments or local authorities		0	0	0	0	0 -		0	0		0	0	0 0	-	(0	0	0 (٥ و	,-
172		Public sector entities		0		0	0	0 -		0	0		0	0	0 0	-	(0	0	0 () (٥ و	,-
173		Institutions	14	15) 1	0	0	1	73.39%	144	1		1	0	0 1	60.64%	143	3	2	2		<u>ا</u>	57.56%
174		Corporates	3,33	30 27	1 79	10	18	20	24.86%	3,110	425	14	ŀ6	6	.0 37	25.64%	2,915	5 57	2 19	3	5 24	4 51	26.33%
175		Corporates - Of Which: Specialised Lending	1,23	6	24	5	3	5	19.39%	1,154	128	5	50	3	6 11	22.44%	1,082	2 17	9 7	1	3	ار ا	23.95%
176		Corporates - Of Which: SME general corporates		5) 1	0	0	0	52.71%	5	1		1	0	0	38.86%	4	4	1	1		٥ و	33.51%
177		Corporates - Of Which: Purchased receivables		0		0	0	0 -		0	0		0	0	0	-	(0	0	0		٥	ı-
178	CVAUTZEDLAND	Retail	1,91	10	3 46	0	2	26	55.56%	1,884	131	5	52	0	3 27	51.14%	1,868	8 14	1 5	8	3	3 28	47.78%
179	SWITZERLAND	Retail - Secured by residential estate property	80	9	2 16	0	2	7	42.40%	781	116	2	21	0	3 7	35.63%	769	9 12	3 2	6		3	31.78%
180		Retail - Qualifying Revolving	1	.6	1	0	0	0	28.46%	15	2		0	0	0	29.92%	15	5	2	0		٥	31.06%
181		Retail - Purchased receivables		0		0	0	0 -		0	0		0	0	0	-	(0	0	0		٥ و	1-
182		Retail - Other Retail	1,09	93	30	0	0	19	62.55%	1,088	14	3	31	0	1 19	61.74%	1,084	4 1	6 3	2)	19	60.92%
183		Retail - Other Retail - Of Which: SME		7	0	0	0	0	64.42%	7	0		0	0	0 0	58.26%	7	7	0	0 (0 ر	53.20%
184		Retail - Other Retail - Of Which: non-SME	1,08	35 1	30	0	0	19	62.53%	1,080	13	3	31	0	1 19	61.77%	1,077	7 1	6 3	2 ()	19	60.99%
185		Collective investments undertakings (CIU)		0	0	0	0	0 -		0	0		0	0	0 0	-	(0	0	0 (0	0	-
186		Equity		0	0	0	0	0 -		0	0		0	0	0 0	-	(0	0	0 (0	01	-
187		Securitisation																					
188		Other non-credit obligation assets	CAL	0	100	0	0	0 -	25.000/	0	0	24	4	7	0	20.020/	())	0	0	0 () (7 01	20.70%
189		TOTAL	6,45	55 66	2 132	2 10	21	46	35.08%	6,454	581	21	.4	/	.4 66	30.93%	6,226	74	8 27	5	2.	82	29.70%

															Adverse Scenario	0										
							31/12/2025								31/12/2026							31/12/202	7			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision are for Stage 2 expos	ons Stock of provisions for Stage 3 expos	ons Cover sure Stage	rage Ratio - Sta 3 exposure	age 1 exposure	Stage 2 exposure	Stage 3 expo	osure Stock of provision for Stage 1 exposu	ns Stock of provisions ure for Stage 2 exposur	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	re Stock of provi	sions Stock of prov osure for Stage 2 ex	visions Stock of posure for Stage	provisions Cov 3 exposure Stag	erage Ratio - ge 3 exposure
190		Central banks		49)	0	0	0	0	0	10.00%	48		0	0	0	0 (10.009	6 4	8	0	0	0	0	0	10.00
191		Central governments		276		7	2	0	0	1	40.00%	272	:	10	3	0	0 :	40.009	6 26	8 1	13	3	0	0	1	40.00%
192		Regional governments or local authorities		()	0	0	0	0	0 -		0		0	0	0	0 () -	(0	0	0	0	0	0 -	
193		Public sector entities		188	3 10	0	2	0	0	1	30.00%	175		21	3	0	0 :	30.009	6 16	6 3	30	4	0	0	1	30.00%
194		Institutions		221		5	2	1	0	1	43.30%	213	:	11	3	1	0 :	43.969	6 20	4 1	18	5	1	0	2	45.50%
195		Corporates		5,406	1,10	2 16	60	24	43	91	56.97%	5,295	1,10	06	268	14 5	0 133	49.419	6 4,86	0 1,45	57	352	12	58	166	47.099
196		Corporates - Of Which: Specialised Lending		1,151	314	4 3	31	2	9	8	25.34%	1,181	2!	59	57	1	8 14	23.869	6 1,10	2 32	20	74	1	8	17	23.269
197		Corporates - Of Which: SME general corporates			ı :	8	1	0	1	0	39.75%	11		7	1	0	1	40.149	6 1	1	7	2	0	0	1	39.54%
198		Corporates - Of Which: Purchased receivables			3	1	0	0	0	0	10.00%	7		1	0	0	0 (10.009		7	2	0	0	0	0	10.009
199		Retail		627	7 10	0	3	0	0	2	54.11%	623	:	14	4	0	0 :	48.419	6 62	1 1	15	5	0	0	2	45.229
200	SPAIN	Retail - Secured by residential estate property		65	5	5	1	0	0	1	81.05%	62		8	1	0	0 :	63.059	6 6	0	9	1	0	0	1	52.07%
201		Retail - Qualifying Revolving			1	0	0	0	0	0	56.22%	4		0	0	0	0	43.959	6	4	0	0	0	0	0	40.07%
202		Retail - Purchased receivables		(0	0	0	0	0 -		0		0	0	0	0) -		0	0	0	0	0	0 -	,
203		Retail - Other Retail		559		5	2	0	0	1	46.14%	557		6	3	0	0 :	43.949	6 55	7	6	4	0	0	2	43.05
204		Retail - Other Retail - Of Which: SME		90		1	0	0	0	0	10.50%	90		1	0	0	0 (11.119	6 89	9	1	0	0	0	0	43.05% 11.98%
205		Retail - Other Retail - Of Which: non-SME		469	,	4	2	0	0	1	47.35%	468		5	3	0	0	45.959	6 46	7	5	4	0	0	2	45.04%
206		Collective investments undertakings (CIU)		()	0	0	0	0	0 -		0		0	0	0	0) -		0	0	0	0	0	0 -	
207		Equity		(0	0	0	0	0 -		0		0	0	0	0) -	(0	0	0	0	0	0 -	
208		Securitisation																								
209		Other non-credit obligation assets TOTAL		6.767	7 1 13	0	0	0	0	0 -	56.30%	6.626		0	0	0	0 (0 - 3 49.009	6.16	7 1 53	0	0	0	0	0 -	46.75%

														Adverse Scenario	io										
							31/12/2025							31/12/2026							31/12/2027				
F	RowNum		(mln EU)		Stage 2 exposure	Stage 3 exposure	Stock of provisions Stor for Stage 1 exposure for S	ck of provisions stage 2 exposure	Stock of provisions of for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	: Stage 2 expos	ure Stage 3 exp	Stock of provision for Stage 1 exposu	ons Stock of provision ure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisi ure for Stage 2 expo	ions Stock of posure for Stage 3	rovisions Cover exposure Stage	age Ratio - 3 exposure
	211		Central banks	1	.4	0	0	0	0	10.009	6	14	0	0	0	0 0	10.00%	6 14	.4	0	0	0	0	0	10.00%
	212		Central governments	3,09		3	1	0	1	40.009	6 3,0	86	9	4	1	0 2	40.00%	3,079	9	14	6	1	0	2	40.00%
	213		Regional governments or local authorities		0	0	0	0	0 -			0	0	0	0	0 0	-	(0	0	0	0	0	0 -	,
	214		Public sector entities		0	0	0	0	0 -			0	0	0	0	0 0	-		0	0	0	0	0	0 -	
	215		Institutions	1,05	8	3	3	0	2	45.70%	6 1,0	,42	13	9	2	0 4	45.62%	1,020	.6 7	25	14	2	0	6	45.55%
	216		Corporates	2,49	300	49	16	12	16	33.369	6 2,2	299	430	115	17	17 40	34.74%	2,082	.2 5f	57 1°	95	13	22	70	35.93%
	217		Corporates - Of Which: Specialised Lending	41	.0 20	9	2	2	1	32.649	6 3	,80	44	9	1	5 4	37.92%	352	2 F	<i>3</i> 6	15	1	8	6	39.99%
	218		Corporates - Of Which: SME general corporates	18	37 14	4 8	2	1	3	32.63%	6 1	.73	20	16	1	1 5	29.33%	6 164	.4 7	23	22	1	1	6	28.41%
	219		Corporates - Of Which: Purchased receivables		0	0	0	0	0 -			0	0	0	0	0 0	-	(0	0	0	0	0	0 -	
	220	5-1-01111	Retail	98	34 23	6	0	1	5	71.299	6 9	77	34	8	0	1 5	61.72%	973	3 ?	36	10	0	1	5	55.46%
	221	BELGIUM	Retail - Secured by residential estate property	14	.9 2:	2 2	0	1	1	68.409	6 1	.44	26	3	0	1 2	51.73%	6 143	.2 7	27	4	0	1	2	43.91%
	222		Retail - Qualifying Revolving		6	1 0	0	0	0	24.35%	6	6	1	0	0	0 0	28.12%	6	6	1	0	0	0	0	29.89%
	223		Retail - Purchased receivables		0	0	0	0	0 -			0	0	0	0	0 0	-	(0	0	0	0	0	0 -	
	224		Retail - Other Retail	83	0	5 4	0	0	3	73.089	6 8	.27	8	5	0	0 3	68.83%	6 82!	.5	9	5	0	1	3	65.01%
	225		Retail - Other Retail - Of Which: SME		9	0	0	0	0	65.58%	6	9	0	0	0	0 0	62.34%	6	9	1	1	0	0	0	58.82%
	226		Retail - Other Retail - Of Which: non-SME	82	.0	5 4	0	0	3	73.969	8	18	7	4	0	0 3	69.58%	810	.6	8	5	0	1	3	65.72%
	227		Collective investments undertakings (CIU)		0	0	0	0	0 -			0	0	0	0	0 0	-		0	0	0	0	0	0 -	
	228		Equity		0	0	0	0	0 -			0	0	0	0	0 0	-	(J	0	0	0	0	0 -	
	229		Securitisation																						
	230		Other non-credit obligation assets		0	0	0	0	0 -	20.010		0	0	0	0	0 0	-	(= 1=1	<u>)</u>	0	0	0	0	0 -	27.466
	231		TOTAL	7,64	33	7 61	19	13	24	38.319	6 7,4	18	486	137	19	18 51	37.23%	6 7,17	64	<u>,2</u> 2°	24	15	23	84	37.46%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024*					
			Exposure v	alues	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %											
1		Central banks	40,777	0	2,316		38,497			43		2	29.06%
2		Central governments	28,546	256			3 24,118	1,607	336	40	103	88	26.11%
3		Regional governments or local authorities	1,784	1	230		1,480	39	2	2 8	3 1	1	38.35%
4		Public sector entities	5,484	1	212		5,150	50		. 24	1 1	17	83.69%
5		Multilateral Development Banks	1,438	1	14	(1,281	12	2	2 8	3 0	1	47.48%
6		International Organisations	2,068	0	0	(1,965	0	0	16		0	29.06%
7		Institutions	45,825	0	6,416		36,528	377		,		35	87.67%
8		Corporates	69,172	738				9,300					56.53%
9		of which: Other - SME	14,341	394			-/-	4,069	636	5 25	82	282	44.34%
10		of which: Specialised Lending	397	0	158		323	81	0) (8	0	0.00%
11		Retail	41,768	869	29,076	912	2 37,078	5,807	1,070	170	307	725	67.80%
12	Groupe Crédit Agricole	of which: SME	15,856	484		555	12,562	3,901	610	59	117	309	
13	dioupe credit Agricole		10,741	214	5,042	227	7 8,283	2,424	341		31	165	48.25%
14		of which: Residential immovable property	7,024	121	2,841	133	6,246	644	145	5	4	63	43.22%
15		of which: Commercial immovable property	3,608	93	2,038	94	1,961	1,744	197	9	24	102	51.95%
16		of which: Land, acquisition, development and construction exposures (ADC)	109	0	163	(76	36	0)	2	0	0.00%
17		Subordinated debt exposures	0	0	0	(0	0	0)	0	0	0.00%
18		Covered bonds	2,107	0	207	(1,771	0	0)	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0)	0	0	0.00%
20		Collective investments undertakings (CIU)	16,019	0	8,365	(14,517	188	35	21	13	14	41.04%
21		Equity	5,087	5	7,924	5	3,925	0	11	. (0	5	49.37%
22		Securitisation											
23		Other exposures	29,315	0	23,645	(11,842	960	10	21	L 75	6	58.69%
24		TOTAL	300,132	2,085	141,497	2,076	245,452	22,822	3,296	647	888	1,863	

								Restated					
								31/12/2024*	k				
			Exposur	e values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR, %)										
25		Central banks	29,30	O	2,313	0	27,094	2,025	:	4:	1	9 (29.069
26		Central governments	9,78	0	2,701	0	6,462	739	:	1 2:	1 67	7	29.209
27		Regional governments or local authorities	93	0	84	0	924	14			5		39.719
28		Public sector entities	5,14	1	. 167	1	5,000	46	2:	24	4	1	83.779
29		Multilateral Development Banks	1,23	0	0	0	1,230	0	()	8		0.009
30		International Organisations	1,97	0	0	0	1,939	0		10	6		29.069
31		Institutions	32,66	0	4,273	0	31,922	374	3!	5 27	7	31	87.179
32		Corporates	18,30	357	16,233	497	12,521	5,255	52:	49	9 80	199	38.069
33		of which: Other - SME	4,26	. 182	3,344	246	1,746	2,618	25	7	4 29	78	30.469
34		of which: Specialised Lending	32	O	96	0	278	45	()	0		0.009
35		Retail	6,54	174				2,822	200	5 48	8 62	2 65	31.279
36	FRANCE	of which: SME	4,13	149	3,335	206	1,510	2,641	160	5 20	0 43	34	20.309
37	TRANCE	Secured by mortgages on immovable property and ADC exposures	2,26	47	1,196	55	815	1,453	7:	3	0	2	26.959
38		of which: Residential immovable property	39		158	38	352	36	49	9	0	13	25.849
39		of which: Commercial immovable property	1,86	17	1,027	18	455	1,417	24	1	0	2	29.249
40		of which: Land, acquisition, development and construction exposures (ADC)		C	11	0	8	0	()	0		0.009
41		Subordinated debt exposures		0	0	0	0	0	()	0		0.009
42		Covered bonds	49	. 0	49	0	339	0)	0		0.009
43		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	()	0		0.009
44		Collective investments undertakings (CIU)	3,44		2,138		2,052	160	30	19	9 12	2 13	43.099
45		Equity	1,16	. 0	2,794	0	64	0)	0		0.009
46		Securitisation											
47		Other exposures	18,63		14,880		2,081	727)	6 47	7	39.029
48		TOTAL	131,89	579	51,986	788	96,484	13,615	90:	269	5 289	349	38.739

								Restated					
								31/12/2024*	*				
			Exposure	values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
49		Central banks (min EUR, %	6,331	0	0		6,331	0	0	0	0	0	0.0
50		Central paints Central governments	18,104	247	1,910		17,270	868	335	10	26	07	26.1
51		Regional governments or local authorities	278	0	1,510		1 253			13	0	0	13.1
52		Public sector entities	36	0	32		30	3	1	0	0	0	32.3
53		Multilateral Development Banks	38	1	0		27	12	2	0	0	1	47.4
54		International Organisations	0	0	0		0 0	0	0	0	0	0	0.00
55		Institutions	1,640	0	798	(1,601	0	4	2	. 0	4	99.50
56		Corporates	22,881	170	17,230	190	19,470	3,123	496	50	132	337	68.03
57		of which: Other - SME	6,305	84			5,195			12	. 51	159	66.52
58		of which: Specialised Lending	74	0	61	(0 45	36	C	О	8	0	0.00
59		Retail	16,602	297	11,499	30!	5 15,137	1,216	342	44	. 90	318	93.19
60	IT 4 1 3/	of which: SME	4,676	104	2,607	10:	1 4,801	441	156	15	36	138	88.69
61	ITALY	Secured by mortgages on immovable property and ADC exposures	1,811	85	1,151	8!	1,472	372	204	3	29	116	56.86
62		of which: Residential immovable property	169	11	76	1:	1 132	41	33	1	. 4	. 22	66.30
63		of which: Commercial immovable property	1,541	74	923	74	1,272	294	171	3	23	94	55.06
64		of which: Land, acquisition, development and construction exposures (ADC)	101	0	152	(68	36	C	O	2	. 0	0.00
65		Subordinated debt exposures	0	0	0	(0	0	C	C	0	0	0.00
66		Covered bonds	0	0	0	(0	0	C	C	0	0	0.00
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	C	C	0	0	0.00
68		Collective investments undertakings (CIU)	141	0	320	(141	0	C	О	0	0	0.00
69		Equity	289	5	78	Į.	289	0	11	0	0	5	49.37
70		Securitisation											
71		Other exposures	2,400	0	1,693	(2,378	0	C	C	0	0	0.00
		TOTAL	70 554	000	24.052	F.04	64 200	F C10	4 202	121	200	060	62.20

2025 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Groupe Credit Agricole											
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EU	R, %)										
73		Central banks	0	C	0	O	0	C	(0	0	0	0.00%
74		Central governments	92	C	194	0	77	C	(0	0	0	0.00%
75		Regional governments or local authorities	0	C	0	0	0	C	(0	0	0	0.00%
76		Public sector entities	0	C	0	0	0	C	(0	0	0	0.00%
77		Multilateral Development Banks	10	C	0	O	0	C	(0	0	0	0.00%
78		International Organisations	0	C	0	O	0	C	(0	0	0	0.00%
79		Institutions	4,554	C	122	0	183	C	(0	0	0	29.06%
80		Corporates	214	C	206	0	203	C	(0	0	0	29.06%
81		of which: Other - SME	0	C	0	0	0	C	(0	0	0	0.00%
82		of which: Specialised Lending	0	C	0	0	0	C	(0	0	0	0.00%
83		Retail	0	C	0	O	0	C	(0	0	0	0.00%
84	LINUTED CTATEC	of which: SME	0	C	0	O	0	0	(0	0	0	0.00%
85	UNITED STATES	Secured by mortgages on immovable property and ADC exposures	8	C	3	O	4	3		0	0	0	0.00%
86		of which: Residential immovable property	8	C	3	0	4	3		0	0	0	0.00%
87		of which: Commercial immovable property	0	C	0	0	0	0		0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	C	0	C	(0	0	0	0.00%
89		Subordinated debt exposures	0	C	0	O	0	C	(0	0	0	0.00%
90		Covered bonds	0	C	0	O	0	C	(0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	C	0	O	0	C	(0	0	0	0.00%
92		Collective investments undertakings (CIU)	1	C	0	C	1	C	(0	0	0	29.06%
93		Equity	3	C	3	O	0	C	(0	0	0	0.00%
94		Securitisation											
95		Other exposures	592	C	569	C	592	C	(0	0	0	0.00%
96		TOTAL	5,474		1,097	0	1,061			0	0	0	29.06%
					, , , , , , , , , , , , , , , , , , , ,						1		

								Restated					
								31/12/2024	*				
			Exposure	e values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	%) <mark></mark>										
97		Central banks	0) (0	(0	0	(0	0	C	0.00
98		Central governments	9	(23	(9	0	(0	0	C	0.00
99		Regional governments or local authorities	0	(0	(0	0	(0	0	C	0.00
100		Public sector entities	0	(0	(0	0	(0	0	C	0.00
101		Multilateral Development Banks	0	(0	(0	0	(0	0	C	0.00
102		International Organisations	0)	0	(0	0	(0	0	C	0.00
103		Institutions	1,883	(38	(53	0	(0	0	C	0.00
104		Corporates	29		23	(10	0	(0	0	C	0.00
105		of which: Other - SME	0	(0		0	0	(0	0	C	0.00
106		of which: Specialised Lending	0	(0		0	0	(0	0	C	0.00
107		Retail	0	(0	(0	0	(0	0	C	0.00
108	LADAN	of which: SME	0	(0	(0	0	(0	0	C	0.00
109	JAPAN	Secured by mortgages on immovable property and ADC exposures	0	(0	(0	0	(0	0	C	0.00
110		of which: Residential immovable property	0	(0	(0	0	(0	0	C	0.00
111		of which: Commercial immovable property	0	(0	(0	0	(0	0	C	0.00
112		of which: Land, acquisition, development and construction exposures (ADC)	0	(0	(0	0	(0	0	C	0.00
113		Subordinated debt exposures	0	(0	(0	0	(0	0	C	0.00
114		Covered bonds	0	(0	(0	0	(0	0	C	0.00
115		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	C	0.00
116		Collective investments undertakings (CIU)	0) (0		0	0	(0	0	0	29.06
117		Equity	1	. (1		0	C	(0	0	C	0.00
118		Securitisation											
119		Other exposures	19		19		19	O	(0	0	C	0.00
120		TOTAL	1 0/11	1	104		01						20.06

								Restated					
								31/12/2024	*				
	_		Exposure	values .	Risk exposu	re amounts							
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121		Central banks	3,043	0	0	0	3,041	0			0	0	0.00%
122		Central governments	3,043	0	13		22	0		0	0	0	0.00%
123		Regional governments or local authorities	9	0	2		9	0		0	0	0	0.00%
124		Public sector entities	98	0	1	0	33			0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0		0 0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
127		Institutions	1,364	0	170	0	498	1	C) 1	0	0	29.06%
128		Corporates	2,837	78	2,077	81	3,264	50	78	3 6	1	14	18.31%
129		of which: Other - SME	858	59	650	56	843	30	59	3	0	14	23.34%
130		of which: Specialised Lending	0	0	0	O	0	0	C	0	0	0	0.00%
131		Retail	3,719	49	2,444	52	3,448	271	49	6	11	21	42.39%
132	CEDNAANV	of which: SME	1,783	26	991	28	1,605	178	27	7	6	11	40.52%
133	GERMANY	Secured by mortgages on immovable property and ADC exposures	183	8	73	8	139	45	8	3 0	0	2	30.25%
134		of which: Residential immovable property	183	8	73	8	139	45	8	3 0	0	2	30.25%
135		of which: Commercial immovable property	0	0	0	0	0	0	C	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	C	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	C	0	0	0	0.00%
138		Covered bonds	33	0	3	0	25	0	C	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
140		Collective investments undertakings (CIU)	20	0	7	0	18	1	C	0	0	0	29.06%
141		Equity	0	0	0	0	0	0	C	0	0	0	0.00%
142		Securitisation											
143		Other exposures	34	0	34	0	34	0	C	0	0	0	0.00%
144		TOTAL	11,382	134	4,824	141	10,531	370	136	13	12	38	27.78%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(mala ELID 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks (mln EUR, %)	0		0		0	0	0			0	0.00%
146		Central governments	36		1	0	36	0	0) .	0	0.00%
147		Regional governments or local authorities	30		0	0	0	0				0	0.00%
148		Public sector entities	0	0	0	0	0	0)	0	0.00%
149		Multilateral Development Banks	0		0		0	0	0			0	0.00%
150		International Organisations	0	C	0	0	0	0	0			0	0.00%
151		Institutions	1,602	C	118	0	963	0	0	0 0	0	0	29.06%
152		Corporates	575		487	0	587		C) 1		0	91.44%
153		of which: Other - SME	118	C	89	0	116	2	О	0) .	0	100.00%
154		of which: Specialised Lending	0	C	0	O	0	0	C	0	0	0	0.00%
155		Retail	3,157	23	2,317	23	3,082	107	23	3 6	11	. 13	56.56%
156	LINUTED KINICDONA	of which: SME	285	1	163	1	. 281	5	1	1 1	. 1	. 1	77.03%
157	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	23	C	9	0	11	12	0	0	0	0	0.00%
158		of which: Residential immovable property	23	C	9	0	11	12	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	C	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	C	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	С	0	0	0	0	C	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	C	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	2	C	1	0	2	0	0	0	0	0	29.06%
165		Equity	0	C	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	77	C	77	0	77	0	0	0	0	0	0.00%
168		TOTAL	5,472	23	3,013	23	4,758	123	23	7	11	. 13	56.68%



				1	2	3	4	5	6	7	8	9	10	11
									Restated					
									31/12/2024*					
				Exposure v	/alues	Risk exposu	ire amounts							
RowNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			(mln EUR <i>,</i> %)											
169		Central banks		575	(0	(575		C	0	0	0	0.00%
170		Central governments		18	(1	(12	0	C	0	0	0	0.00%
171		Regional governments or local authorities		1	(0	(1	0	C	0	0	0	0.00%
172		Public sector entities		0	(0	(0	0	C	0	0	0	0.00%
173		Multilateral Development Banks		23	(0	(0	0	C	0	0	0	0.00%
174		International Organisations		22	(0	(1	0	C	0	0	0	29.06%
175		Institutions		33	(7	(30		C	0	0	0	0.00%
176		Corporates		193	(175		162	2	C	0	0	0	7.84%
177		of which: Other - SME		32	(31	(43	2	C	0	0	0	0.00%
178		of which: Specialised Lending		0	(0	(0	0	C	0	0	0	0.00%
179		Retail		30	(30	(52	0	C	0	0	0	0.00%
180	LUXEMBOURG	of which: SME		0	(0	(0	0	C	0	0	0	0.00%
181	LUXEIVIBUUNG	Secured by mortgages on immovable property and ADC exposures		43	2	2 26	3	49	4	3	0	0	0	0.00%
182		of which: Residential immovable property		19	2	2 13	3	25		3	0	0	0	0.00%
183		of which: Commercial immovable property		24	(13	(25	0	C	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	(0	(0	0	C	0	0	0	0.00%
185		Subordinated debt exposures		0	(0	(0	0	C	0	0	0	0.00%
186		Covered bonds		0	(0	(0	0	C	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	(0	(0	0	C	0	0	0	0.00%
188		Collective investments undertakings (CIU)		340	(274	(250	20	4	1	1	1	29.06%
189		Equity		7	(18	(0	0	C	0	0	0	0.00%
190		Securitisation												
191		Other exposures		260	(257	(123	0	C	0	0	0	0.00%
192		TOTAL		1,545	2	787	4	1,255	27	7	1	1	1	16.06%

								Restated					
								31/12/2024	k				
			Exposure va	ues	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
193		Central banks	457	0	0	(410		6	5 2	2	2	29.06%
194		Central governments	59	0	2	(26	0	(0	0	0	0.00%
195		Regional governments or local authorities	252	0	0	(0	0	(0	0	0	0.00%
196		Public sector entities	106	0	0	(2	0	(0	0	0	29.06%
197		Multilateral Development Banks	43	0	0	(0	0	(0	0	0	0.00%
198		International Organisations	15	0	0	(0	0	(0	0	0	0.00%
199		Institutions	96	0	2	(7	0	(0	0	0	29.06%
200		Corporates	319	7	256		3 262			7 2	1	. 0	6.20%
201		of which: Other - SME	149	7	117	3	146	24	7	7 1	0	0	6.20%
202		of which: Specialised Lending	0	0	0	(0	0	(0	0	0	0.00%
203		Retail	499	5	329		451			5 1	1	. 2	44.43%
204	SWITZERLAND	of which: SME	131	1	75	1	113			1 0	0	1	43.23%
205	SVVIIZENEAND	Secured by mortgages on immovable property and ADC exposures	5,469	39	2,188	39	4,837			g U	0	20	50.75%
206		of which: Residential immovable property	5,469	39	2,188	39	4,813			9 0	0	20	50.75%
207		of which: Commercial immovable property	0	0	0	(25	33	(0	0	0	0.00%
208		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	(0	0	(0	0	0	0.00%
209		Subordinated debt exposures	0	0	0	(0	0	(0	0	0	0.00%
210		Covered bonds	38	0	0	(0	0	(0	0	0	0.00%
211		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	(0	0	0	0.00%
212		Collective investments undertakings (CIU)	0	0	0	(0	0	(0	0	0	0.00%
213		Equity	0	0	0	(0	0	(0	0	0	0.00%
214		Securitisation											
215		Other exposures	584	0	305	(457		(0	0	0	0.00%
216		TOTAL	7,937	52	3,082	52	6,452	641	58	5	4	24	42.27%

								Restated			
								31/12/2024*			
			Exposure	values	Risk exposur	e amounts					
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exp		Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
		(mln EUR, %)									
217		Central banks	0	0	0	C	0	0	0	0 0	0.00%
218		Central governments	8	0	15	C	8	0	0	0 0	0.00%
219		Regional governments or local authorities	0	0	0	C	0	0	0	0 0	0 100.00%
220		Public sector entities	15	0	1	C	15	0	0	0 0	0 100.00%
221		Multilateral Development Banks	0	0	0	C	0	0	0	0 0	0 0.00%
222		International Organisations	0	0	0	C	0	0	0	0 0	0.00%
223		Institutions	333	O	89	C	538		0	0 0	0 29.06%
224		Corporates	2,901	31	1,838	36	2,727	92	42	4 2	17 41.23%
225		of which: Other - SME	383	26	279	32	311	55	25	1 1	4 17.77%
226		of which: Specialised Lending	0	O	0	C	0	0	0	0 0	0.00%
227		Retail	1,880	38	1,341	38	1,745	142	41 2	2 10	76.39%
228	CDAIN	of which: SME	385	19	219	22	. 281	106	22	2 3	12 54.81%
229	SPAIN	Secured by mortgages on immovable property and ADC exposures	68	21	. 27	21	. 79	9	1	0 0	0 30.25%
230		of which: Residential immovable property	68	21	. 27	21	. 79	9	1	0 0	0 30.25%
231		of which: Commercial immovable property	0	0	0	C	0	0	0	0 0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	C	0	0	0	0 0	0.00%
233		Subordinated debt exposures	0	0	0	C	0	0	0	0 0	0.00%
234		Covered bonds	0	O	0	C	0	0	0	0 0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0 0	0.00%
236		Collective investments undertakings (CIU)	3	0	1	C	3	0	0	0 0	0 29.06%
237		Equity	0	0	0	C	0	0	0	0 0	0.00%
238		Securitisation									
239		Other exposures	52	0	52	C	51	1	0	0 1	0.00%
240		TOTAL	5,260	90	3,364	95	5,166	244	85 2	6 12	49 58.42%

									Restated					
									31/12/2024	*				
				Exposure values		Risk exposure	e amounts							
RowNum			(mln EUR, %)	Non-defaulted Defau	ılted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
241		Central banks	(975	0	0	C	975	O		0	0	0	0.0
242		Central governments		157	0	14	C	125)	0	0	0	0.0
243		Regional governments or local authorities		269	0	0	C	256)	0	0	0	0.0
244		Public sector entities		25	0	0	C	25	C		0	0	0	0.0
245		Multilateral Development Banks		0	0	0	C	0	C		0	0	0	0.0
246		International Organisations		2	0	0	C	2	0		0	0	0	29.0
247		Institutions		45	0	9	C	42	0		0	0	0	29.0
248		Corporates		6,935	0	1,662	C	6,984	145	;	4 1	0	4	99.
249		of which: Other - SME		173	0	134	C	385	14		0	0	0	0.
250		of which: Specialised Lending		0	0	0	C	0	0		0	0	0	0.0
251		Retail		624	4	432	4	1,550	46	5	5 1	3	4	67.
252	DEL CHIMA	of which: SME		324	2	180	2	319	24		2 1	2	1	48.
253	BELGIUM	Secured by mortgages on immovable property and ADC exposures		23	3	23	3	3 25	0)	5 0	0	2	36.
254		of which: Residential immovable property		22	3	22	3	3 25	0)	5 0	0	2	36.
255		of which: Commercial immovable property		1	0	1	C) 1	O)	0	0	0	0.
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	C	0	O)	0	0	0	0
257		Subordinated debt exposures		0	0	0	C	0	O)	0	0	0	0.
258		Covered bonds		271	0	27	C	220	O)	0	0	0	0.
259		Claims on institutions and corporates with a ST credit assessment		0	0	0	C	0	0)	0	0	0	0.
260		Collective investments undertakings (CIU)		12	0	8	C	6	1		0	0	0	29
261		Equity		13	0	27	C	0	0		0	0	0	0.
262		Securitisation												
263		Other exposures		400	0	333	C	3	0		0	0	0	0.
264		TOTAL		9,751	7	2,536	7	7 10,215	191	. 1	5 2	3	10	66.9



2025 EU-wide Stress Test: Credit risk STA

		G. Galba G. Galta, 18. 169.16																						
			12	2	13	14	15	16	17	7	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
															Baseline Scenario									
							31/12/202	5							31/12/2026						31/12/2027			
							1																	
			Stage 1 ev	vnosure Sta	age 2 exposure S	Stage 3 evnosure	Stock of provi	sions Stock of prov	isions Stock of p	rovisions Cove	erage Ratio -	Stage 1 exposure	Stage 2 evnosure	Stage 3 evnosure	Stock of provisions	Stock of provisions Stock of prov	ions Coverage Ratio -	Stage 1 evnosure	Stage 2 exposure	Stage 3 evnosure			s Stock of provisions	
RowNum			Stage 1 ch	Aposure Stu	age 2 exposure	rage 3 exposure	for Stage 1 exp	osure for Stage 2 exp	oosure for Stage 3	exposure Stage	e 3 exposure	Stuge I exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exp	osure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposu	e for Stage 2 exposure	re for Stage 3 exposure	Stage 3 exposure
		(m	mln EUR, %)																					
1		Central banks		38,035	2,479	4	.9	7	6	13	25.99%	37,744	2,739	79	Ę	5 10	24 30.12%	37,528	2,926	5 10	9	5 1	.2 35	32.05%
2		Central governments		22,835	2,804	42	22	17	56	169	40.00%	21,911	3,640	510	15	5 88	204 39.99%	21,173	4,288	60:	1	.4 110	.0 240	39.99%
3		Regional governments or local authorities		1,439	80		2	0	1	1	45.11%	1,438	80	3	(0 1	1 43.119	1,437	7 80)	4	0	1 2	41.88%
4		Public sector entities		5,073	125	2	.3	1	0	18	79.76%	5,045	152	25	1	1 0	19 76.65%	5,020	174	1 2	7	1	0 20	74.05%
5		Multilateral Development Banks		1,231	57		6	2	2	3	40.32%	1,201	81	13	2	2 2	5 39.40%	1,179	95	2	1	2	3 8	8 39.48%
6		International Organisations		1,895	64		6	3	2	2	36.70%	1,844	105	16	3	3	6 37.39%	1,808		2	7	3	3 10	38.14%
7		Institutions		35,891	921	13	3	19	19	59	44.49%	35,679	1,047	219	21	1 26	90 41.13%	35,500	1,138	30	7	21 2	7 123	3 40.03% 3 33.20%
8		Corporates		55,935	10,957	2,84	3	55	262	1,085	38.17%	54,400	11,720	3,615	58	8 274	1,264 34.96%	53,459	11,959	9 4,31	3 .	26	6 1,433	33.20%
9		of which: Other - SME		10,825	3,546	96	54	14	79	385	39.92%	10,930	3,084	1,320	15	95	447 33.85%	10,907	2,799	1,62	3	.5 8	7 501	1 30.75% 2 20.96% 7 37.53%
10		of which: Specialised Lending		341	57		6	0	7	1	19.73%	345	51	8	(6	2 20.65%	348	47	7	Ð	0	5 2	20.96%
11		Retail		36,385	5,326	2,24	4	139	268	1,025	45.69%	35,745	4,886	3,325	141	1 270	1,338 40.26%	35,027	4,540	4,389	9 13	39 22	26 1,647	37.53%
12	Groupe Crédit Agricole	of which: SME		12,603	3,161	1,31	.0	56	118	460	35.14%	12,598	2,596	1,880	59	9 122	610 32.43%	12,444	2,209	2,42	1	50 9	4 751	1 31.01%
13	dioupe credit Agricole	Secured by mortgages on immovable property and ADC exposures		8,370	2,183	49	95	3	71	214	43.30%	8,455	2,016	577	3	65	226 39.22%	8,471	1,923	65	5	3 6	1 238	8 36.30%
14		of which: Residential immovable property		6,063	801	17	' 2	1	20	67	38.99%	5,932	900	203	1	1 21	71 34.97%	5,836	963	3 23	5	1 2	.2 75	5 31.87% 1 39.07%
15		of which: Commercial immovable property		2,238	1,343	32	.0	1	48	147	45.75%	2,452	1,080	370	2	2 41	154 41.76%	2,563	925	5 41	3	2 3	7 161	39.07%
16		of which: Land, acquisition, development and construction exposures (ADC)		70	40		2	0	2	0	20.30%	71	37	4	(0 2	1 20.36%	72	2 34	1	6	0	2	1 20.21%
17		Subordinated debt exposures		0	0		0	0	0	0	11.06%	0	0	0	(0 0	0 11.72%	5		0	D	0	0 (12.49%
18		Covered bonds		1,769	2		1	0	0	0	29.00%	1,766	3	1	(0 0	0 34.78%	1,764	1	5	2	0	0 1	1 36.50%
19		Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	0	0.00%	0	0	0	(0	0 0.00%) (0	D	0	0 (0.00%
20		Collective investments undertakings (CIU)		14,053	593	9)4	21	19	35	37.40%	13,704	864	173	24	4 23	64 37.13%	13,451	1,026	26	3	24 2	.5 9 <u>c</u>	9 37.54%
21		Equity		3,914	10	1	.2	0	0	6	48.41%	3,902	20	14	(0 0	6 44.49%	3,886	34	1	5	0	0 F	6 41.50%
22		Securitisation																						
23		Other exposures		11,730	962	12	20	10	23	28	23.79%	11,577	1,054	181	11	1 25	51 28.14%	11,458	_,	1 24) :	.1 2	.5 74	4 30.81%
24		TOTAL		238,556	26,564	6,45	0	275	728	2,659	41.23%	234,411	28,409	8,749	284	788	3,299 37.71%	231,162	29,431	1 10,97	7 27	79 75	.8 3,93f	35.86%

											Baseline Sce	nario							
					31/12/2025						31/12/20	26					31/12/2027		
RowNum		Stage 1 exposu	ure Stage 2 exposure	e Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	tock of provisions r Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of pro- for Stage 1 ex	risions Stock of provisions Stock of provision posure for Stage 2 exposure for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of professions for Stage 1 exposure for Stage 2	ovisions Stock of p exposure for Stage 3	provisions Coverage Ratio - 3 exposure Stage 3 exposur
25	Central banks	27	7,095 2,0	04 2	2 3	1	. 3	14.88%	6 27,158	1,93	31	3 1	7 21.20%	27,211	1,870	40	0 3	1	10 24.7
26	Central governments	6	6,511	88	4 1	0	1	40.00%	6,553	643	6	1 0	2 40.00%	6,589	606		8 1	0	3 40.0
27	Regional governments or local authorities		892	46	1 0	0	0	40.00%	6 891	40	5 1	0 0	1 40.00%	890	47		2 0	0	1 40.00
28	Public sector entities		4,929 1	15 2	2 1	0	18	80.67%	6 4,901	142	24	1 0	19 78.09%	4,877	7 164	2	5 1	0	19 75.83
29	Multilateral Development Banks	1	1,185	40	4 2	1	. 1	36.75%	6 1,153	6	7 10	2 2	4 37.42%	1,130	82	1	7 2	2	7 38.10
30	International Organisations	1	1,869	64	6 3	2	2	36.75%	6 1,818	10!	16	3 3	6 37.42%	1,782	130	2'	7 3	3	10 38.10
31	Institutions	31	1,351	63 11	.8 17	19	53	45.42%	6 31,175	96:	195	20 25	82 42.31%	31,045	1,011	27:	5 20	24	114 41.3
32	Corporates	13	3,907 3,3	92 99	9 11	73	276	27.66%	6 14,215	2,818	1,265	13 62 3	37 26.66%	14,347	2,477	1,47	4 13	48	387 26.25
33	of which: Other - SME	2	2,855 1,3	88 37	77 2	13	95	25.11%	6 3,087	992	542	2 23 1	19 21.97%	3,203	754	66	3 2	16	136 20.55
34	of which: Specialised Lending		299	20	5 0	0	1	17.84%	6 299	20	5	0 0	1 17.70%	299	20		5 0	0	1 17.50
35	Retail		4,546 2,0	13 51	.1 25	66	134	26.23%	6 4,957	1,452	2 661	29 71 1	98 29.93%	5,111	1,169	79	0 30	50	252 31.88
36 FDANCE	of which: SME	2	2,101 1,7	97 41	.9 17	55	91	21.66%	6 2,585	1,21	519	21 60 1	42 27.35%	2,802	917	599	9 23	40	184 30.6
FRANCE	Secured by mortgages on immovable property and ADC exposures	1	1,312	60 16	69 0	24	44	25.86%	6 1,519	630	192	0 13	46 24.14%	1,632	500	21	0 0	10	48 23.09
38	of which: Residential immovable property		343	43 5	0	1	. 13	25.19%	6 335	49	54	0 1	13 24.52%	329	52	5	7 0	1	14 23.93
39	of which: Commercial immovable property		962 8	17 11	.7 0	23	31	26.19%	6 1,178	580	137	0 12	33 24.07%	1,297	7 447	15:	2 0	9	35 22.88
40	of which: Land, acquisition, development and construction exposures (ADC)		7	1	0 0	0	0	10.00%	6	:	1	0 0	0 10.00%	6	5 1	,	1 0	0	0 10.00
41	Subordinated debt exposures		0	0	0 0	0	0	0.00%	6 0	(0	0 0	0 0.00%	C	0	(0 0	0	0.00
42	Covered bonds		338	1	0 0	0	0	38.80%	6 338	:	0	0 0	0 38.80%	337	7 2	,	1 0	0	0 38.80
43	Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0	0	0.00%	6 0	(0	0 0	0.00%	C	0		0 0	0	0.00
44	Collective investments undertakings (CIU)	2	2,030 1	68	3	5	18	40.80%	6 2,006	178	58	4 5	23 39.97%	1,987	7 182	7:	3	4	29 39.75
45	Equity		61	3	0 0	0	0	34.09%	6 59		1 0	0 0	0 34.54%	59	5		1 0	0	0 34.61
46	Securitisation																		
47	Other exposures	2	2,372	66	1	10	15	18.20%	6 2,456	264	97	1 7	21 21.48%	2,510	198	110	0 2	5	26 23.30
48	TOTAL	98	3,398 10,6	23 1,98	67	200	567	28.649	6 99,200	9,242	2,557	77 189 7	46 29.18%	99,507	8,441	3.05	78	149	906 29.68

														Baseline Scenario									
							31/12/2025							31/12/2026						31/12/2027			
RowNum			(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure fo	stock of provisions or Stage 1 exposur	Stock of provisions Stoce for Stage 2 exposure for S	ck of provisions Co Stage 3 exposure St	overage Ratio - age 3 exposure	Stage 1 exposure Stag	ge 2 exposure Stage	e 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	provisions Stock of provisions 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St			
49		Central banks		5,876	439	16		3 4	6	39.22%	5,530	769	33	1	8 1:	39.22%	5,268	1,014	49	1	10	19	39.23%
50		Central governments		15,939	2,116	418	1	7 56	167	40.00%	14,973	2,996	504	14	87 20	2 40.00%	6 14,199	3,681	. 593	13	109	237	40.00%
51		Regional governments or local authorities		245	33	1		0 1	0	38.29%	245	33	1	0	1	1 37.14%	6 246	32	2	0	1	1	36.54%
52		Public sector entities		25	8	1		0 0	0	44.55%	24	8	1	0	0	0 44.48%	6 24	8	1	0	0	1	1 44.43%
53		Multilateral Development Banks		22	16	5 2		0 1	1	46.56%	23	14	3	0	1	1 46.34%	6 24	13	3	0	0	2	46.10%
54		International Organisations		0	0	0		0 0	0	0.00%	0	0	0	0	0	0.00%	6 0	C	0	0	0	0	0.00%
55		Institutions		1,558	37	7 10		1 0	5	48.74%	1,525	65	15	0	1	5 36.02%	6 1,480	105	20	0	2	6	30.39%
56		Corporates		17,250	5,010	829	1	8 157	402	48.47%	16,687	5,236	1,166	17	182 473	3 40.56%	6 16,230	5,369	1,491	17	188	545	36.54%
57		of which: Other - SME		4,426	1,798	342		4 61	176	51.47%	4,374	1,750	443	4	70 19	6 44.25%	4,320	1,705	543	4	68	215	39.67%
58		of which: Specialised Lending		42	38	1		0 6	0	27.17%	46	31	3	0	6	1 26.55%	6 49	28	4	0	5	1	25.55%
59		Retail		14,528	1,446	721	4	2 97	415	57.60%	14,046	1,529	1,120	43	99 520	0 46.45%	6 13,611	1,552	1,532	42	91	630	41.14%
60	ITALY	of which: SME		4,574	531	1 293		9 23	163	55.65%	.,	564	433	9	25 19	0 43.87%	, -	577	573	9	25	217	7 37.90%
61	HALT	Secured by mortgages on immovable property and ADC exposures		1,223	589	236		1 31	138	58.35%	,	551	266	5 1	35 14	4 53.92%	, -	523	297	1	33	150	50.42%
62		of which: Residential immovable property		112	59	36		0 4	23	62.97%		53	39	0	4 2	3 59.67%		49	42	0	4	24	56.83%
63		of which: Commercial immovable property		1,048	491	1 198		1 25	115	57.83%	1,051	463	224	1 1	29 120	0 53.40%	6 1,047	441	. 250	1	27	125	49.90%
64		of which: Land, acquisition, development and construction exposures (ADC)		63	40	2		0 2	0	21.72%		36	3	0	2	1 22.58%	-	33	5	0	2	1	1 22.57%
65		Subordinated debt exposures		0	0	0		0 0	0	11.06%		0	0	0	0	0 11.72%		C	0	0	0	0'	12.49%
66		Covered bonds		0	0	0		0 0	0	0.00%	0	0	0	0	0	0.00%	6 0	C	0	0	0	0'	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0	0		0 0	0	0.00%	0	0	0	0	0	0.00%	6 0	C	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		135	3	3		0 0	0	11.10%	129	7	6	0	0	1 11.54%	6 120	12	9	0	0	1	1 12.06%
69		Equity		282	6	5 11		0 0	6	52.38%	274	14	11	0	0	6 51.37%	6 261	27	12	0	0	6	50.57%
70		Securitisation																					
71		Other exposures		2,113	256	8		0 4	1	11.08%	1,983	377	17	0	7	4 23.45%	6 1,890	461	. 26	0	9	8	29.92%
72		TOTAL		59,196	9,959	2,256	8	350	1,141	50.60%	56,669	11,598	3,144	77	421 1,37	0 43.56%	54,580	12,797	4,034	75	444	1,605	39.77%

			12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30 31	32
												Baseline Scenario									
					31/12/2025							31/12/2026							31/12/2027		
Num			Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 exposu	ns Coverage I ure Stage 3 exp
		(mln EUR, %)																			
	Central banks		0 0	0	0	(0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
4	Central governments		77 0	0	0	(0	10.009	% 77	0		0	C	0	10.00%	77	,	0	0 0	0	0
5	Regional governments or local authorities		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
6	Public sector entities		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
7	Multilateral Development Banks		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
8	International Organisations		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
9	Institutions		183 0	0	0	(0 0	21.249	% 183	0		0	C	0	20.76%	182	2	0	0 0	0	0
	Corporates		202 0	0	0	(0 0	45.649	% 202	1		0	C	0	49.60%	202	2	1	0 0	0	0
	of which: Other - SME		0 0	0	0	(0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
2	of which: Specialised Lending		0 0	0	0	(0	0.009	% 0	0		0	O	0	0.00%	C)	0	0 0	0	0
	Retail		0 0	0	0	(0	24.359	% 0	0		0	O	0	22.74%	C		0	0 0	0	0
LINUTED CTATEC	of which: SME		0 0	0	0	(0	0.009	% 0	0		0	C	0	0.00%	C		0	0	0	0
UNITED STATES	Secured by mortgages on immovable property and ADC exposures		5 2	0	0	(0 0	14.099	% 6	2		0	C	0	13.11%	6	5	2	0 0	0	0
6	of which: Residential immovable property		5 2	0	0	(0 0	14.099	% 6	2		0	C	0	13.11%	6	5	2	0 0	0	0
7	of which: Commercial immovable property		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C		0	0 0	0	0
8	of which: Land, acquisition, development and construction exposures (ADC)		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C		0	0 0	0	0
9	Subordinated debt exposures		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C		0	0 0	0	0
	Covered bonds		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C)	0	0 0	0	0
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C		0	0 0	0	0
	Collective investments undertakings (CIU)		1 0	0	0	(0 0	31.219	% 1	0		0	C	0	32.68%	1		0	0 0	0	0
3	Equity		0 0	0	0	(0 0	0.009	% 0	0		0	C	0	0.00%	C		0	0 0	0	0
4	Securitisation																				
5	Other exposures		592 0	0	0	(0 0	10.009	% 591	0		0	C	0	10.00%	591		1	1 0	0	0
6	TOTAL		1.061 3	1	0		0 0	22.009	% 1.060	3		. 0	0	0	21.46%)	3	1 0	0	0 0

											Baseline S	Scenario				
						31/12/2025					31/12/	2026			31/12/2027	
RowNum		Stag	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provis for Stage 1 exposure for Stage 2 expo	ions Stock of provisions sure for Stage 3 expo	ons Coverage Ratio - sure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of p for Stage 1	rovisions Stock of provisions Stock of provis exposure for Stage 2 exposure for Stage 3 expo	ons Coverage Ratio - sure Stage 3 exposure	Stage 2 exposure Stage 3 expos	ure Stock of provisions for Stage 1 exposure for Stage 2 exposure	S Stock of provisions Coverage Raticle for Stage 3 exposure Stage 3 exposure
97	Central banks	(0		0	0	0	0 0.00	% 0	(0	0 0	0 0.00%	0 0	0 0	0 0 0
98	Central governments		9		0	0	0	0 10.00	% 9	(0	0 0	0 10.00%	9 0	0 0	0 0 10
99	Regional governments or local authorities		0		0	0	0	0 0.00	% 0	(0	0 0	0 0.00%	0 0	0 0	0 0 0
100	Public sector entities		0		0	0	0	0 0.00	% 0	(0	0 0	0 0.00%	0 0	0 0	0 0 0
101	Multilateral Development Banks		0		0 (0	0	0 0.00	% 0	(0	0 0	0 0.00%	0 0	0 0	0 0 0
102	International Organisations		0		0	0	0	0 0.00	% 0	(0	0 0	0 0.00%	0 0	0 0	0 0 0
103	Institutions		52		0	0	0	0 45.01	% 52	(0	0 0	0 45.01%	52 1	0 0	0 0 4
104	Corporates		10		0	0	0	0 10.00	% 10	(0	0 0	0 10.00%	10 0	0 0	0 0 10
105	of which: Other - SME		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
106	of which: Specialised Lending		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
107	Retail		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
108	of which: SME		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
JAPAN	Secured by mortgages on immovable property and ADC exposures		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
110	of which: Residential immovable property		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
111	of which: Commercial immovable property		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0
112	of which: Land, acquisition, development and construction exposures (ADC)		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
113	Subordinated debt exposures		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
114	Covered bonds		0		0	0	0	0 0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
115	Claims on institutions and corporates with a ST credit assessment		0		0	0	0	0 0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
116	Collective investments undertakings (CIU)		0		0	0	0	0 31.21	% 0	(0	0 0	0 32.68%	0 0	0 0	0 0 3:
117	Equity		0		0	0	0	0.00	% 0	(0	0 0	0.00%	0 0	0 0	0 0
118	Securitisation															
119	Other exposures		19		0	0	0	0 10.00	% 19	(0	0 0	0 10.00%	19 0	0 0	0 0 10
120	TOTAL		90		0	0	0	0 41.15	% 90		0	0 0	0 41.34%	90 1	0 0	0 0 41

													Baseline Scenario							
							31/12/2025						31/12/2026						31/12/2027	
RowNum																				
			(mln EUR, %)																	
121		Central banks		3,040	1	1	0	0	0	10.00%	3,038	2	2 0	0	0 10.00%	6 3,03	3	3	0	0 0 10.00%
122		Central governments		22	0	0	0	0	0	40.00%	22	0	0 0	0	0 40.00%	6 2	2 0	(0	0 0 10.00% 0 0 40.00%
123		Regional governments or local authorities		9	0	0	0	0	0	16.15%	9	0	0 0	0	0 13.08%	6	9 0	(0	0 12.05%
124		Public sector entities		33	1	0	0	0	0	28.25%	33	1	0 0	0	0 28.25%	6 3	3 1	(0	0 0 28.24% 0 0 0.00% 0 0 0.00%
125		Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	6	0	(0	0 0.00%
126		International Organisations		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	8	0	(0	0 0.00%
127		Institutions		483	14	3	0	0	0	11.89%	485	11	5 0	0	1 18.09%	6 48	6 9	ϵ	0	0 1 21.55%
128		Corporates		2,659	398	336	4	0	73	21.75%	2,751	278	363 4	1	78 21.44%	6 2,80	2 201	390	4	1 83 21.15%
129		of which: Other - SME		801	39	91	4	0	45	49.54%	784	32	115 4	0	49 42.67%	₆ 76	2 31	139	4	0 53 38.22%
130		of which: Specialised Lending		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	6	0	(0	0 0.00%
131		Retail		3,353	273	144	5	3	30	21.09%	3,256	274	240 5	3	40 16.68%	6 3,16	3 271	335	5 5	2 50 14.77%
132	CEDNANN	of which: SME		1,561	165	84	3	1	16	19.71%	1,514	159	136	1	22 15.95%	6 1,46	5 155	188	3	1 27 14.31% 1 3 26.20%
133	GERMANY	Secured by mortgages on immovable property and ADC exposures		146	37	9	0	1	3	29.42%	149	33	10 0	1	3 27.56%	6 15	30	11	0	1 3 26.20%
134		of which: Residential immovable property		146	37	9	0	1	3	29.42%	149	33	10 0	1	3 27.56%	6 15	30	11	0	1 3 26.20%
135		of which: Commercial immovable property		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	6	0	(0	0 0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0.00%	0	0	0 0	0	0 0.00%	6	0	(0	0 0.00%
137		Subordinated debt exposures		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	6	0	(0	0 0.00%
138		Covered bonds		25	0	0	0	0	0	38.80%	25	0	0 0	0	0 38.80%	6 2	5 0	(0	0 0 38.80%
139		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	6	0	(0	0 0 0.00% 0 0 0.00% 0 0 0.00% 0 0 38.80% 0 0 0.00%
140		Collective investments undertakings (CIU)		18	1	0	0	0	0	31.21%	18	2	1 0	0	0 32.68%	6 1	7 2	1	0	0 0 33.88%
141		Equity		0	0	0	0	0	0	10.00%	0	0	0 0	0	0 10.00%	6	0	(0	0 0 10.00%
142		Securitisation																		
143		Other exposures		26	7	1	0	0	0	22.15%	26	7	1 0	0	0 22.07%	6 2	6 7	1	0	0 0 22.00%
144		TOTAL		9,812	730	495	10	4	107	21.61%	9,810	606	621 10	5	122 19.65%	6 9,76	523	747	9	4 137 18.34%

												Baseline Scenario									
					31/12/2025							31/12/2026						31/12/2027			
Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions Stores	ock of provisions Co Stage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure for	Stock of provisions or Stage 1 exposure for Stage 2 exposur	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for St			
45	Central banks	(Min EUR, %)			0	0	0	0.00%	0	0	0			0.00%	0	0			0		0.0
45 46	Central governments	26	0	0	0	0	0	10.00%	36	0	0	0	0 0	10.00%	36	0			0	0	10.0
47	Regional governments or local authorities	30	0	0	0	0	0	10.00%	30	0	0	0	0 0	10.00%	36	0			0	0	10.00
48	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0			0		0.00
49	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0			0		0.00
50	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0			0	0	0.00
1	Institutions	963	1	1	0	0	0	37.01%	961	1	1	0	0 0	35.33%	959				0	1	34.30
2	Corporates	585	3	4	0	0	2	70.60%	583	3	6	0	0 4	63.31%	581	3	3	3 0	0	5	60.13
	of which: Other - SME	114	1	. 3	0	0	2	73.38%	112	1	5	0	0 4	66.48%	110	1	1	7 0	0	5	63.44
	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
	Retail	2,971	161	. 79	22	28	44	55.78%	2,877	183	151	20 2	28 84	55.66%	2,805	185	5 222	2 20	24	123	55.63
LINUTED KINIGDON	of which: SME	273	9	5	2	1	3	60.62%	267	10	10	2	1 6	58.36%	262	10) 14	1 2	1	8	57.58
UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	14	8	0	0	0	0	14.08%	16	6	0	0	0 0	13.13%	17	5	5	0	0	0	12.82
3	of which: Residential immovable property	14	8	0	0	0	0	14.08%	16	6	0	0	0 0	13.13%	17	5	5 .	0	0	0	12.82
9	of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0) (0	0	0	0.00
50	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
51	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
62	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
63	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
64	Collective investments undertakings (CIU)	2	0	0	0	0	0	31.21%	2	0	0	0	0 0	32.68%	2	0		0	0	0	33.88
65	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0.00%	0	0		0	0	0	0.00
66	Securitisation																				
67	Other exposures	77	0	0	0	0	0	10.00%	77	0	0	0	0 0	10.00%	77	0		0	0	0	10.00
68	TOTAL	4,647	173	84	22	28	47	56.11%	4,551	193	159	20 2	29 88	55.60%	4,476	195	233	20	24	129	55.42

		Groupe Credit Agricole																				
				12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29 30	31	32
														Baseline Scenario								
							31/12/2025							31/12/2026						31/12/2027		
									<u> </u>					J				T	T	,,		
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision		
RowNum				Stage I exposure	orage I exposure	Stage S exposure	for Stage 1 exposure	for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposure	Stage I exposure	otabe z exposare	Stabe a exposure	for Stage 1 exposure	for Stage 2 exposure for Stage 3 exposur	e Stage 3 exposure	orage I exposure	Stage 2 exposure	Stage S exposure	for Stage 1 exposure for Stage 2 expos	ure for Stage 3 exposure	Stage 3 exposure
			(mIn EUR, %																			
169		Central banks		574	(0		0 0	10.00	% 574	0	0	(0 0	0 10.00%	574	1		0	0 0	10.00%
170		Central governments		12	()	0		0 0	40.00	% 12	0	0	(0	0 40.00%	12	2	(0	0 0	0 40.00%
171		Regional governments or local authorities		1	() (0	(0 0	10.00	% 1	0	0	(0	0 10.00%	1)	0	0 0	0 10.00%
172		Public sector entities		0	() (0	(0 0	0.00	% 0	0	0	(0	0.00%	0	0)	0	0 0	0.00%
173		Multilateral Development Banks		0	()	0	(0 (0.00	% 0	0	0	(0	0.00%	0	0)	0	0 0	0.00%
174		International Organisations		1	() (0	(0 0	31.21	% 1	0	0	(0	0 32.68%	1)	0	0 0	0 33.88%
175		Institutions		30	() (0	(0 0	45.66	% 30	0	0	(0	0 45.53%	30	0)	0	0 0	0 45.49%
176		Corporates		160	4	1	1 0	(0 0	13.47	% 158	5	1	(0	0 13.03%	157	6	j	0	0 0	12.88%
177		of which: Other - SME		41	3	3	1 0	(0	10.00	% 40	5	1	(0	0 10.00%	39	5	:	0	0 0	10.00%
178		of which: Specialised Lending		0	(0		0	0.00	% 0	0	0	(0 0	0.00%	0	0	(0	0 0	0.00%
179		Retail		52	(0		0	10.00	% 52	1	0	(0 0	0 10.00%	52	. 1	. (0	0 0	0 10.12%
180	LLIVENADOLIDO	of which: SME		0	(0		0 0	0.00	% 0	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
181	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures		47	4	1 5	5 0		0 1	10.00	% 45	4	7	(0 0	1 10.00%	43	4		0	0 1	1 10.00%
182		of which: Residential immovable property		26	2	2	4 0		0 0	10.00	% 26	2	4	(0 0	0 10.00%	25	2	!	0	0 0	0 10.00%
183		of which: Commercial immovable property		21	2	2	2 0		0 0	10.00	% 19	2	3	(0 0	0 10.00%	18	3	3	0	0 0	0 10.00%
184		of which: Land, acquisition, development and construction exposures (ADC)		0	() (0	(0 (0.00	% 0	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
185		Subordinated debt exposures		0	() (0		0 (0.00	% 0	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
186		Covered bonds		0	() (0		0 (0.00	% 0	0	0	(0 0	0.00%	0	0)	0	0 0	0.00%
187		Claims on institutions and corporates with a ST credit assessment		0	() (0		0 0	0.00	% 0	0	0	(0 0	0.00%	0) ()	0	0 0	0.00%
188		Collective investments undertakings (CIU)		248	21	L	5 0		1 2	31.21	% 245	22	7	(0 1	2 32.68%	243	22		0	1 3	33.88%
189		Equity		0	(0		0 0	0.00	% 0	0	0	(0 0	0.00%	0			0	0 0	0.00%
190		Securitisation															_					
191		Other exposures		123	(0		0 0	10.00	% 122	0	0	(0 0	0 10.00%	122	: C)	0	0 0	0 10.00%
192		TOTAL		1,247	30	12	2 1	:	1 2	20.17	% 1,240	32	16	:	1 1	3 20.44%	1,234	34	2:	1	1 4	20.81%
			<u> </u>			•	•		•	•	-			•	•	-		•	•	•	•	

												Baseline Scenario								
						31/12/2025						31/12/2026					31/12/2027			
RowNum		(mln EUR, %		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions Store for Stage 2 exposure for	ock of provisions Co Stage 3 exposure Sta	overage Ratio - age 3 exposure	Stage 1 exposure St	age 2 exposure Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St	ck of provisions Stock of provisions tage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage S exposure	ge 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	k of provisions age 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
193	Central banks		406	5	34	9	1 1	3	31.21%	% 402	36	12 1	1	32.68%	398	37 1	.5 1	1	5	33.88
194	Central governments		26	5	0	0	0 0	0	10.00%	% 26	0	0 0	0 (10.00%	26	0	0 0	0	0	10.00%
195	Regional governments or local authorities		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0 0	0	0	0.00%
196	Public sector entities		2	2	0	0	0 0	0	40.00%	% 2	0	0 0	0 (40.00%	2	0	0 0	0	0	40.00%
197	Multilateral Development Banks		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0 0	0	0	0.00%
198	International Organisations		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0 0	0	0	0.00%
199	Institutions		7	7	0	0	0 0	0	30.15%	% 7	0	0 0	0 (31.03%	7	0	0 0	0	0	31.87%
200	Corporates		237	7	57	14	0 0	1	10.00%	% 222	64	23 0	0 2	10.00%	211	66 3	0	0	3	10.00%
201	of which: Other - SME		125	5	38	14	0	1	10.00%	% 115	40	23 0	0	10.00%	108	39	0	0	3	10.00%
202	of which: Specialised Lending		0)	0	0	0 0	0	0.00%	% 0	0	0	0	0.00%	0	0	0	0	0	0.00%
203	Retail		444	1	53	11	1 2	5	42.04%	% 437	54	18 1	2	39.70%	431	54 2	1	2	9	38.60%
204	of which: SME		112	2	17	3	0 1	1	44.50%	% 110	17	5 0	1 2	41.54%	108	17	7 0	0	3	40.25%
205 SVVIIZE	Secured by mortgages on immovable property and ADC exposures		4,721	L 6	14	57	1 13	22	39.19%	% 4,624	691	78 1	14 25	31.91%	4,553	40 9	99 1	15	27	27.50%
206	of which: Residential immovable property		4,687	7	92	56	1 13	22	39.52%	% 4,584	674	76 1	14 25	32.24%	4,510 72	27 9	1	15	27	27.76%
207	of which: Commercial immovable property		34	1	22	1	0 1	0	14.08%	% 40	16	1 0	0	13.13%	43 1	13	2 0	0	0	12.83%
208	of which: Land, acquisition, development and construction exposures (ADC	C)	0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0	0	0	0.00%
209	Subordinated debt exposures		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0	0	0	0.00%
210	Covered bonds		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0 0	0	0	0.00%
211	Claims on institutions and corporates with a ST credit assessment		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0	0.00%	0	0	0	0	0	0.00%
212	Collective investments undertakings (CIU)		0)	0	0	0 0	0	0.00%	% 0	0	0 0	0 (0.00%	0	0	0 0	0	0	0.00%
213	Equity		0		0	0	0	0	0.00%	% 0	0	0	0	0.00%	0	0	0	0	0	0.00%
214	Securitisation																			
215	Other exposures		457	7	0	0	0 0	0	10.00%	% 456	0	0 0	0 (10.00%	456	0	0 0	0	0	10.00% 26.38 %
216	TOTAL		6,300	7	59	92	3 17	31	34.17%	6,175	845 13	31 3	17 38	29.17%	6,083 89	98 17	70 3	17	45	26.38°

														Baseline Scenario										
							31/12/2025							31/12/2026						31/12/2027				
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposur	Stage 1 exposure	e Stage 2	2 exposure Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta	of provisions Stock of provisions age 2 exposure for Stage 3 exposure	Coverage Ratio - Stage Stage 3 exposure	ge 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisior for Stage 2 exposu	Stock of provision e for Stage 3 exposu	ns Covera ure Stage 3	ge Ratio - S exposure
217		Central banks		0	(0		0 0		0 10.0	0%	0	0 0	0	0 0	10.00%	0	O		0		0	0	10.00%
218		Central governments		8	(0		0 0		0 40.0	0%	8	0 0	0	0 0	40.00%	8	0		0)	0	0	40.00%
219		Regional governments or local authorities		0	(0		0 0		0 100.0	0%	0	0 0	0	0 0	100.00%	0	0		0)	0	0	100.00%
220		Public sector entities		15	(0		0 0		0 94.1	3% 1	15	0 0	0	0 0	86.88%	15	0)	0)	0	0	80.75%
221		Multilateral Development Banks		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0)	0	0	0.00%
222		International Organisations		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	O		0)	0	0	0.00%
223		Institutions		537	:	1 0		0 0		0 14.5	5% 53	37	1 0	0	0 0	13.89%	536	1		1 0)	0	0	13.39%
224		Corporates		2,437	290	6 127		1 2	4	7 36.6	5% 2,67	72	49 139	1	0 48	34.39%	2,662	48	15	1 1		0	49	32.56% 40.15%
225		of which: Other - SME		325	22	2 43		1 0	2	4 55.2	0% 32	26	11 54	1	0 25	45.98%	315	10	6.	5 1		0	26	40.15%
226		of which: Specialised Lending		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0		0)	0	0	0.00%
227		Retail		1,706	122	2 100	1	8 15	5	7 57.3	1,66	65	91 173	18	16 86	49.83%	1,615	78	23	5 17	7	.3 1	113	47.91%
228	CDAINI	of which: SME		289	79	9 40		2 4	1	6 40.1	1% 29	91	45 72	2	5 23	31.91%	283	32	9	3	2	3	28	29.72%
229	SPAIN	Secured by mortgages on immovable property and ADC exposures		77	10	0 1		0		0 28.2	4% 7	76	11 2	0	0 0	25.20%	74	12	!	2 0		0	1	23.03%
230		of which: Residential immovable property		77	10	0 1		0 0		0 28.2	4% 7	76	11 2	0	0 0	25.20%	74	12	!	2 0)	0	1	
231		of which: Commercial immovable property		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0)	0	0	0.00%
232		of which: Land, acquisition, development and construction exposures (ADC)		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0)	0	0	0.00%
233		Subordinated debt exposures		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0)	0	0	0.00%
234		Covered bonds		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0)	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment		0	(0		0		0.0	0%	0	0 0	0	0 0	0.00%	0	0)	0		0	0	0.00%
236		Collective investments undertakings (CIU)		3	(0		0 0		0 31.2	1%	3	0 0	0	0 0	32.68%	2	0		0		0	0	33.88%
237		Equity		0	(0		0 0		0.0	0%	0	0 0	0	0 0	0.00%	0	O)	0)	0	0	0.00%
238		Securitisation																						
239		Other exposures		52	(0		0 0		0 15.3	8% 5	52	0 0	0	0 0	14.50%	52	0		0		0	0	13.87%
240		TOTAL		4,835	43:	1 229	1	9 18	10	5 45.6	5,02	26	153 315	19	17 135	42.83%	4,965	139	39	18	В	.3 1	163	41.81%

														Baseline Scenario										
							31/12/2025							31/12/2026						31/12/2027				
																			T	T				
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 ex	xposure Stage 3 exposure	Stock of provisions S for Stage 1 exposure for	Stock of provisions or Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposur	Stock of provision for Stage 3 expo	ons Coverag sure Stage 3	ge Ratio - exposure
			(mln EUR <i>,</i> %)																					
241		Central banks		975		0	0	0	(10.009	974	4	1 1	1 0	0	0 10.00%	973		1	1	ס	0	0	10.00%
242		Central governments		124		. 0	0	0	(40.009	% 124	4	1 0	0	0	0 40.00%	124		1	0	0	0	0	40.00%
243		Regional governments or local authorities		255		. 0	0	0	(40.009	⁶ 255	5	1 0	0	0	0 40.00%	254		1	0	ס	0	0	40.00%
244		Public sector entities		25		0	0	0	(40.009	% 25	5	0 0	0	0	0 40.00%	25		0	0	0	0	0	40.00%
245		Multilateral Development Banks		0		0	0	0	(0.009	6 0	0	0 0	0	0	0.00%	0		0	0	ס	0	0	0.00%
246		International Organisations		2		0	0	0	(31.219	% 2	2	0 0	0	0	0 32.68%	2		0	0	ס	0	0	33.88%
247		Institutions		42		0	0	0	(10.159	42	2	0 0	0	0	0 19.45%	42		0	0	ס	0	0	26.33%
248		Corporates		6,190	82	121	2	2 6	16	13.579	4,837	7	2,168 128	3 2	2 19	9 14.70%	4,381	2,61	16 13	6	2	2	22	15.87%
249		of which: Other - SME		369	2	3	0	0	(10.009	% 362	2	33 5	0	0	0 10.00%	356	3	37	7	0	0	1	10.00%
250		of which: Specialised Lending		0		0	0	0	(0.009	6 0	0	0 0	0	0	0.00%	0		0	0	0	0	0	0.00%
251		Retail		1,537	4	16	2	2 3	7	45.109	6 1,528	8	46 28	3 2	3 1	2 41.64%	1,518	4	15 3	9	2	2	16	40.16%
252	DELCHIM	of which: SME		315	2	7	1	1 2	4	52.289	% 313	3	20 12	2 1	2	7 54.60%	309	1	19 1	7	1	2	10	55.53%
253	BELGIUM	Secured by mortgages on immovable property and ADC exposures		24		. 5	O	0	2	33.129	% 23	3	1 6	6 0	0	2 30.43%	22		1	7	ס	0	2	28.40%
254		of which: Residential immovable property		23		. 5	0	0	2	33.159	6 22	2	1 6	6 0	0	2 30.48%	21		1	7	ס	0	2	28.45%
255		of which: Commercial immovable property		1		0	0	0	(13.979	6 1	1	0 0	0	0	0 13.87%	1		0	0	ס	0	0	13.78%
256		of which: Land, acquisition, development and construction exposures (ADC)		0		0	O	0	(0.009	6 0	0	0 0	0	0	0.00%	0		0	0	ס	0	0	0.00%
257		Subordinated debt exposures		0		0	O	0	(0.009	6 0	0	0 0	0	0	0.00%	0		0	0	ס	0	0	0.00%
258		Covered bonds		220		0	0	0	(38.809	% 219	9	1 0	0	0	0 38.80%	219		1	0	ס	0	0	38.80%
259		Claims on institutions and corporates with a ST credit assessment		0		0	0	0	(0.009	6 0	0	0 0	0	0	0.00%	0		0	0	ס	0	0	0.00%
260		Collective investments undertakings (CIU)		6		. 0	0	0	(31.219	6	6	1 0	0	0	0 32.68%	6		1	0	O	0	0	33.88%
261		Equity		0		0	0	0		0.009	% 0	0	0 0	0	0	0.00%	0		0	0	0	0	0	0.00%
262		Securitisation																						
263		Other exposures		3		0	0	0	(10.009	% 3	3	0 0	0	0	0 10.00%	3		0	0		0	0	10.00%
264		TOTAL		9,403	87	143	4	9	26	17.959	8,039	9	2,219 163	3 4	5 3	3 19.94%	7,570	2,66	57 18	4	4	4	40	21.55%



2025 EU-wide Stress Test: Credit risk STA

		Groupe credit Agricole	_																					
				33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
														Adverse Scenario										
							31/12/2025							31/12/2026							31/12/2027			
							Stock of provision	ons Stock of provisions	Stock of provisions	Coverage Patie				Stack of provisions	Stock of provisions S	tack of provisions	Coverage Patie				Stack of provisions	Stock of provisions	Stack of provisions	Coverage Patio
RowNum				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ure for Stage 2 exposur			Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	or Stage 1 exposure	Stock of provisions Society of Stage 2 exposure for	r Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage S	tage 3 exposure	for Stage 1 exposure			
KOWINUIII			(mln EUR, %)																					
1		Central banks	(IIIIII EUR, %)	38,027	2,484	5:	1	8 2	23 18	35.93%	% 37,673	2,776	114		6 58	43	37.42%	37,425	2,934	204	. 6	58	78	38.15%
2		Central governments		22,785	2,831	445	5	19 8	178	40.00%	6 21,617	3,769	675	2:	3 221	270	40.00%	20,814	4,231	1,017	20	193	407	40.00%
3		Regional governments or local authorities		1,435	84		2	0	1 1	44.94%	-	87	3		0 1	1	42.84%	1,431	86	5	0	1	2	40.00% 41.64%
4		Public sector entities		5,073	125	23	3	1	1 18	79.65%	6 5,043	153	26		1 1	20	75.79%	5,018	174	29	1	1	21	72.65%
5		Multilateral Development Banks		1,214	71	10	0	4	3 4	41.79%	6 1,155	115	26		5 5	11	41.29%	1,105	146	44	4	4	18	41.04%
6		International Organisations		1,870	83	12	2	7	3 5	39.78%	6 1,778	153	34		8 5	14	40.04%	1,696	208	61	. 7	6	24	41.04% 40.13%
7		Institutions		35,855	930	160	0	48 3	3 80	50.11%	% 35,272	1,331	343	50	0 39	149	43.36%	34,764	1,645	537	45	42	223	41.58%
8		Corporates		52,222	14,057	3,457	7	118 52	1,454	42.06%	49,928	14,821	4,986	11:	2 617	1,907	38.24%	49,240	14,282	6,214	100	426	2,281	36.71%
9		of which: Other - SME		9,968	4,044	1,32	1	28 18	558	42.20%	9,663	3,675	1,996	2	7 211	710	35.56%	9,694	3,126	2,515	24	136	829	32.97%
10		of which: Specialised Lending		300	97	-	7	0	8	20.27%		94	10		0 7	2	22.89%	304	87	13	0	6	3	23.59%
11		Retail		35,617	5,625	2,713	3	352 58	1,431	52.76%	% 33,782 % 11,674	5,508	4,666	31	5 529	2,134	45.74%	32,283	5,215	6,457	272	427	2,797	43.31%
12	Groupe Crédit Agricole	of which: SME Secured by mortgages on immovable property and ADC exposures		12,171	3,322	1,580	0	111 27	72 735	46.49%	11,674	2,893	2,506	9:	1 213	1,015	40.50%	11,284	2,510	3,279	84	157	1,253	38.23%
13	dioupe credit Agricole	Secured by mortgages on immovable property and ADC exposures		8,001	2,496	551	1	17 21	.0 247	44.82%	7,764	2,519	766	1	7 229	311	40.56%			978	14	206	375	38.31%
14		of which: Residential immovable property		5,802	1,017	216	6	13 9	91 86	39.82%	6 5,480	1,240	315	1:	2 116	118	37.33%	5,268	1,342	425	10	121	154	38.31% 36.14%
15		of which: Commercial immovable property		2,132	1,438	331	1	4 11	.6 160	48.37%		1,238	442	•	4 110	191	43.24%	,	1,044	540	4	83	218	40.42%
16		of which: Land, acquisition, development and construction exposures (ADC)		67	42		3	0	3 1	18.26%	63	41	9		0 4	2	20.90%	64	35	13	0	2	3	21.45%
17		Subordinated debt exposures		0	0	(0	0	0 0	11.46%	6 0	0	0		0 0	0	12.37%	0	0	0	0	0	0	13.42%
18		Covered bonds		1,768	3		1	0	0 0	31.80%	4 1,763	6	2		0 1	1	39.99%	1,758	10	3	0	1	1	42.23%
19		Claims on institutions and corporates with a ST credit assessment		0	0	(0	0	0 0	0.00%	•	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)		13,859	741	140	0	52 2	.9 55	39.19%	-,	1,228	318	58	8 40	124	39.04%	12,597	1,615	528	50	43	207	39.23%
21		Equity		3,909	14	13	3	0	0 6	49.24%	6 3,887	33	15		0 0	7	43.92%	3,875	44	18	0	0	7	41.16%
22		Securitisation																						
23		Other exposures		11,521	1,146	145	5	24 4	54	37.36%	,	1,317	287	2	7 57	109	37.91%	10,941	1,445	425	23	50	165	38.80% 39.99%
24		TOTAL		233,156	30,689	7,724	4	650 1,53	3,553	46.00%	225,493	33,816	12,260	62:	2 1,802	5,099	41.59%	220,597	34,455	16,517	542	1,457	6,606	39.99%

														Adverse Scenario									
						31/12/20)25							31/12/2026						31/12/2027			
RowNum		(mln EUR, %)	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of prov for Stage 1 ex	visions Stock of provisions sposure for Stage 2 expos	ons Stock of prov sure for Stage 3 ex	risions Coverag posure Stage 3 c	ge Ratio - exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions Stock of provisions e for Stage 2 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Sto for Stage 1 exposure for	ock of provisions Stage 2 exposure	Stock of provisions Cover for Stage 3 exposure Stage	verage Ratio - ge 3 exposure
25	Central banks		27,095	2,004	4 2	22	3	2	8	36.21%	27,155	1,933	32	3	3 1 1	2 36.54%	27,205	5 1,87	1 4	2 3	1	. 16	36.75
26	Central governments		6,511	688	8	4	1	0	1	40.00%	6,553	643	8 6	1	1 0	2 40.00%	6,589	9 60	5	8 1	0	, 3	40.009
27	Regional governments or local authorities		892	40	6	1	0	0	0	40.00%	891	46	5 1		0 0	1 40.00%	890	0 4	7	2 0	0	, 1	40.009
28	Public sector entities		4,929	11!	5 2	22	1	0	18	80.69%	4,901	142	2	. 1	1 0 1	9 78.11%	4,87	7 16	1 2	5 1	0	19	75.849
29	Multilateral Development Banks		1,169	5:	3	8	4	2	3	39.82%	1,111	97	7 21	5	5 3	9 40.06%	1,059	9 13	2 3	9 4	4	15	40.139
30	International Organisations		1,844	8:	3 1	12	7	3	5	39.82%	1,752	153	34	. 8	8 5 1	4 40.06%	1,671	1 20	3 6	1 7	6	, 24	40.139
31	Institutions		31,323	869	9 13	39	43	32	72	51.90%	30,827	1,207	7 297	48	18 38 13	5 45.55%	30,375	5 1,48	3 47	3 42	38	, 206	43.479
32	Corporates		12,895	4,128	8 1,27	75	28	150	488	38.30%	13,005	3,493	1,800	32	32 109 63	0 35.02%	12,953	3,15	2,19	0 28	82	. 740	33.79%
33	of which: Other - SME		2,238	1,729	9 65	53	4	68	231	35.31%	2,468	1,185	968	5	5 42 29	0 30.00%	2,572	2 87	5 1,17	4 4	28	, 327	27.899
34	of which: Specialised Lending		261	58	8	5	0	1	1	17.84%	261	58	3 5	C	0 0	1 17.70%	26:	1 5	3	5 0	0	, 1	17.56%
35	Retail		4,486	2,04	3 54	11	59	166	340	62.88%	4,672	1,593	805	55	55 110 46	8 58.10%	4,686		7 1,02	7 51	80	568	55.35%
36 FDANCE	of which: SME		2,075	1,81	4 42	29	35	145	284	66.29%	2,412	1,315	590	33	89 37	6 63.72%	2,547		71	5 32	61	. 443	62.019
FRANCE	Secured by mortgages on immovable property and ADC exposures		1,247	92:	2 17	73	3	81	56	32.57%	1,405	704	1 232	3	3 64 7	5 32.50%	1,47	1 58	3 28	2 3	53	, 92	32.50%
38	of which: Residential immovable property		327	5:	5	55	1	5	15	26.44%	308	67	7 63	1	1 6 1	6 26.01%	294	4 7.	3 7	1 1	6	, 18	25.629
39	of which: Commercial immovable property		913	860	6 11	17	2	77	42	35.61%	1,092	636	168	2	2 58 5	9 35.12%	1,172	2 51	5 20	9 2	46	, 73	35.079
40	of which: Land, acquisition, development and construction exposures (ADC)		6	:	1	1	0	0	0	10.00%	5		1 1		0 0	0 10.00%	Ţ	5	1	2 0	0	, 0	10.009
41	Subordinated debt exposures		0	(0	0	0	0	0	0.00%	0	(0	(0 0	0.00%	(0		0 0	0	, 0	0.00%
42	Covered bonds		338	:	1	0	0	0	0	44.62%	336		2 0	(0 0	0 44.62%	334	4	1	1 0	0	, 0	44.62%
43	Claims on institutions and corporates with a ST credit assessment		0	(0	0	0	0	0	0.00%	0	(0	C	0 0	0.00%	(0)	0 0	0	, 0	0.00%
44	Collective investments undertakings (CIU)		1,998	19:	1 5	53	7	7	22	41.41%	1,925	234	1 83	8	8 7 3	4 40.80%	1,855	5 27	2 11	6 7	7	47	40.55%
45	Equity		59	!	5	0	0	0	0	35.34%	56	7	7 1	C	0 0	0 35.69%	54	4	3	1 0	0	1	35.739
46	Securitisation																						
47	Other exposures		2,250	48	7 8	30	3	16	31	38.42%	2,334	366	5 117	3	3 12 4	5 38.36%	2,379	9 29	2 14	6 3	8	56	38.339
48	TOTAL		97,035	11,63	5 2,33	30	160	460	1,046	44.87%	96,925	10,621	3,454	167	351 1,44	4 41.79%	96,398	8 10,18	4,41	2 151	279	1,788	40.52%

														Adverse Scenario									
						31/12	/2025							31/12/2026						31/12/2027			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stock of p for Stage 1	provisions Lexposure	Stock of provisions Stoc for Stage 2 exposure for St	k of provisions Co age 3 exposure St	overage Ratio - age 3 exposure	Stage 1 exposure Stag	e 2 exposure Stag	ge 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	f provisions Stock of provisions of 2 exposure for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St			
49		Central banks		5,876	439	17	3	20	7	39.28%	5,479	791	61	1	55 24	4 39.59%	5,200	999	9 132	1	56	53	39.71%
50		Central governments		15,889	2,143	441	18	88	176	40.00%	14,679	3,125	669	22	221 268	8 40.00%	% 13,841	3,624	1,008	19	192	403	40.00%
51		Regional governments or local authorities		241	36	1	0	1	0	38.42%	238	39	2	0	1	1 37.69%	% 240	37	7 2	0	1	1	37.46%
52		Public sector entities		24	9	1	0	1	0	46.21%	22	10	2	0	1	1 46.42%	% 22	8	3	0	1	1	46.40%
53		Multilateral Development Banks		20	18	3	0	1	1	47.52%	19	18	4	0	2	2 47.88%	% 21	14	4 5	0	1	2	47.89%
54		International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	% 0	C	0	0	0	0	0.00%
55		Institutions		1,554	37	13	2	0	5	38.29%	1,485	90	29	1	1 7	7 24.73%	% 1,447	117	7 41	1	3	9	22.75%
56		Corporates		16,589	5,493	1,007	30	307	462	45.89%	15,043	6,345	1,701	22	459 674	4 39.62%	% 14,994	5,862	2,233	21	293	837	37.50%
57		of which: Other - SME		4,232	1,945	390	7	112	190	48.73%	3,877	2,086	604	7	162 248	8 41.02%	% 3,941	1,843	783	6	101	297	37.96%
58		of which: Specialised Lending		39	39	2	0	7	1	26.30%	39	36	5	0	7	1 27.85%	% 43	30	8	0	6	2	27.66%
59		Retail		14,244	1,526	924	149	217	512	55.42%	13,255	1,658	1,782	127	217 812	2 45.59%	% 12,514	1,616	2,565	106	179	1,097	42.77%
60	ITALY	of which: SME		4,443	577	378	25	46	186	49.10%	4,102	633	662	18	53 252	2 38.01%	% 3,891	602	904	15	44	314	34.71%
61	HALY	Secured by mortgages on immovable property and ADC exposures		1,169	634	246	1	44	140	56.96%	1,083	656	309	1	57 155	50.10%	,	565	369	1	39	169	45.80%
62		of which: Residential immovable property		107	63	37	0	5	23	62.07%		63	43	0	7 24	4 56.75%	% 104	53	50	0	5	26	52.74%
63		of which: Commercial immovable property		1,002	530	206	1	36	116	56.51%	925	554	259	1	47 129	9 49.72%	% 951	478	308	1	32	140	45.45%
64		of which: Land, acquisition, development and construction exposures (ADC)		60	41	3	0	3	1	20.59%	57	40	7	0	4 2	2 23.22%	60	34	4 11	0	2	3	23.86%
65		Subordinated debt exposures		0	0	0	0	0	0	11.46%	0	0	0	0	0 (0 12.37%	% 0	C	0	0	0	0	13.42%
66		Covered bonds		0	0	0	0	0	0	0.00%	0	0	0	0	0 (0.00%	% 0	C	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0	0	0 (0.00%	% 0	C	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		133	4	4	1	0	0	11.51%	119	11	12	1	0 1	1 12.32%	% 110	14	4 17	0	0	2	13.15%
69		Equity		279	9	11	0	0	6	53.47%	263	24	12	0	0 6	50.52%	% 254	32	2 13	0	0	6	49.54%
70		Securitisation																					
71		Other exposures		2,108	256	13	1	12	2	11.46%	1,945	389	43	0	27 12	28.13%	% 1,853	458	67	0	24	23	34.64%
72		TOTAL		58,128	10,603	2,681	205	691	1,312	48.95%	53,630	13,155	4,626	175	1,041 1,964	42.45%	51,609	13,347	6,455	150	788	2,605	40.35%

			33	34	35	36	37	38	39 	40	41	42	43	44 45	46	47	48	49	50	51	52	
													Adverse Scenario									
						31/12/2025							31/12/2026						31/12/2027			
		Stage 1	. exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	tock of provisions r Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 expos	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions S			
		(mln EUR, %)																				
	Central banks		0	0	0	0	(0 (0.009	6 0	0	()	0	0.00%	0		0	0 0)	0
	Central governments		77	0	0	0	(0	10.009	6 77	0	()	0	0 10.00%	77	,	0	0 0)	0
	Regional governments or local authorities		0	0	0	0	(0 (0.009	1	0	()	0	0 0.00%	0		0	0 0)	0
	Public sector entities		0	0	0	0	(0	0.009	_	0	()	0	0 0.00%	0		0	0 0)	0
	Multilateral Development Banks		0	0	0	0	(0	0.009		0	()	0	0 0.00%	0		0	0 0)	0
	International Organisations		0	0	0	0	(0 0	0.009		0	()	0	0 0.00%	0		0	0 0)	0
	Institutions		183	0	0	0	(0 0	32.479	6 182	0	()	0	0 32.32%	182		1	0 0)	0
	Corporates		202	0	0	0	(0 0	53.559		1	()	0	0 55.05%	202		1	0 0)	0
	of which: Other - SME		0	0	0	0	(0 0	0.009	-	0	()	0	0 0.00%	0		0	0 0)	0
	of which: Specialised Lending		0	0	0	0	(0 0	0.009	1	0	()	0	0 0.00%	0		0	0 0)	0
	Retail		0	0	0	0	(0 0	25.189	-	0	()	0	0 24.79%	0		0	0 0)	0
UNITED STATES	of which: SME		0	0	0	0	(0	0.009	6 0	0	()	0	0 0.00%	0		0	0 0)	0
UNITED STATES	Secured by mortgages on immovable property and ADC exposures		5	3	0	0	(0 (32.459	6 5	2	()	0	0 33.21%	5		2	0 0)	0
	of which: Residential immovable property		5	3	0	0	(0 (32.459	6 5	2	()	0	0 33.21%	5	Y	2	0 0)	0
	of which: Commercial immovable property		0	0	0	0	(0 (0.009	6 0	0	()	0	0 0.00%	0)	0	0 0)	0
	of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	(0	0.009		0	()	0	0 0.00%	0		0	0 0)	0
	Subordinated debt exposures		0	0	0	0	(0	0.009	6 0	0	()	0	0 0.00%	0		0	0 0)	0
	Covered bonds		0	0	0	0	(0	0.009	6 0	0	()	0	0 0.00%	0		0	0 0)	0
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	(0	0.009	6 0	0	()	0	0.00%	0		0	0 0	()	0
	Collective investments undertakings (CIU)		1	0	0	0	(0	33.409	6	0	()	0	0 35.63%	1		0	0	(0
	Equity		0	0	0	0	(0	0.009	6 0	0	()	0	0.00%	0		0	0 0			0
	Securitisation																					
	Other exposures		592	0	0	0	(0 (10.009	6 591	0	()	0	0 10.00%	591		1	1 0			0
	TOTAL		1,060	3	1	. 0	(0	29.619	6 1.059	4	1		o o	0 29.44%	1.058	3	4	2 0			1

									Adverse Scenario					
						31/12/2025			31/12/2026				31/12/2027	
RowNum			Stage 1 ex	xposure Stage 2 e	exposure Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure	S Stock of provisions Coverage Ratio - e for Stage 3 exposure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		0	0	0 0	0 0 0.009	6 0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
98		Central governments		9	0	0 0	0 0 10.009	6 9	0 0	0 0	10.00%	0	0 0 0	0 10.00%
99		Regional governments or local authorities		0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00% 0 10.00% 0 0.00%
100		Public sector entities		0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
101		Multilateral Development Banks		0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00% 0 0.00% 0 0.00% 0 45.01% 0 10.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
102		International Organisations		0	0	0 0	0 0 0.009	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
103		Institutions		52	1	0 0	0 0 45.019	51	1 1	0 0 0	45.01%	2	1 0 0	0 45.01%
104		Corporates		10	0	0 0	0 0 10.009	6 10	0 0	0 0	10.00%	0	0 0	0 10.00%
105		of which: Other - SME		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
106		of which: Specialised Lending		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
107		Retail		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
108	LADAN	of which: SME		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
109	JAPAN	Secured by mortgages on immovable property and ADC exposures		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
110		of which: Residential immovable property		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0 0	0 0.00%
111		of which: Commercial immovable property		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
113		Subordinated debt exposures		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0.00%
115		Claims on institutions and corporates with a ST credit assessment		0	0	0 0	0 0.009	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
116		Collective investments undertakings (CIU)		0	0	0 0	0 0 33.409	0	0	0 0	35.63%	0	0 0	0 0.00% 0 36.81%
117		Equity		0	0	0 0	0 0 0.009	% O	0 0	0 0	0.00%	0	0 0 0	0.00%
118		Securitisation												
119		Other exposures		19	0	0 0	0 0 10.009	6 19	0 0	0 0	10.00%	0	0 0 0	0 10.00% 0 43.43%
120		TOTAL		90	1	0	0 0 43 569	/ 90	1		43.62% 87	, ,	1 0 0	0 42.43%

														Adverse Scenario								
							31/12/2025							31/12/2026					31/12/2027			
							T															
RowNum					Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions re for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure for Stage 3 exposure	ovisions Cove exposure Stage	age Ratio - Stage 3 exposure	1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121		Central banks	(mln EUR, %)	3 040		1	1	0		0 10.009	2 029	2	2		0	10.00%	2.026	2	2 0			10.00%
122		Central governments		3,040)	0	0	0 0		0 40.00	76 3,030	0	0		0	40.00%	22	0	0 0) (0 40.00%
123		Regional governments or local authorities		22)	0	0	0 0		0 16.15	% 9	0	0		0	13.08%	9	0	0 0)	0 40.00%
124		Public sector entities		33	3	1	0	0 0		0 28.25	% 33	1	0	0 0	0	28.25%	33	1	0 0			0 28.24%
125		Multilateral Development Banks		0)	0	0	0 0		0.00	% 0	0	0	0 0	0	0.00%	0	0	0 0		7	0.00%
126		International Organisations		O		0	0	0 0		0.00	% 0	0	0	0 0	0	0.00%	0	0	0 0		۲	0.00%
127		Institutions		482	2	14	4	1 0		1 41.189	% 481	12	6	0 0	2	40.80%	480	12	8 0	(3	3 40.32%
128		Corporates		2,520) 4	46	5	9 7	10	2 21.869	% 2,559	320	513	7 2	113	22.00%	2,599 2	241 55	53 7		. 127	2 22.07%
129		of which: Other - SME		781		49 10	1	9 1	5	7 56.579	% 735	53	143	7 0	67	46.69%	709	45 17	77 6		75	5 42.24%
130		of which: Specialised Lending		0)	0	0	0 0		0.00	% 0	0	0	0 0	0	0.00%	0	0	0 0		, C	0.00%
131		Retail		3,225	3	37 20	7 1	.1 13	4	1 19.869	% 2,998	368	404	9 13	62	15.45%	2,842	58	80 8	!	/ 82	2 14.11%
132	CEDNAANIV	of which: SME		1,465	5 2	215 12	9	6 7	2	3 17.73	% 1,345	223	242	4 7	34	14.24%	1,278	.99 33	32 4		, 44	4 13.16%
133	GERMANY	Secured by mortgages on immovable property and ADC exposures		140)	41 1	0	0 4		4 37.679	% 138	40	13	0 4	5	36.83%	135	39 1	16 0		, 6	6 36.47%
134		of which: Residential immovable property		140)	41 1	0	0 4		4 37.679	% 138	40	13	0 4	5	36.83%	135	39 1	16 0		<i>,</i> 6	6 36.47%
135		of which: Commercial immovable property		0)	0	0	0 0		0.009	% 0	0	0	0 0	0	0.00%	0	0	0 0		<u>/</u> O	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0)	0	0	0 0		0.009	% 0	0	0	0 0	0	0.00%	0	0	0 0		<u>,</u> 0	0.00%
137		Subordinated debt exposures		0)	0	0	0 0		0.00	% 0	0	0	0 0	0	0.00%	0	0	0 0		<u>,</u> 0	0.00%
138		Covered bonds		25	5	0	0	0 0		0 44.629	% 25	0	0	0 0	0	44.62%	25	0	0 0		<u>/</u> 0	0 44.62%
139		Claims on institutions and corporates with a ST credit assessment		0)	0	0	0 0		0.00	% 0	0	0	0 0	0	0.00%	0	0	0 0		<u>,</u> 0	0.00%
140		Collective investments undertakings (CIU)		17	,	2	0	0 0		0 33.409	% 17	2	1	0 0	0	35.63%	16	2	1 0		<u>/</u> O	0 36.81%
141		Equity		0)	0	0	0 0		0 10.009	% 0	0	0	0 0	0	10.00%	0	0	0 0		<u>,</u>	0 10.00%
142		Securitisation																				
143		Other exposures		26	5	7	1	0 0		0 22.15	% 26	7	1	0 0	0	22.07%	26	7	1 0		<u>,</u> 0	0 22.00% 4 18.41%
144		TOTAL		9,539	8	68	9 2	22 23	14	9 21.599	% 9,345	752	941	17 18	183	19.50%	9,222	1,16	52 15	1	214	18.41%

													Adverse Scenario									
							31/12/2025						31/12/2026					31/12/2027				
owNum			(mln EUR, %		Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	osure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 expo	ons Coverage Ratio - sure Stage 3 exposure	ge 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions e for Stage 1 exposure	Stock of provision for Stage 2 exposu	s Stock of provisi e for Stage 3 expo	ons Coverag sure Stage 3	ge Rati exposi
L45		Central banks	,	C	0	0	0	0		0.009	0%	0	0	0 0	0.00%	0	0	0 0		0	0	
16		Central governments		36	6	0	0	0 0		0 10.009	36	0	0	0 0	0 10.00%	36	0	0 0		0	0	10
.7		Regional governments or local authorities		C	o l	0	0	0 0		0 10.009	0%	0	0	0 0	0 10.00%	0	0	0 0		0	0	10
3		Public sector entities		C	O .	0	0	0 0)	0.009	0%	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.
		Multilateral Development Banks		C	0	0	0	0 0)	0.009	0%	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.
		International Organisations		C)	0	0	0 0)	0.009	0%	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0. 35.
		Institutions		961	1	1	1	1 ()	1 40.059	954	5	4	1 0	2 36.06%	949	9	6 1	L	0	2	35.
		Corporates		585	5	3	4	0)	3 66.459	581	3	7	0 0	4 59.58%	578	4	10		0	6	56.
		of which: Other - SME		113	3	1	4	0)	3 70.169	5% 111	1	6	0 0	4 63.60%	108	1	9 0		0	5	60.
		of which: Specialised Lending		C	ס	0	0	0 0)	0.009	0%	0	0	0 0	0.00%	0	0	0 0)	0	0	0.
		Retail		2,924	4	184	04 5	7 59	7	68.449	% 2,742	230	239 6	1 68	164 68.77%	2,572	242 3	397 50		57	273	68.
	LINITED KINICDOM	of which: SME		269	Э	10	7	4 3	3	5 66.539	258	12	17	6 3	11 65.65%	245	13	29 5	5	3	19	65.:
	UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		14	4	8	1	0 1		0 32.459	15	7	1	0 1	0 33.19%	15	6	2 0)	1	1	33.6
		of which: Residential immovable property		14	4	8	1	0 1	_	0 32.459	15	7	1	0 1	0 33.19%	15	6	2 0)	1	1	33.6
		of which: Commercial immovable property		C	ס	0	0	0 0)	0.009	0%	0	0	0 0	0.00%	0	0	0 0		0	0	0.0
		of which: Land, acquisition, development and construction exposures (ADC)		C	O .	0	0	0 0)	0.009	,,,	0	0	0 0	0.00%	0	0	0 0)	0	0	0.0
		Subordinated debt exposures		C	0	0	0	0 0)	0.009	,,,,	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.0
		Covered bonds		C	0	0	0	0 0)	0.009	.,,,	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.0
		Claims on institutions and corporates with a ST credit assessment		С	ס	0	0	0 0)	0.009	,,,,	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.0
		Collective investments undertakings (CIU)		2	2	0	0	0 0)	0 33.409	9% 2	0	0	0 0	0 35.63%	2	0	0 0)	0	0	36.8
		Equity		C	O L	0	0	0 0)	0.009	0	0	0	0 0	0 0.00%	0	0	0 0)	0	0	0.0
		Securitisation																				
		Other exposures		77	7	0	0	0 0)	0 10.009		0	0	0	0 10.00%	77	0	0 0)	0	0	10.00
		TOTAL		4,597	7	197	10 5	8 60) 7	67.809	4,407	245	251 6	1 69	170 67.78%	4,228	261 4	115 51	L !	8	282	67.87

2025 EU-wide Stress Test: Credit risk STA Groupe Crédit Agricole

			33	34	35	36 37	38	39		40 41	42	43	44 45	46 47	48	49	50 51	52	53
											Adve	erse Scenario							
						31/12/2025					31	L/12/2026					31/12/2027		
RowNum		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provi for Stage 1 exposure for Stage 2 exp	isions Stock of prov posure for Stage 3 ex	visions Coverage R posure Stage 3 expe	datio - osure	Stage 1 exposure Stage 2 exposure	Stock Stage 3 exposure for Sta	of provisions	Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure St	age 3 exposure	Stock of provisions Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	574	0		0	0	0	10.00%	574 0	0	0	0 0	10.00%	74 1		1 0	0 0	0 10.00%
170		Central governments Central governments	12	0		0	0	0	40.00%	12 0	0	0	0 0	40.00%	12 0	(0	0 0	0 40.00% 0 10.00% 0 0.00%
171		Regional governments or local authorities	1	0		0	0	0	10.00%	1 0	0	0	0 0	10.00%	1 0	(0	0	ر 10.00%
172		Public sector entities	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
173		Multilateral Development Banks	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
174		International Organisations	1	0		0	0		33.40%	1 0	0	0	0 0	35.63%	1 0	(0	0	0 36.81%
175		Institutions	30	0		0	0	0	53.91%	30 0	0	0	0 0	53.87%	30 0	(0	0	0 53.74%
176		Corporates	159	4	:	1 0	0	0	13.42%	157 6	2	0	0 0	13.22%	55 7	3	3 0	0	0 13.55%
177		of which: Other - SME	40	4		1 0	0	0	10.00%	38 5	2	0	0 0	10.00%	37 6		2 0	0	0 10.00%
178		of which: Specialised Lending	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
179		Retail	52	1		0	0	0	10.00%	51 1	1	0	0 0	10.00%	51 1		1 0	0	0 10.16%
180	LLIVENADOLIDO	of which: SME	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
181	LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	46	4	(6 0	0	1	10.27%	42 5	9	0	0 1	10.23%	38 6	13	0	0 1	1 10.17%
182		of which: Residential immovable property	25	2	4	4 0	0	0	10.41%	24 2	5	0	0 1	10.42%	23 2	(6 0	0 1	1 10.35%
183		of which: Commercial immovable property	21	2	:	2 0	0	0	10.00%	17 3	4	0	0 0	10.00%	15 4	(6 0	0 1	1 10.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
185		Subordinated debt exposures	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
186		Covered bonds	0	0	(0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0	0	0.00%
188		Collective investments undertakings (CIU)	244	24	•	7 1	1	2	33.40%	235 29	10	1	1 4	35.63%	27 33	14	4 1	1 5	5 36.81%
189		Equity	0	0		0	0	0	0.00%	0 0	0	0	0 0	0.00%	0 0	(0 0	0 0	0.00%
190		Securitisation																	
191		Other exposures	123	0		0	0	0	10.00%	122 0	0	0	0 0	10.00%	22 0	(0	0 0	0 10.00%
192		TOTAL	1,241	33	14	4 1	1	3	21.31%	1,225 41	23	1	1 1 5	5 22.17% 1,2	10 48	3:	1 1	1 7	7 22.85%

												Adverse S	e Scenario						
						31/12/2025						31/12,	2/2026					31/12/2027	
RowNum		(mlı	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage	provisions Stock 2 exposure for Sta	k of provisions Cov age 3 exposure Sta	verage Ratio - ge 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of p for Stage 1	provisions 1 exposure f	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposure	ns Stock of provisions Coverage Ratio - ire for Stage 3 exposure Stage 3 exposure
193		Central banks	400	3	9 1	.1 1	1	4	33.40%	385	47	17	2	2 6	35.63% 37	1 5	5 2	24 1	1 9 36.81%
194		Central governments	26		0	0 0	0	0	10.00%	26	0	0	0	0 0	10.00%	6	0	0 0	0 0 10.00%
195		Regional governments or local authorities	0		0	0 0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	0 0	0 0 0.00%
196		Public sector entities	2		0	0 0	0	0	40.00%	6 2	0	0	0	0 0	40.00%	2	0	0 0	0 0 40.00%
197		Multilateral Development Banks	0		0	0 0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	0 0	0 0 0.00%
198		International Organisations	0		0	0 0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	0 0	0 0 0.00%
199		Institutions	7		0	0 0	0	0	33.06%	6 7	0	0	0	0 0	35.10%	7	0	0 0	0 0 36.08%
200		Corporates	228	6	52 1	.8 1	1	2	12.29%	205	69	34	1	1 4	11.24%	3 7	3 5	52 1	1 6 10.81%
201		of which: Other - SME	118	4	1 1	.8 1	1	2	12.30%	101	43	34	1	1 4	11.25%	5 4	1 5	52 1	1 6 10.82%
202		of which: Specialised Lending	0		0	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	0	0	0	0 0.00%
203		Retail	435	5	9 1	.5 3	6	8	55.36%	414	66	29	4	6 15	51.87%	5 6	9	44 3	5 22 50.46%
204	CVA/ITZEDLAND	of which: SME	108	1	9	5 1	2	3	53.26%	103	20	9	1	2 5	49.83%	7 2	0 1	15 1	1 7 48.44%
205	SWITZERLAND	Secured by mortgages on immovable property and ADC exposures	4,519	78	3	10	71	36	40.29%	4,277	954	162	10	89 61	37.46% 4,11	1,04	1 24	41 8	94 88 36.58%
206		of which: Residential immovable property	4,485	76	8 0	10	69	36	40.43%	4,240	937	159	10	87 60	37.54% 4,07	1,02	6 23	8	93 87 36.63%
207		of which: Commercial immovable property	33	2	2	2 0	2	0	32.45%	37	17	3	0	2 1	33.19%	8 1	5	4 0	1 33.68%
208		of which: Land, acquisition, development and construction exposures (ADC)	0		0	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	0	0	0	0 0.00%
209		Subordinated debt exposures	0		0	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	0	0	0 0	0 0.00%
210		Covered bonds	0		0	0	0	0	0.00%	6	0	0	0	0 0	0.00%	0	0	0	0 0.00%
211		Claims on institutions and corporates with a ST credit assessment	0		0	0 0	0	0	0.00%	6	0	0	0	0 0	0.00%	0	0	0 0	0 0.00%
212		Collective investments undertakings (CIU)	0		0	0 0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	0 0	0 0 0.00%
213		Equity	0		0	0 0	0	0	0.00%	6 0	0	0	0	0 0	0.00%	0	0	0 0	0 0 0.00%
214		Securitisation																	
215		Other exposures	457		0	0 0	0	0	10.00%	456	0	0	0	0 0	10.00% 45	6	0	0 0	0 0 10.00%
216		TOTAL	6,073	94	3 13	16	79	51	37.55%	5,772	1,137	242	16	98 85	35.31% 5,55	1 1,23	8 36	61 13 10	.02 125 34.56%

												Adve	erse Scenario							
							31/12/2025					31,	1/12/2026						31/12/2027	
RowNum			s (mln EUR, %)	Stage 1 exposure St	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	S Stock of provisions e for Stage 3 exposur	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock for Stage	k of provisions age 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	
217		Central banks		0	0		0 0		0	0 10.00%	6 0	0 0	0	0 0	10.00%	6	0 0		0 0	0 0 10
218		Central governments		8	0		0 0		0	0 40.00%	6 8	0 0	0	0 0	40.00%	6	8 0	ı	0 0	0 0 40
219		Regional governments or local authorities		0	0		0 0		0	0 100.00%	6 0	0 0	0	0 0	100.00%	6	0 0	I	0 0	0 0 100
220		Public sector entities		15	0		0 0		0	0 94.18%	6 15	0 0	0	0 0	86.88%	6 1	5 0		0 0	0 0 10 0 0 40 0 0 100 0 0 0 0 0 0 0 0 0 0 0 12 0 53 32 0 29 39 0 0 0 20 172 53 3 52 35 2 2 35 2 2 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
221		Multilateral Development Banks		0	0		0 0		0	0.00%	6 0	0 0	0	0 0	0.00%	6	0 0		0 0	0 0 0
222		International Organisations		0	0		0 0		0	0 0.00%	6 0	0 0	0	0 0	0.00%	6	0 0		0 0	0 0 0
223		Institutions		537	1		0 0		0	0 13.61%	536	1 1	0	0 0	12.69%	6 53!	5 1		1 0	0 0 12
224		Corporates		2,437	294	13	30 2		3	49 37.52%	2,642	150	1	0 51	34.04%	6 2,64	4 53	16	1	0 53 32
225		of which: Other - SME		325	20	4	46 2		0 2	26 56.63%	314	14 62	1	1 0 28	44.64%	300	6 11	7-	1	0 29 39
226		of which: Specialised Lending		0	0		0 0		0	0.00%	6 0	0	0	0 0	0.00%	6	0	(0 0	0 0
227		Retail		1,679	98	15	52 31	2	8	83 55.06%	1,594	248	26	5 24 131	52.87%	4 1,52	7 79	32	24	20 172 53
228	SPAIN	of which: SME		273	50	8	85 6	1	.0	39.48%	6 250	126	3	5 46	36.41%	6 23	7 25	14	6 3	3 52 35
229	SPAIN	Secured by mortgages on immovable property and ADC exposures		74	13		2 0		1	1 37.00%	6 70	16 3	0	1 1	35.91%	6	7 17		5 0	2 2 35
230		of which: Residential immovable property		74	13		2 0		1	1 37.00%	6 70	16 3	0	1 1	35.91%	6	7 17		5 0	2 2 35
231		of which: Commercial immovable property		0	0		0 0		0	0.00%	6 0	0	0	0 0	0.00%	6	0 0		0 0	0 0
232		of which: Land, acquisition, development and construction exposures (ADC)		0	0		0 0		0	0.00%	6 0	0	0	0 0	0.00%	6	0 0		0 0	0 0
233		Subordinated debt exposures		0	0		0 0		0	0 0.00%	6 0	0 0	0	0 0	0.00%	6	0 0		0 0	0 0
234		Covered bonds		0	0		0 0		0	0 0.00%	6 0	0 0	0	0 0	0.00%	6	0 0		0 0	0 0
235		Claims on institutions and corporates with a ST credit assessment		0	0		0 0		0	0.00%	6 0	0	0	0 0	0.00%	6	0 0		0 0	0 0
236		Collective investments undertakings (CIU)		2	0		0 0		0	0 33.40%	6 2	0 0	0	0 0	35.63%	6	2 0	1	0 0	0 0 36
237		Equity		0	0		0 0		0	0.00%	6 0	0 0	0	0 0	0.00%	6	0		0 0	0 0
238		Securitisation																		
239		Other exposures		51	2		0 0		0	0 15.38%	6 51	2 0	0	0 0	14.50%	6 5:	1 2		0 0	0 0 13
240		TOTAL		4 803	408	29	84 33	3.	2 13	33 46.90%	6 4.919 1°	74 403	20	26 194	45.659	Δ 840	9 152	40	25	227 46

												Adverse Scenario									
						31/12/2025						31/12/2026					31/12/20	27			
RowNum		(mlı	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure fo	Stock of provisions or Stage 1 exposure	Stock of provisions for Stage 2 exposure for Stage 3 exposure	ovisions Cover exposure Stage	rage Ratio - 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 1 o	exposure Stage 2 exp	osure Stage 3 ex		visions Stock of provisions posure for Stage 2 expos			
241		Central banks	97	5	0 0	0	0	0	10.00%	974	1	1 0 0	0 0	10.00%	973	1	1	0	0	0	10.00%
242		Central governments	12	4	1 0	0	0	0	40.00%	124	1	0 0 0	0 0	40.00%	124	1	0	0	0	0	40.00%
243		Regional governments or local authorities	25	5	1 0	0	0	0	40.00%	255	1	0 0 0	0 0	40.00%	254	2	0	0	0	0	40.00%
244		Public sector entities	2	5	0 0	0	0	0	40.00%	25	0	0 0 0	0 0	40.00%	25	0	0	0	0	0	40.00%
245		Multilateral Development Banks		0	0 0	0	0	0	0.00%	0	0	0 0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
246		International Organisations		2	0 0	0	0	0	33.40%	2	0	0 0 0	0	35.63%	2	0	0	0	0	0	36.81%
247		Institutions		2	0 0	0	0	0	53.12%	42	0	0 0 0	0	53.80%	42	0	0	0	0	0	54.25%
248		Corporates	4,34	1 2,6	70 122	5	19	52	42.31%	3,839	3,153	42 5 4	4 59	41.38%	3,741	3,231	161	4	5	66	41.16%
249		of which: Other - SME	36	7	28 5	0	0	0	10.00%	354	36	9 0 0	0 1	10.00%	346	41	13	0	0	1	10.00%
250		of which: Specialised Lending		0	0 0	0	0	0	0.00%	0	0	0 0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
251		Retail	1,53	1	49 21	5	7	12	53.96%	1,509	52	41 4 6	6 20	48.99%	1,485	54	63	4	5	28	45.11%
252	DELCHIM	of which: SME	33	1	23 11	4	. 5	7	65.00%	302	22	21 3 4	4 14	65.36%	294	21	30	3	3	20	65.50%
253	BELGIUM	Secured by mortgages on immovable property and ADC exposures	7	3	1 6	0	0	2	34.80%	22	1	7 0 0	0 2	31.74%	21	2	8	0	0	2	29.56%
254		of which: Residential immovable property	7	3	1 6	0	0	2	34.81%	21	1	7 0 0	0 2	31.76%	20	2	8	0	0	2	29.58%
255		of which: Commercial immovable property		1	0 0	0	0	0	27.84%	1	0	0 0 0	0 0	27.60%	1	0	0	0	0	0	27.27%
256		of which: Land, acquisition, development and construction exposures (ADC)		0	0 0	0	0	0	0.00%	0	0	0 0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
257		Subordinated debt exposures		0	0 0	0	0	0	0.00%	0	0	0 0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
258		Covered bonds	22	0	1 0	0	0	0	44.62%	219	1	0 0 0	0 0	44.62%	218	1	1	0	0	0	44.62%
259		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	0	0	0 0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
260		Collective investments undertakings (CIU)		6	1 0	0	0	0	33.40%	6	1	0 0 0	0 0	35.63%	6	1	0	0	0	0	36.81%
261		Equity		0	0 0	0	0	0	0.00%	0	0	0 0	0 0	0.00%	0	0	0	0	0	0	0.00%
262		Securitisation																			
263		Other exposures		3	0 0	0	0	0	10.00%	3	0	0 0	0	10.00%	3	0	0	0	0	0	10.00%
264		TOTAL	7,54	8 2,7	23 150	10	26	65	43.62%	7,020	3,210	91 9 11	1 81	42.59%	6,894	3,293	234	8	9	98	41.74%



2025 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mln EU	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	11,266						
2		SEC-SA	12,432						
3	Exposure values	SEC-ERBA	1,931						
4		SEC-IAA	35,337						
5		Total	60,967						
6		SEC-IRBA	1,370	1,524	1,710	1,908	1,616	1,907	2,294
7		SEC-SA	2,059	2,181	2,392	2,610	2,368	3,263	4,739
8	REA	SEC-ERBA	464	517	587	658	597	742	920
9	REA	SEC-IAA	5,654	6,114	6,954	7,805	6,939	8,625	10,862
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	9,548	10,335	11,644	12,982	11,520	14,536	18,816
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	1	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	569,792	525,811	534,225	541,451	545,055	536,475	565,569	586,570
2	Risk exposure amount for securitisations and re-securitisations	9,532	9,548	10,335	11,644	12,982	11,520	14,536	18,816
3	Risk exposure amount other credit risk	560,260	516,263	523,890	529,808	532,073	524,955	551,033	567,755
4	Risk exposure amount for market risk	17,230	21,964	21,964	21,964	21,964	25,650	27,162	27,162
5	Risk exposure amount for operational risk	66,149	86,382	86,382	86,382	86,382	86,382	86,382	86,382
6	Other risk exposure amounts	0	0	0	0	0	4,843	5,168	5,168
7	Total Risk exposure amount before Output floor	653,171	634,156	642,571	649,797	653,400	653,350	684,281	705,282
8	Unfloored Total Risk exposure amount (transitional)		634,211	642,571	649,797	653,400	653,350	684,281	705,282
9	Unfloored Total Risk exposure amount (fully loaded)		641,642	646,611	653,357	658,286	662,037	690,155	711,668
10	Standardised Risk exposure amount for credit risk exposures		969,635	977,915	984,623	990,812	973,315	993,297	1,012,659
11	Standardised Risk exposure amount for market risk exposures		26,620	26,620	26,620	26,620	26,620	26,620	26,620
12	Standardised Risk exposure amount for operational risk		86,382	86,382	86,382	86,382	86,382	86,382	86,382
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)		1,003,948	1,012,828	1,019,841	1,026,161	1,008,259	1,028,443	1,047,868
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)		1,082,718	1,090,998	1,097,708	1,103,897	1,086,397	1,106,381	1,125,744
16	TOTAL RISK EXPOSURE AMOUNT (transitional)	653,226	634,211	642,571	649,797	653,400	653,350	684,281	705,282
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)	653,171	784,971	790,974	795,838	800,325	787,638	802,126	816,165



2025 EU-wide Stress Test: Capital

			droupe credit Agricole	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		А	OWN FUNDS	70)	136,856	137,388	144,074	147,193	147,360	114,893	106,684	102,147
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		112,201	112,733	119,562	122,681	122,848	90,381	82,172	77,635
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		23,167		23,167	23,167	23,167	23,167	23,167	23,167
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		7,010		15,079	20,099	24,794	-4,082	-9,088	-9,726
6		A.1.3	Accumulated other comprehensive income		-1,886		-1,802	-1,797	-1,789	-5,618	-5,376	-5,187
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-975		-975	-975	-975	-4,254	-4,254	-4,254
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-569		-569	-569	-569	-493	-493	-493
9		A.1.3.3	Other OCI contributions		-342		-258	-252	-244	-871	-628	-440
10		A.1.4	Other Reserves		104,486		104,486	104,486	104,486	104,486	104,486	104,486
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		4,178	4,281	4,196	4,211	4,219	4,219	4,285	4,330
13		A.1.7	Adjustments to CET1 due to prudential filters		-2,160	-2,158	-2,158	-2,158	-2,158	-3,475	-3,475	-3,475
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-2,702	-2,700	-2,700	-2,700	-2,700	-4,814	-4,814	-4,814
15		A.1.7.2	Cash flow hedge reserve		768		768	768	768	1,566	1,566	1,566
16		A.1.7.3	Other adjustments		-226		-226	-226	-226	-226	-226	-226
17		A.1.8	(-) Intangible assets (including Goodwill)		-19,143		-19,229	-19,314	-18,992	-19,229	-19,314	-18,992
18		A.1.8.1	of which: Goodwill (-)		-16,895		-16,895	-16,895	-16,895	-16,895	-16,895	-16,895
19		A.1.8.2	of which: Software assets (-)		-551		-636	-722	-400	-636	-722	-400
20		A.1.8.3	of which: Other intangible assets (-)		-1,698		-1,698	-1,698	-1,698	-1,698	-1,698	-1,698
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-49	-49	-49	-49	-49	-4,884	-6,948	-7,639
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-426	C	0	-279	-1,146	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-318		-318	-318	-318	-426	-426	-426
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	C	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	nt	0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-342	-342	-921	-2,479	-6,477	-889	-2,251	-6,015
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-1,415		-1,415	-1,415	-1,415	-1,415	-1,415	-1,415
36		A.1.20	CET1 capital elements or deductions - other		-1,473		-1,473	-1,473	-1,473	-1,473	-1,473	-1,473
37		A.1.21	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions not of EL as of 91/91/2019 compared to related IAS 30 figures as at 31/13/17 ("static		-3,834							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between	1,5	1,542							
39		A.1.21.2	01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("n dynamic part")	*	3,091							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		798							
43		A.1.22	Transitional adjustments		573	573	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		573							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		573							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	C	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	C	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	C	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensi income	e	0	(0			0		

8	9
dverse Scenario 2026 106,684	2027
82,172 23,167	
-9,088 -5,376 -4,254	-5,18
-493 -628 104,486	-493 -440
4,285	4,330
-3,475 -4,814 1,566	-4,814 1,566
-19,314 -16,895	-18,992 -16,895
-722 -1,698 -6,948	-1,698
-426 0	-426 0
0	0
0	0
-2,251 0	-6,015 0
-1,415 -1,473	
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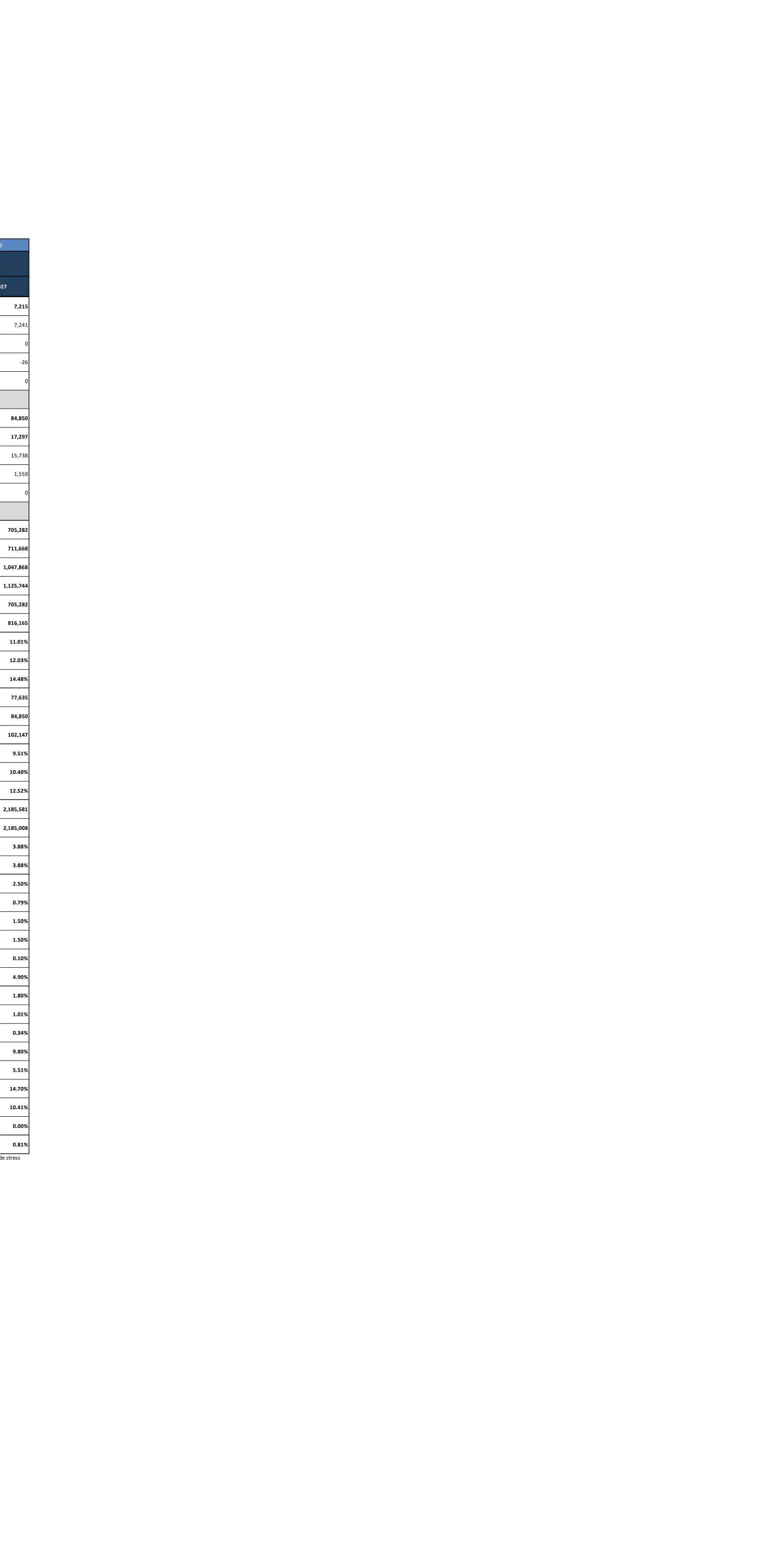


2025 EU-wide Stress Test: Capital

Groupe Crédit Agricole

		Groupe Credit Agricole									
			IFRS 9 first	2	3	4	Rasalina Scanario			Adverse Scenario	
			implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
rN n		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,339	7,339	7,215	7,215	7,215	7,215	7,215	7
	A.2.1	Additional Tier 1 Capital instruments		7,241	7,241	7,241	7,241	7,241	7,241	7,241	•
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		-26		-26	-26	-26	-26	-26	
	A.2.4	Additional Tier 1 transitional adjustments		124	124	0	0	0	0	0	
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		119,540	120,072	126,777	129,896	130,063	97,596	89,387	8
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		17,316	17,316	17,297	17,297	17,297	17,297	17,297	1
	A.4.1	Tier 2 Capital instruments		15,738	15,738	15,738	15,738	15,738	15,738	15,738	
	A.4.2	Other Tier 2 Capital components and deductions		1,559	1,559	1,559	1,559	1,559	1,559	1,559	
	A.4.3	Tier 2 transitional adjustments		19	19	0	0	0	0	0	
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			634,211	642,571	649,797	653,400	653,350	684,281	70
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			641,642	646,611	653,357	658,286	662,037	690,155	71
	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			1,003,948	1,012,828	1,019,841	1,026,161	1,008,259	1,028,443	1,04
TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			1,082,718	1,090,998	1,097,708	1,103,897	1,086,397	1,106,381	1,12
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		653,226		642,571	649,797	653,400		684,281	70
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		653,171		790,974	795,838	800,325	787,638	802,126	81
	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.18%		18.61%	18.88%	18.80%	13.83%	12.01%	1
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio (transitional)		18.30%		19.73%	19.99%	19.91%		13.06%	
Transitional period											1
	C.3	Total Capital ratio (transitional)		20.95%		22.42%	22.65%	22.55%		15.59%	1
Fully loaded	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		111,628		119,562	122,681	122,848		82,172	
CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		118,844		126,777	129,896	130,063		89,387	
	D.3	TOTAL CAPITAL (fully loaded)		136,141		144,074	147,193	147,360		106,684	1
CAPITAL RATIOS (%)	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		17.09%		15.12%	15.42%	15.35%		10.24%	
Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		18.19%		16.03%	16.32%	16.25%		11.14%	1
	E.3	Total Capital ratio (fully loaded)		20.84%	17.41%	18.21%	18.50%	18.41%		13.30%	1
	H.1	Total leverage ratio exposures (transitional)		2,185,581		2,185,581	2,185,581	2,185,581	2,185,581	2,185,581	2,1
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		2,185,008		2,185,008	2,185,008	2,185,008	2,185,008	2,185,008	2,1
	Н.3	Leverage ratio (transitional)		5.47%	5.49%	5.80%	5.94%	5.95%	4.47%	4.09%	
	H.4	Leverage ratio (fully loaded)		5.44%	5.46%	5.80%	5.94%	5.95%	4.47%	4.09%	
	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		0.77%		0.79%	0.79%	0.79%	0.79%	0.79%	
Transitional combined buffer requirements (%)	P.3	O-SII buffer		1.00%		1.00%	1.50%	1.50%	1.00%	1.50%	
requirements (70)	P.4	G-SII buffer		1.00%		1.00%	1.50%	1.50%	1.00%	1.50%	
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.06%		0.10%	0.10%	0.10%	0.10%	0.10%	
	P.6	Combined buffer		4.32%		4.39%	4.90%	4.90%	4.40%	4.90%	
	R.1	Pillar 2 capital requirement		1.75%	1.75%	1.80%	1.80%	1.80%	1.80%	1.80%	
	R.1.1	of which: CET1		0.98%	0.98%	1.01%	1.01%	1.01%	1.01%	1.01%	
	R.1.2	of which: AT1		0.33%	0.33%	0.34%	0.34%	0.34%	0.34%	0.34%	
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.75%	9.75%	9.80%	9.80%	9.80%	9.80%	9.80%	
	R.2.1	of which: CET1		5.48%	5.48%	5.51%	5.51%	5.51%	5.51%	5.51%	
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.07%	14.07%	14.19%	14.70%	14.70%	14.20%	14.70%	1
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.81%	9.81%	9.90%	10.41%	10.41%	9.91%	10.41%	1
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
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Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.





2025 EU-wide Stress Test: P&L

Groupe Crédit Agricole

		1	2	3	4	5	6	7
	-	Actual	Baseline scenario			Adverse scenario		
RowNi m	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	16,535	18,428	17,604	17,309	9,586	10,581	11,949
2	Interest income	96,731	91,399	89,511	91,503	108,931	112,905	113,500
3	Interest expense	-80,196	-72,972	-71,907	-74,194	-99,125	-101,887	-100,909
4	Dividend income	127	127	127	127	64	64	64
5	Net fee and commission income	17,572	17,572	17,378	17,220	15,140	15,129	15,362
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4,793	2,305	2,305	2,305	-2,874	1,035	1,035
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-4,136		
8	Other operating income not listed above, net	822	2,246	2,244	2,244	2,787	1,806	1,782
9	Total operating income, net	39,849	40,678	39,660	39,205	20,567	28,615	30,191
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2,913	804	-2,777	-2,699	-7,598	-7,910	-6,592
11	Other income and expenses not listed above, net	-25,255	-26,016	-26,457	-26,722	-28,261	-26,954	-23,968
12	Profit or (-) loss before tax from continuing operations	11,682	15,465	10,426	9,784	-15,292	-6,249	-369
13	Tax expenses or (-) income related to profit or loss from continuing operations	-2,183	-4,227	-2,753	-2,549	4,834	2,065	691
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
15	Profit or (-) loss for the year	9,499	11,238	7,672	7,235	-10,458	-4,184	322
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,969	3,169	2,652	2,540	635	821	960
17	Attributable to owners of the parent net of estimated dividends	6,530	8,069	5,020	4,694	-11,092	-5,005	-638
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	1,983
20	Total assets	2,186,408						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



2025 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)	1
RowNu m	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

F	RowNu m	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
	4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
	5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	2,930

RowNu m	Realised losses 01 January to 31 March 2025					
6	Realised fines/litigation costs (net of provisions) (-)	0				
7	Other material losses and provisions (-)	0				