



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise
Capital

Groupe Cr dit Agricole

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	97,172	97,047	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	77,398	76,691	C 01.00 (r020,r10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,758	21,076	C 01.00 (r030,r10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,712	0	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	3,399	1,877	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	66,106	72,154	C 01.00 (r200,r10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,373	2,610	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,455	-1,698	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,439	-18,521	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-304	-264	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-401	-396	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-11	-21	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r10)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-138	-126	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	-200	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	161	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-362	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,894	6,736	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,085	5,116	C 01.00 (r540,r10) + C 01.00 (r570,r10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-122	-138	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)		
A.2.4	Additional Tier 1 transitional adjustments	1,931	1,758	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	84,292	83,427	C 01.00 (r015,r10)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	12,880	13,620	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,293	15,040	C 01.00 (r760,r10) + C 01.00 (r890,r10)		
A.4.2	Other Tier 2 Capital components and deductions	-2,943	-1,828	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)		
A.4.3	Tier 2 transitional adjustments	530	408	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	521,516	533,654	C 02.00 (r010,r10)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.84%	14.37%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.16%	15.63%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.63%	18.19%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	77,599	76,691	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.88%	14.37%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r10)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r20)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r30)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r40)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	84,292	83,427	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	82,562	81,669	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,499,604	1,583,236	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,500,450	1,583,236	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.6%	5.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.2%	C 47.00 (r330,c010)	

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Risk exposure amounts

Groupe Crédit Agricole

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	460,222	469,460
Risk exposure amount for securitisation and re-securitisations in the banking book	6,279	6,138
Risk exposure amount for contributions to the default fund of a CCP	316	369
Risk exposure amount Other credit risk	453,627	462,953
Risk exposure amount for position, foreign exchange and commodities (Market risk)	10,770	12,875
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	95	80
Risk exposure amount for Credit Valuation Adjustment	3,433	3,667
Risk exposure amount for operational risk	47,091	47,649
Other risk exposure amounts	1	2
Total Risk Exposure Amount	521,516	533,654

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L Groupe Crédit Agricole

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	27,741	14,770
Of which debt securities income	1,706	1,202
Of which loans and advances income	23,432	11,881
Interest expenses	13,546	7,682
(Of which deposits expenses)	7,107	3,855
(Of which debt securities issued expenses)	4,415	2,218
(Expenses on share capital repayable on demand)	0	0
Dividend income	338	97
Net Fee and commission income	12,943	6,961
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	340	38
Gains or (-) losses on financial assets and liabilities held for trading, net	1,751	1,119
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-947	265
Gains or (-) losses from hedge accounting, net	-266	-6
Exchange differences [gain or (-) loss], net	273	-18
Net other operating income /(expenses)	642	355
TOTAL OPERATING INCOME, NET	29,268	15,899
(Administrative expenses)	19,326	10,065
(Depreciation)	1,243	633
Modification gains or (-) losses, net	n.a.	-22
(Provisions or (-) reversal of provisions)	-181	970
(Commitments and guarantees given)	167	31
(Other provisions)	-348	939
Of which pending legal issues and tax litigation ¹	236	
Of which restructuring ¹	-3	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,065	792
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	792
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	265	7
(of which Goodwill)	222	0
Negative goodwill recognised in profit or loss	408	86
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,945	636
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	9,903	4,131
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,984	3,689
Profit or (-) loss after tax from discontinued operations	-10	-2
PROFIT OR (-) LOSS FOR THE YEAR	6,974	3,687
Of which attributable to owners of the parent	6,500	3,406

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

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

2018 EU-wide Transparency Exercise
Market Risk
 Groupe Crédit Agricole

	SA		IM										IM											
	As of 31/12/2017	As of 30/06/2018	As of 31/12/2017										As of 30/06/2018											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(in EUR)																								
Traded Debt Instruments	836	655	78	18	146	33								60	12	149	32							
Of which: General risk	435	290	78	18	146	33								60	12	149	32							
Of which: Specific risk	398	363	0	0	0	0								0	0	0	0							
Equities	98	13	19	6	49	12								28	8	28	7							
Of which: General risk	39	0	19	6	49	12								28	8	28	7							
Of which: Specific risk	39	0	0	0	0	0								0	0	0	0							
Foreign exchange risk	4,047	4,563	38	6	150	35								29	6	191	48							
Commodities risk	0	17	3	1	8	1								2	0	11	4							
Total	4,981	5,249	84	17	202	44	172	114	0	0	0	5,730	73	17	200	45	215	331	0	0	0	0	7,554	

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	50,609	50,580	5,888		45,628	45,706	5,377	
	Regional governments or local authorities	599	682	102		833	946	154	
	Public sector entities	566	698	91		1,005	1,113	218	
	Multilateral Development Banks	33	32	1		141	139	9	
	International Organisations	213	213	0		677	677	0	
	Institutions	42,328	52,714	9,028		47,139	57,469	9,315	
	Corporates	101,428	70,687	63,706		108,008	74,152	66,417	
	of which: SME	16,715	14,067	14,104		17,393	14,652	14,641	
	Retail	32,216	27,126	18,597		32,243	27,030	18,478	
	of which: SME	10,832	9,888	5,688		11,288	10,945	5,759	
	Secured by mortgages on immovable property	12,496	12,132	5,147		12,374	11,939	5,525	
	of which: SME	1,119	1,105	476		1,146	1,122	487	
	Exposures in default	7,230	3,448	4,182	3,515	6,789	2,765	3,327	3,772
	Items associated with particularly high risk	389	387	431		369	367	401	
	Covered bonds	19	19	9		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	37,713	22,867	9,389		37,542	22,251	8,673		
Equity	1,959	1,736	2,024		1,955	1,953	2,157		
Securitisation	2,466	2,299	1,409		2,420	2,237	1,565		
Other exposures	21,424	21,395	15,884		21,455	21,380	15,976		
Standardised Total²	311,548	266,876	135,858	3,945	318,579	269,977	137,591	4,939	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
FRANCE	Central governments or central banks	22,492	22,482	2,050		21,110	21,105	1,717	
	Regional governments or local authorities	67	222	44		456	591	118	
	Public sector entities	194	319	61		561	664	104	
	Multilateral Development Banks	4	2	1		73	70	9	
	International Organisations	0	0	0		85	85	0	
	Institutions	13,058	25,815	1,827		16,376	28,887	3,320	
	Corporates	63,466	37,364	33,445		67,031	38,145	34,403	
	of which: SME	8,810	6,936	6,956		9,310	7,339	7,300	
	Retail	10,308	6,316	4,114		10,293	6,542	4,275	
	of which: SME	4,283	3,510	2,009		4,438	3,251	2,031	
	Secured by mortgages on immovable property	1,514	1,279	720		1,489	1,228	691	
	of which: SME	231	229	110		245	229	110	
	Exposures in default	2,163	1,042	1,191	912	2,140	1,031	1,164	904
	Items associated with particularly high risk	272	271	466		264	263	395	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	35,009	21,946	8,515		31,519	18,846	7,630		
Equity	1,952	1,377	1,651		1,962	1,962	1,709		
Securitisation									
Other exposures	17,548	17,490	12,639		17,165	17,092	12,406		
Standardised Total²	175,488	174,900	126,339	1,531	176,165	170,992	124,406	1,353	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ITALY	Central governments or central banks	16,621	16,741	1,931		16,170	16,311	1,966	
	Regional governments or local authorities	268	268	54		170	169	34	
	Public sector entities	30	28	8		104	99	77	
	Multilateral Development Banks	0	0	0		37	37	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,079	2,297	1,146		4,267	3,223	1,547	
	Corporates	18,982	17,414	15,761		20,710	18,036	17,101	
	of which: SME	3,963	3,810	3,790		4,292	4,060	4,133	
	Retail	8,423	8,145	5,846		9,376	8,933	6,366	
	of which: SME	1,538	1,473	841		1,942	1,858	1,059	
	Secured by mortgages on immovable property	4,028	4,028	1,478		3,824	3,758	1,821	
	of which: SME	592	592	246		606	603	244	
	Exposures in default	3,514	1,913	2,420	1,575	3,125	1,319	1,666	1,786
	Items associated with particularly high risk	15	15	23		3	3	5	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	713	208	207		2,874	2,395	432		
Equity	107	107	107		109	108	120		
Securitisation									
Other exposures	2,297	2,278	1,982		2,526	2,508	2,269		
Standardised Total²	175,488	174,900	126,339	1,829	176,165	170,992	124,406	2,332	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	103	103	154		95	95	147	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,042	3,036	607		2,537	2,528	584	
	Corporates	412	275	259		505	344	332	
	of which: SME	16	16	16		17	15	15	
	Retail	7	7	4		18	18	10	
	of which: SME	6	6	4		17	17	9	
	Secured by mortgages on immovable property	36	33	16		50	50	25	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	0	0	1	0	0	0	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	9	9	10		20	20	1		
Equity	11	11	3		3	3	3		
Securitisation									
Other exposures	98	98	98		146	146	137		
Standardised Total²	98	98	98	0	146	146	137	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	14	14	19		8	8	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,866	11,176	1,036		12,922	12,470	960	
	Corporates	715	421	415		878	529	526	
	of which: SME	99	78	78		100	81	81	
	Retail	887	882	655		910	893	659	
	of which: SME	44	40	23		65	60	34	
	Secured by mortgages on immovable property	22	19	9		24	21	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	10	14	1	14	11	15	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	4		4	4	4		
Equity	17	17	17		29	29	29		
Securitisation									
Other exposures									
Standardised Total ²	49	49	49	7	21	21	21	8	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	45	45	35		39	39	22	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	745	736	455		843	839	533	
	Corporates	59	79	68		65	63	59	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	3		6	6	3	
	of which: SME	4	4	2		6	6	3	
	Secured by mortgages on immovable property	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,163	236	157		1,552	321	136		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	19	19	19	0	9	9	9	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	833	833	16		634	634	20	
	Regional governments or local authorities	13	13	2		6	6	0	
	Public sector entities	294	294	2		298	298	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,952	3,497	1,781		3,697	3,455	495	
	Corporates	1,952	1,852	1,767		2,070	2,079	1,502	
	of which: SME	770	658	658		741	716	668	
	of which: SME	2,069	2,069	1,323		2,097	1,897	1,094	
	Retail	1,277	1,277	730		1,001	1,001	572	
	Secured by mortgages on immovable property	340	336	155		321	320	146	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	13	0	0	0	12
	Items associated with particularly high risk	81	66	89		86	25	30	
	Covered bonds	19	19	9		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	70	23	23		124	34	34		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	24	24	24	19	26	26	26	24	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	5,386	5,386	0		2,627	2,627	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	26	26	0		31	31	0	
	International Organisations	213	213	0		592	592	0	
	Institutions	411	384	159		587	563	195	
	Corporates	2,884	1,778	1,696		2,987	1,896	1,764	
	of which: SME	44	44	44		19	18	18	
	Retail	4	2	1		4	2	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	2	2	5	4	0	0	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	606	371	296		1,278	559	370		
Equity	4	4	4		2	2	1		
Securitisation									
Other exposures									
Standardised Total ²	65	65	65	5	157	157	156	4	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	824	824	26		547	547	21	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	185	194	69		222	230	85	
	Corporates	299	200	178		280	203	191	
	of which: SME	63	52	53		79	66	67	
	Retail	172	162	113		184	173	120	
	of which: SME	54	47	27		61	53	30	
	Secured by mortgages on immovable property	3,029	2,930	1,317		3,095	3,007	1,338	
	of which: SME	18	18	7		17	17	7	
	Exposures in default	38	29	39	7	39	31	45	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	7	7	7		7	7	7		
Securitisation									
Other exposures									
Standardised Total ²	388	388	273	7	415	415	295	5	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	7	7	1		5	5	7	
	Regional governments or local authorities	11	11	2		8	8	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	816	325		816	812	323	
	Corporates	311	306	322		284	281	282	
	of which: SME	121	119	136		116	116	117	
	Retail	2,285	2,083	1,942		2,233	2,028	1,497	
	of which: SME	112	112	64		135	135	77	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	107	41	41	66	119	33	34	86
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		5	5	5	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	11	11	11	80	15	15	15	116	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	767	767	16		794	794	18	
	Regional governments or local authorities	147	147	0		151	151	0	
	Public sector entities	0	0	0		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	417	397	333		360	340	139	
	Corporates	1,664	1,419	1,420		1,810	1,535	1,532	
	of which: SME	884	756	761		932	808	808	
	Retail	651	620	400		690	656	425	
	of which: SME	384	363	208		396	374	214	
	Secured by mortgages on immovable property	1,033	1,032	435		1,031	1,029	448	
	of which: SME	166	165	59		168	167	71	
	Exposures in default	160	80	93	78	148	72	85	74
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		3	3	3	
Equity	17	17	17		18	18	18		
Securitisation									
Other exposures									
Standardised Total ²	102	102	90	83	122	110	99	77	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Cr dit Agricole

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted ³	Of which: defaulted			Of which: defaulted	Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	164.074	88	170.166	3.196	3	54	177.170	85	184.133	2.919	3	50
	Institutions	98.636	392	97.500	16.931	0	415	104.137	393	100.847	17.325	0	454
	Corporates	334.337	6.883	254.597	121.102	466	6.003	350.473	5.918	275.233	125.648	114	5.628
	Corporates - Of Which: Specialised Lending	57.637	1.293	52.032	10.969	44	517	59.058	1.244	52.488	11.241	60	810
	Corporates - Of Which: SME	31.941	1.542	29.194	26.517	1	1.841	33.148	1.410	30.330	27.095	0	1.577
	Retail	552.342	13.456	545.403	104.309	2.779	10.566	569.043	13.386	562.198	107.354	2.771	11.370
	Retail - Secured on real estate property	333.060	5.161	333.052	44.623	1.199	2.949	347.610	5.204	347.600	46.557	1.208	3.395
	Retail - Secured on real estate property - Of Which: SME	18.502	953	18.501	6.533	202	727	20.120	945	20.119	6.776	202	766
	Retail - Secured on real estate property - Of Which: non-SME	314.558	4.208	314.551	38.089	997	2.222	327.490	4.259	327.481	39.781	1.007	2.629
	Retail - Qualifying Revolving	18.873	370	13.320	5.379	25	341	19.051	375	13.141	5.506	25	457
	Retail - Other Retail	200.409	7.926	199.030	54.308	1.556	7.277	202.382	7.807	201.156	55.291	1.538	7.519
	Retail - Other Retail - Of Which: SME	90.994	4.350	89.670	27.107	672	4.229	91.729	4.357	90.533	27.532	870	4.168
	Retail - Other Retail - Of Which: non-SME	109.415	3.575	109.360	27.201	684	3.048	110.652	3.450	110.624	27.759	668	3.351
Equity	18.594	0	18.206	73.500	0	0	18.331	0	18.330	73.680	0	0	
Securitisation	38.497	0	38.475	4.870	0	109	37.690	0	37.690	4.574	0	101	
Other non credit-obligation assets													
IRB Total							324.047						331.500

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted ³	Of which: defaulted			Of which: defaulted	Of which: defaulted					
(min EUR, %)													
FRANCE	Central banks and central governments	109,164	67	110,500	620	0	41	111,688	53	112,796	483	0	23
	Institutions	60,665	21	60,642	9,616	0	40	61,154	19	61,402	9,884	0	56
	Corporates	154,995	3,283	125,877	73,583	142	4,248	154,698	2,806	121,257	74,459	7	3,525
	Corporates - Of Which: Specialised Lending	9,251	74	8,477	1,503	0	43	8,505	83	8,105	1,503	0	323
	Corporates - Of Which: SME	31,512	1,502	28,887	26,230	1	1,826	32,662	1,392	29,993	26,781	0	1,556
	Retail	502,185	9,663	495,822	89,122	2,491	8,823	517,671	9,651	511,488	91,793	2,474	9,251
	Retail - Secured on real estate property	315,572	3,658	315,566	42,111	937	2,820	329,640	3,672	328,612	43,566	930	3,098
	Retail - Secured on real estate property - Of Which: SME	16,564	700	16,563	6,214	202	680	18,366	709	18,366	6,474	201	668
	Retail - Secured on real estate property - Of Which: non-SME	298,908	2,958	298,903	35,898	735	2,139	311,274	2,963	311,267	37,493	729	2,430
	Retail - Qualifying Revolving	16,054	205	10,941	3,982	24	180	15,964	210	10,902	4,023	25	222
	Retail - Other Retail	170,558	5,801	169,315	43,028	1,530	5,823	172,067	5,769	170,954	43,804	1,519	5,932
	Retail - Other Retail - Of Which: SME	86,841	3,299	85,612	26,037	863	3,571	87,557	3,274	86,446	26,479	860	3,524
	Retail - Other Retail - Of Which: non-SME	83,717	2,502	83,703	16,991	667	2,252	84,511	2,495	84,507	17,325	659	2,408
Equity	16,760	0	16,434	66,073	0	326	16,493	0	16,493	65,629	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted ³	Of which: defaulted			Of which: defaulted	Of which: defaulted					
(min EUR, %)													
ITALY	Central banks and central governments	519	0	930	208	0	0	528	0	880	219	0	0
	Institutions	443	0	673	217	0	469	0	577	277	0	0	0
	Corporates	9,199	201	5,715	2,635	9	130	9,350	270	6,403	2,748	11	169
	Corporates - Of Which: Specialised Lending	2,454	35	2,200	373	0	15	2,745	43	2,505	389	3	25
	Corporates - Of Which: SME	53	0	14	15	0	0	61	0	15	16	0	0
	Retail	32,396	2,725	31,829	12,414	1	1,672	32,894	2,632	32,231	12,588	1	2,001
	Retail - Secured on real estate property	14,707	642	14,707	1,996	1	124	15,050	620	15,050	2,049	1	291
	Retail - Secured on real estate property - Of Which: SME	1,827	253	1,827	316	0	47	1,744	234	1,744	299	0	98
	Retail - Secured on real estate property - Of Which: non-SME	12,879	389	12,879	1,680	1	77	13,307	385	13,307	1,750	1	194
	Retail - Qualifying Revolving	2,774	154	2,243	1,281	0	161	3,044	164	2,504	1,468	0	235
	Retail - Other Retail	14,914	1,919	14,779	9,036	0	1,388	14,789	1,848	14,677	9,071	0	1,475
	Retail - Other Retail - Of Which: SME	3,876	1,018	3,779	973	0	654	3,882	1,041	3,794	953	0	639
	Retail - Other Retail - Of Which: non-SME	11,039	901	11,000	8,064	0	734	10,907	807	10,883	8,118	0	836
Equity	900	0	798	2,749	0	32	743	0	743	2,676	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted ³	Of which: defaulted			Of which: defaulted	Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	5,930	0	6,332	1	0	0	8,248	0	8,646	1	0	1
	Institutions	1,661	28	3,123	333	0	32	2,520	28	3,247	306	0	30
	Corporates	30,690	74	25,140	8,643	11	94	44,867	47	28,620	10,366	6	335
	Corporates - Of Which: Specialised Lending	6,235	1	5,617	1,457	0	1	6,367	21	5,762	1,339	5	32
	Corporates - Of Which: SME	15	12	10	1	0	0	51	2	39	31	0	0
	Retail	175	5	175	19	2	0	3,079	3	2,79	25	1	0
	Retail - Secured on real estate property	134	3	134	14	1	0	140	3	140	16	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	133	3	133	14	1	0	139	3	139	16	1	0
	Retail - Qualifying Revolving	3	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail	39	2	39	4	1	0	37	0	37	8	0	0
	Retail - Other Retail - Of Which: SME	3	1	3	1	0	0	2	0	2	4	0	0
	Retail - Other Retail - Of Which: non-SME	36	0	36	3	0	0	36	0	36	4	0	0
Equity	114	0	107	396	0	7	130	0	130	481	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	Central banks and central governments	3,158	0	3,380	0	0	0	0	0	2,595	0	3,130	0	0	0	1	
	Institutions	4,828	0	4,919	942	0	0	0	0	5,111	0	4,788	689	0	1		
	Corporates	15,725	167	10,911	3,703	35	148	17,478	165	12,588	4,026	5	235	46			
	Corporates - Of Which: Specialised Lending	6,416	0	5,642	1,221	0	0	6,785	0	6,124	1,303	0					
	Corporates - Of Which: SME	7	1	6	11	0	0	13	9	12	8	0	0				
	Retail	600	16	599	69	5	1	619	15	618	66	5	1				
	Retail - Secured on real estate property	266	11	266	39	3	1	278	10	278	38	3	1				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	265	11	265	39	3	1	277	10	277	38	3	1				
	Retail - Qualifying Revolving	7	0	6	3	0	0	7	0	6	3	0	0				
	Retail - Other Retail	326	5	326	27	1	0	324	5	324	24	1	0				
	Retail - Other Retail - Of Which: SME	6	0	6	2	0	0	3	0	3	2	0	0				
	Retail - Other Retail - Of Which: non-SME	320	5	321	25	1	0	331	4	331	22	1	0				
	Equity	53	0	38	127	0	15	39	0	39	133	0	0				
Securitisation																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
JAPAN	Central banks and central governments	14,168	0	14,366	6	0	0	21,248	0	21,433	20	0	0	0			
	Institutions	1,021	0	889	136	0	0	2,043	0	1,894	184	0	0				
	Corporates	7,191	59	4,968	1,183	1	3	7,483	35	5,221	744	0	12				
	Corporates - Of Which: Specialised Lending	1,976	51	1,930	119	1	0	2,019	32	1,984	110	0	2				
	Corporates - Of Which: SME	0	0	0	0	0	3	0	0	0	0	0	3				
	Retail	103	0	103	1	0	0	138	0	138	1	0	0				
	Retail - Secured on real estate property	10	0	10	1	0	0	10	0	10	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	10	0	10	1	0	0	10	0	10	1	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	93	0	93	0	0	0	128	0	128	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	93	0	93	0	0	0	128	0	128	0	0	0				
	Equity	66	0	66	244	0	0	74	0	74	272	0	0				
Securitisation																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	5,376	0	5,880	33	0	0	5,696	0	6,200	10	0	0				
	Institutions	1,821	1	2,151	424	0	0	1,569	1	1,567	418	0	1				
	Corporates	14,981	20	9,920	2,998	0	100	13,970	19	10,241	3,125	0	30				
	Corporates - Of Which: Specialised Lending	2,472	0	2,261	387	0	0	2,409	0	2,409	338	0	0				
	Corporates - Of Which: SME	2	0	0	1	0	1	1	0	0	0	0	1				
	Retail	3,126	62	3,126	1,247	1	24	3,286	56	3,286	1,308	1	55				
	Retail - Secured on real estate property	61	3	61	8	1	0	59	2	59	8	1	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	60	3	60	8	1	0	59	2	59	8	1	0				
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0				
	Retail - Other Retail	3,063	59	3,063	1,239	0	24	3,224	54	3,224	1,300	0	55				
	Retail - Other Retail - Of Which: SME	18	0	18	4	0	0	20	0	20	3	0	0				
	Retail - Other Retail - Of Which: non-SME	3,045	59	3,045	1,235	0	24	3,204	53	3,204	1,297	0	54				
	Equity	2	0	2	5	0	0	4	0	4	12	0	0				
Securitisation																	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
LUXEMBOURG	Central banks and central governments	5,391	0	5,425	784	0	0	5,671	0	5,702	906	0	6				
	Institutions	1,622	0	1,608	68	0	0	3,165	0	3,161	169	0	1				
	Corporates	8,962	98	7,406	3,569	1	13	11,415	77	9,873	3,808	0	15				
	Corporates - Of Which: Specialised Lending	985	38	935	141	1	0	823	33	779	108	0	0				
	Corporates - Of Which: SME	25	0	33	36	0	1	65	2	60	67	0	4				
	Retail	1,897	852	1,896	313	259	2	1,875	873	1,875	302	265	3				
	Retail - Secured on real estate property	834	797	833	246	242	0	892	851	891	265	259	0				
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	1	1	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	833	797	832	246	242	0	891	850	890	264	259	0				
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0				
	Retail - Other Retail	1,063	55	1,063	67	17	2	983	22	983	37	6	3				
	Retail - Other Retail - Of Which: SME	34	23	34	18	7	0	29	20	29	14	6	0				
	Retail - Other Retail - Of Which: non-SME	1,029	33	1,028	48	10	1	953	1	953	23	0	2				
	Equity	261	0	261	945	0	0	311	0	311	1,079	0	0				
Securitisation																	
Other non credit-obligation assets																	
IRB Total																	

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions					
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SWITZERLAND	Central banks and central governments	1,135	0	1,227	0	0	0	1,368	0	1,428	0	0	0
	Institutions	1,377	1	1,019	51	0	0	1,211	1	806	31	0	0
	Corporates	6,238	8	3,959	1,452	0	76	7,865	8	4,805	1,806	0	84
	Corporates - Of Which: Specialised Lending	1,720	0	1,303	299	0	0	2,643	0	1,388	362	0	1
	Corporates - Of Which: SME	18	0	16	12	0	0	41	0	27	25	0	1
	Retail	1,768	39	1,768	168	11	6	1,817	39	1,816	169	11	7
	Retail - Secured on real estate property	676	26	676	105	8	2	695	27	694	105	8	2
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	674	26	674	105	8	2	694	27	693	104	8	2
	Retail - Qualifying Revolving	9	0	7	3	0	0	9	0	7	3	0	0
	Retail - Other Retail	1,083	13	1,085	60	3	4	1,113	12	1,115	61	3	5
	Retail - Other Retail - Of Which: SME	23	0	24	3	0	0	23	0	25	3	0	0
	Retail - Other Retail - Of Which: non-SME	1,060	13	1,060	56	3	4	1,090	12	1,090	57	3	5
	Equity	14	0	14	56	0	4	18	0	18	69	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions					
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	688	0	696	0	0	0	656	0	663	0	0	0
	Institutions	4,330	0	4,042	591	0	0	3,895	0	3,620	544	0	1
	Corporates	6,860	255	5,671	2,511	70	1	7,574	258	6,288	2,920	7	95
	Corporates - Of Which: Specialised Lending	1,251	21	983	224	0	0	1,328	22	1,118	236	0	0
	Corporates - Of Which: SME	17	0	13	12	0	1	4	0	0	0	0	1
	Retail	61	1	60	6	0	0	56	1	56	6	0	0
	Retail - Secured on real estate property	32	1	32	4	0	0	30	1	30	4	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	31	1	31	4	0	0	29	1	29	4	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	1	1	0	0
	Retail - Other Retail	27	0	27	1	0	0	25	0	25	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	27	0	27	1	0	0	24	0	24	1	0	0
	Equity	22	0	22	63	0	0	17	0	17	50	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions					
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SPAIN	Central banks and central governments	1,448	0	1,573	336	0	0	883	0	1,024	180	0	0
	Institutions	877	0	1,090	267	0	0	975	0	1,151	319	0	0
	Corporates	5,064	274	3,442	2,172	0	127	5,506	153	3,804	2,286	0	132
	Corporates - Of Which: Specialised Lending	1,148	9	1,136	303	0	1	1,274	13	1,258	316	0	12
	Corporates - Of Which: SME	26	18	26	7	0	0	10	0	10	7	0	0
	Retail	465	3	465	33	1	0	538	15	538	62	3	0
	Retail - Secured on real estate property	60	2	60	8	1	0	61	2	61	7	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	60	2	60	8	1	0	60	2	60	7	1	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail	403	1	403	24	0	0	476	14	476	54	2	0
	Retail - Other Retail - Of Which: SME	28	0	28	1	0	0	26	13	26	2	2	0
	Retail - Other Retail - Of Which: non-SME	374	1	374	24	0	0	450	1	450	52	0	0
	Equity	22	0	22	79	0	0	9	0	9	35	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Cr dit Agricole

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	119,496.4	40,587.2	78,909.3	14,835.6	1,670.1	13,165.6	11.6	0.0	11.6	45,075.6	0.0	45,075.6	38,917.1	38,917.1	0.0	20,656.5	0.0	20,656.5
Austria	482.2	0.0	482.2															
Belgium	4,379.4	1.7	4,377.7															
Bulgaria	0.0	0.0	0.0															
Croatia	0.5	0.0	0.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	273.2	0.0	273.2															
Estonia	0.0	0.0	0.0															
Finland	687.2	0.0	687.2															
France	74,372.1	35,498.0	38,874.1															
Germany	5,589.6	36.1	5,553.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	159.4	0.0	159.4															
Italy	10,040.5	369.5	9,671.0															
Latvia	0.2	0.0	0.2															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,655.1	0.0	1,655.1															
Malta	0.0	0.0	0.0															
Netherlands	920.4	10.6	909.8															
Poland	761.1	0.3	760.8															
Portugal	194.5	0.0	194.4															
Romania	2.4	0.0	2.4															
Slovakia	12.4	0.0	12.4															
Slovenia	36.5	0.0	36.5															
Spain	2,229.4	232.7	1,996.7															
Sweden	814.9	0.0	814.9															
United Kingdom	1,676.3	1,670.1	6.2															
Iceland	0.1	0.0	0.1															
Liechtenstein	0.0	0.0	0.0															
Norway	449.8	0.0	449.8															
Switzerland	147.1	0.0	147.1															
Australia	23.2	0.0	23.2															
Canada	1,052.3	0.0	1,052.3															
China	117.4	45.6	71.8															
Hong Kong	1,706.8	0.0	1,706.8															
Japan	4,398.2	258.5	4,139.7															
U.S.	2,180.9	0.0	2,180.9															
Other advanced economies non EEA	1,914.5	308.3	1,606.2															
Other Central and eastern Europe countries non EEA	94.1	93.5	0.6															
Middle East	758.1	753.2	4.9															
Latin America and the Caribbean	375.3	286.9	88.4															
Africa	1,259.9	588.8	671.1															
Others	731.5	433.4	298.2															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Grande Crédit Agricole

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region																
[0 - 3M]	Finland	43	43	0	0	0	43	6	240	8	162	0	0	0	0		
[3M - 1Y]		76	76	0	0	76	0	1	100	0	0	0	0	0	0		
[1Y - 2Y]		1	1	0	0	1	0	23	0	393	0	0	0	0	0		
[2Y - 3Y]		3	3	0	0	3	0	0	57	897	17	514	0	0	0		
[3Y - 5Y]		118	103	48	0	21	49	49	685	101	2,394	0	0	0	0		
[5Y - 10Y]		465	465	15	0	353	96	188	2,362	142	2,530	0	0	0	0		
[10Y - more]	43	13	43	0	0	0	5	535	2	163	0	0	0	0			
Total		749	701	111	0	450	187	333	5,211	270	5,783	0	0	0	40		
[0 - 3M]	France	2,678	2,668	70	0	896	2,002	22	2,709	337	8,252	410	0	0	0		
[3M - 1Y]		3,649	3,449	200	0	724	2,715	8	310	106	3,376	3,463	0	0	0		
[1Y - 2Y]		15,677	15,472	221	0	2,275	13,182	11	664	6	1,167	0	0	0	0		
[2Y - 3Y]		5,267	4,977	390	0	1,529	3,348	23	329	9	171	159	0	0	0		
[3Y - 5Y]		9,799	9,698	102	0	1,195	8,502	67	745	106	707	330	0	0	0		
[5Y - 10Y]		27,602	26,328	1,274	0	3,136	23,192	413	4,756	95	1,746	398	21	0	0		
[10Y - more]	10,177	9,439	738	0	177	9,033	175	11,471	187	7,536	914	0	0	0			
Total		75,045	72,071	2,994	0	9,853	61,973	2,309	20,582	841	16,793	4,861	21	0	9,710		
[0 - 3M]	Germany	280	277	3	0	142	136	47	1,406	38	3,736	0	0	0	0		
[3M - 1Y]		1,292	1,152	140	0	696	456	42	1,472	122	3,408	0	0	0	0		
[1Y - 2Y]		2,228	1,598	772	0	1,138	317	31	776	61	1,210	0	0	0	0		
[2Y - 3Y]		880	778	102	0	402	376	70	1,221	41	1,188	0	0	0	0		
[3Y - 5Y]		1,319	1,050	469	0	381	669	70	1,030	62	913	0	0	0	0		
[5Y - 10Y]		1,631	859	775	0	45	811	82	1,046	75	934	0	0	0	0		
[10Y - more]	324	0	144	0	0	180	444	7,138	537	1,477	0	0	0	0			
Total		8,155	5,894	2,406	0	2,803	2,946	787	9,108	935	12,816	0	0	0	38		
[0 - 3M]	Croatia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	0	0	0	0	0	1	0	0	0	0	0	0	0		
[1Y - 2Y]		1	0	0	0	0	0	0	0	1	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2	2	0	0	0	2	0	0	0	0	0	0	0	2		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	81	452	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	136	920	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	5	4	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	5	217	1,376	0	0	0	39		
[0 - 3M]	Ireland	0	0	0	0	0	0	2	215	0	34	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	19	0	19	317	0	0	0	0		
[1Y - 2Y]		3	2	1	0	0	2	72	465	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	20	443	0	0	0	0	0	0		
[3Y - 5Y]		3	0	3	0	0	13	292	0	0	0	0	0	0	0		
[5Y - 10Y]		2	2	2	0	0	12	414	0	0	0	0	0	0	0		
[10Y - more]	1	1	1	0	0	1	891	1,650	0	0	0	0	0	0			
Total		10	6	8	0	0	2	1,010	3,479	19	351	0	0	0	13		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Grande Crédit Agricole

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
I 0 - 3M f	Italy	845	818	667	0	105	73	0	171	0	0	4	0			
I 3M - 1Y f		972	332	682	0	185	104	0	17	0	203	5	0			
I 1Y - 2Y f		999	890	586	0	245	69	0	4	0	2	0	0			
I 2Y - 3Y f		1,807	1,871	26	0	99	1,772	0	1	7	239	1	0			
I 3Y - 5Y f		1,875	1,806	232	0	866	777	3	166	53	298	0	0			
I 5Y - 10Y f		4,533	4,450	195	0	1,849	2,589	5	244	11	369	0	0			
I 10Y - more	485	394	91	0	0	394	1	66	0	16	0	0				
Total		11,706	10,561	2,480	0	3,449	5,777	14	669	71	1,111	27	0			2,333
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			0
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			0
I 0 - 3M f	Luxembourg	362	362	0	0	0	362	0	0	0	0	0	0			
I 3M - 1Y f		1,098	1,098	0	0	878	220	0	0	0	0	0	0			
I 1Y - 2Y f		853	853	5	0	233	615	0	0	0	0	0	0			
I 2Y - 3Y f		650	650	0	0	101	549	0	0	0	128	0	0			
I 3Y - 5Y f		639	639	0	0	167	472	6	286	1	367	0	0			
I 5Y - 10Y f		855	855	0	0	63	792	13	480	2	365	0	0			
I 10Y - more	97	97	0	0	97	97	38	1,250	0	0	0	0				
Total		4,554	4,554	5	0	1,443	3,106	58	1,956	4	760	0	0			906
I 0 - 3M f	Malta	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		0	0	0	0	0	0	0	0	0	0	0	0			0
I 0 - 3M f	Netherlands	422	421	0	0	416	5	0	0	24	500	0	0			
I 3M - 1Y f		6	6	2	0	0	3	0	0	11	445	0	0			
I 1Y - 2Y f		3	3	3	0	0	0	0	21	34	471	0	0			
I 2Y - 3Y f		1	1	1	0	0	0	0	3	18	222	0	0			
I 3Y - 5Y f		50	48	9	0	3	38	0	3	139	1,125	0	0			
I 5Y - 10Y f		82	54	8	0	5	49	0	2	49	17	0	0			
I 10Y - more	88	71	17	0	71	224	0	0	0	474	0	0				
Total		632	605	41	0	424	167	4	44	455	3,255	0	0			9
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		241	241	0	0	241	0	0	0	0	0	0	0			
I 1Y - 2Y f		254	254	0	0	253	0	0	0	0	0	0	0			
I 2Y - 3Y f		232	232	0	0	232	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	3	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	3	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		727	727	0	0	726	1	0	6	0	0	0	0			136

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Grøupe Credit Agricole

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
	Portugal	1	0	1	0	0	0	0	0	1	49	2	87	0	0	0	0
		8	8	8	0	0	0	0	0	1	33	13	229	0	0	0	0
		6	6	6	0	0	0	0	0	0	0	0	4	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	84	0	0	462	0
		0	0	0	0	0	0	0	0	0	3	0	35	0	0	253	0
		3	3	3	0	0	0	0	0	3	0	0	35	0	0	374	0
		13	4	13	0	0	0	0	0	0	2	0	0	0	0	0	0
		31	18	31	0	0	0	0	0	3	87	170	1,409	0	0	0	22
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
		8	5	8	0	0	0	0	0	0	0	0	0	0	0	0	0
		29	26	29	10	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0
	Spain	918	883	180	736	2	736	2	5	320	5	1,184	0	0	0	0	0
		246	198	48	178	20	14	14	14	114	14	239	1	0	0	0	0
		301	360	41	149	112	17	0	0	486	0	0	0	0	0	0	0
		100	50	49	20	50	20	237	149	1,450	0	0	0	0	0	0	0
		85	74	10	74	0	0	0	0	214	14	0	0	0	0	0	0
		462	238	234	78	150	17	100	1	25	25	0	0	0	0	0	0
		84	3	83	0	2	0	0	0	0	30	0	0	0	0	0	0
		2,196	1,696	646	0	1,140	410	105	1,471	171	2,942	1	0	0	0	198	0
	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		291	291	2	147	32	142	32	835	11	390	0	0	0	0	0	0
		212	212	2	128	82	5	575	5	132	0	0	0	0	0	0	0
		112	112	69	69	43	3	74	2	13	0	0	0	0	0	0	0
		57	56	1	22	34	0	170	0	0	0	0	0	0	0	0	0
		13	13	0	0	12	2	100	2	26	0	0	0	0	0	0	0
		0	0	0	0	0	0	5	28	62	0	0	0	0	0	0	0
		684	684	5	366	313	102	2,421	35	682	48	0	0	0	0	5	0
	United Kingdom	3,077	3,077	3,077	0	0	0	0	2	300	3	436	2	0	0	0	0
		74	74	0	74	0	0	1	0	76	0	0	0	0	0	0	0
		105	105	0	0	0	0	105	7	398	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	11	451	57	0	0	0	0	0	0
		0	0	0	0	0	0	0	4	292	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3,255	3,255	3,077	0	74	105	24	1,441	4	579	2	0	0	0	17	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Grande Crédit Agricole

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount				
		On balance sheet						Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region																		
I 0 - 3M f	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 0 - 3M f	Norway	0	0	0	0	0	0	0	0	2	23	1	24	0	0	0	0		
I 3M - 1Y f		134	134	0	0	25	109	4	15	3	15	3	22	0	0	0	0		
I 1Y - 2Y f		129	129	0	0	116	14	0	0	0	0	15	359	0	0	0	0		
I 2Y - 3Y f		13	13	0	0	0	13	5	43	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		40	40	0	0	21	18	0	4	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	383	383	0	0	18	365	14	96	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		700	700	0	0	180	519	27	31	18	405	0	0	0	0	0	0	0	
I 0 - 3M f	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	
I 0 - 3M f	Canada	486	486	372	0	114	0	0	0	3	440	22	421	0	0	0	0		
I 3M - 1Y f		282	282	282	0	282	30	2	257	3	205	3	205	0	0	0	0		
I 1Y - 2Y f		347	347	347	0	347	3	0	3	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		228	228	0	0	0	228	0	0	0	0	0	163	43	0	0	0	0	
I 3Y - 5Y f		38	38	0	0	21	17	3	214	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	451	451	0	0	21	430	0	114	64	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0		
Total		1,833	1,833	372	0	752	709	9	1,042	26	853	43	0	0	0	0	0	46	
I 0 - 3M f	Hong Kong	1,132	1,132	147	0	0	0	0	0	1	493	72	2,315	0	0	0	0		
I 3M - 1Y f		91	0	91	0	0	0	0	0	42	2	38	0	0	0	0	0		
I 1Y - 2Y f		33	33	33	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		69	69	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f	94	94	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more	39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1,452	1,101	473	0	0	985	1	535	74	2,853	0	0	0	0	0	0	2	
I 0 - 3M f	Japan	2,743	2,743	2	0	85	2,653	4	72	8	453	0	0	0	0	0	0		
I 3M - 1Y f		2,042	2,042	2	0	236	1,805	63	504	51	51	0	0	0	0	0	0		
I 1Y - 2Y f		111	111	8	0	103	0	0	0	0	77	0	0	0	0	0	0		
I 2Y - 3Y f		199	183	39	0	88	2	4	124	88	132	0	0	0	0	0	0		
I 3Y - 5Y f		233	95	233	0	0	0	1	24	0	0	0	0	0	0	0	0		
I 5Y - 10Y f	580	108	471	0	108	0	108	5	151	20	189	0	0	0	0	0			
I 10Y - more	750	110	750	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		6,677	5,393	1,559	0	463	4,654	78	878	30	903	0	0	0	0	0	0	42	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Grande Crédit Agricole

As of 30/06/2018

(min EUR)		Direct exposures													Off-balance sheet exposures		Risk weighted exposure amount		
		On balance sheet							Derivatives				Off-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets							Derivatives with positive fair value				Derivatives with negative fair value					Off-balance sheet exposures	
																		Nominal	Provisions
Residual Maturity	Country / Region	Total carrying amount of non-derivative financial assets (net of short positions)							Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost												
	U.S.	I 0 - 3M f	112	6	106	0	6	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	909	761	387	0	522	2	378	1	99	0	0	0	0	0			
		I 1Y - 2Y f	708	58	650	0	58	0	65	23	0	0	0	0	0	0			
		I 2Y - 3Y f	561	391	170	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	481	31	450	0	0	0	43	0	0	0	0	0	0	0			
		I 5Y - 10Y f	596	0	596	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	688	538	688	0	0	0	0	0	0	0	0	0	0	0				
	Total	4,055	1,674	3,298	0	176	581	4	485	1	122	0	0	0	147				
	China	I 0 - 3M f	121	0	0	0	66	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	55	0	118	1	13	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	3	197	4	373	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	2	321	2	177	0	0	0	0			
		I 3Y - 5Y f	2	2	0	0	0	0	0	18	1	78	0	0	0	0			
		I 5Y - 10Y f	9	9	0	0	0	0	0	9	0	13	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	131	131	11	0	66	55	4	662	8	655	2	0	0	9				
	Switzerland	I 0 - 3M f	0	0	0	0	0	0	12	337	2	98	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	13	700	2	303	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	44	44	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	45	45	0	0	44	1	24	1,036	4	400	0	0	0	22				
	Other advanced economies non EEA	I 0 - 3M f	509	330	0	0	179	31	894	7	301	0	0	0	0				
		I 3M - 1Y f	767	361	15	0	390	37	756	3	669	1	0	0	0				
		I 1Y - 2Y f	173	173	0	0	16	0	481	4	245	0	0	0	0				
		I 2Y - 3Y f	25	25	0	0	0	0	720	8	307	0	0	0	0				
		I 3Y - 5Y f	69	0	0	0	0	0	440	7	322	0	0	0	0				
		I 5Y - 10Y f	41	37	41	0	9	0	148	3	99	0	0	0	0				
	I 10Y - more	52	9	0	0	0	0	95	0	0	0	0	0	0					
	Total	1,538	1,520	1,051	0	569	139	3,535	33	1,944	1	0	0	47					
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	0	0	0	0	0	0	0	13	14	0	0	0	0				
		I 3M - 1Y f	11	11	0	0	11	0	9	9	12	0	0	0	0				
		I 1Y - 2Y f	12	12	0	0	0	0	9	0	7	0	0	0	0				
		I 2Y - 3Y f	113	113	0	0	113	1	20	1	10	6	0	0	0				
		I 3Y - 5Y f	13	13	13	0	1	0	9	0	1	0	0	0	0				
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0				
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Total	149	149	13	0	136	2	60	1	45	7	0	0	11					
	Middle East	I 0 - 3M f	0	0	0	0	0	0	0	0	5	0	0	0	0				
		I 3M - 1Y f	1	1	1	0	0	0	1	0	13	0	0	0	0				
		I 1Y - 2Y f	1	1	0	0	0	0	5	1	26	1	0	0	0				
		I 2Y - 3Y f	44	44	0	0	0	0	109	9	109	0	0	0	0				
		I 3Y - 5Y f	1,040	1,040	6	0	1,034	4	125	1	83	19	0	0	0				
		I 5Y - 10Y f	20	20	2	0	18	0	37	3	329	0	0	0	0				
	I 10Y - more	37	37	1	0	37	0	37	0	115	0	0	0	0					
	Total	1,143	1,143	10	0	1,133	5	157	12	240	467	0	0	124					
	Latin America and the Caribbean	I 0 - 3M f	0	0	0	0	0	0	0	73	0	0	0	0	0				
		I 3M - 1Y f	302	124	0	0	164	13	0	0	10	0	0	0	0				
		I 1Y - 2Y f	1	1	0	0	0	1	0	0	28	0	0	0	0				
		I 2Y - 3Y f	66	66	0	0	66	0	1	34	46	0	0	0	0				
		I 3Y - 5Y f	0	0	0	0	0	0	1	35	41	0	0	0	0				
		I 5Y - 10Y f	0	216	0	0	216	2	216	26	12	516	0	0	0				
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
	Total	585	585	124	0	164	296	4	196	4	136	516	0	46					

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets						Derivatives with positive fair value				Derivatives with negative fair value					Off-balance sheet exposures	
																	Nominal	Provisions
Residual Maturity	Country / Region	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
		68	68	0	0	50	18	0	3	0	1	4	0					
		99	99	0	0	79	19	0	21	0	27	2	0					
		54	54	0	0	35	19	0	0	0	33	0	0					
		141	141	0	0	12	129	0	1	0	2	2	0					
		446	446	0	0	59	387	0	9	1	11	164	0					
		120	120	0	0	120	0	0	3	0	2	54	0					
		4	4	0	0	0	3	0	0	0	0	36	0					
		932	932	1	0	355	577	0	37	2	42	295	0					
		530	530	63	0	33	434	28	7,485	119	8,769	0	0					
		263	263	0	0	77	186	18	3,049	159	8,721	1	0					
		255	255	0	0	152	102	25	2,076	3	672	2	0					
		74	74	0	0	0	73	12	994	1	328	0	0					
		120	120	2	0	0	118	0	4	0	19	76	0					
		192	192	0	0	0	192	1	23	0	14	206	0					
		0	0	0	0	0	0	0	0	0	0	0	0					
		1,433	1,433	65	0	263	1,105	84	13,632	282	18,523	285	0					
													325					
														191				

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Cr dit Agricole

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	135,558	498	608	237	8	239	0	139,366	0	80	56	61	9	0
Central banks	5,105	0	0	0	0	0	0	5,455	0	0	0	4	0	0
General governments	65,660	34	0	0	0	0	0	64,945	0	0	0	24	0	0
Credit institutions	34,149	42	19	7	0	9	0	36,309	0	11	7	23	7	0
Other financial corporations	19,881	372	360	59	7	5	0	21,104	0	67	47	4	0	0
Non-financial corporations	10,763	51	229	172	1	225	0	11,553	0	3	3	6	3	0
Loans and advances (including at amortised cost and fair value)	961,548	5,699	28,380	26,092	5,359	15,286	7,597	996,589	2,614	26,862	25,148	5,855	15,598	6,006
Central banks	69,728	0	10	2	0	2	0	68,030	0	2	2	6	2	0
General governments	39,005	63	239	123	49	39	68	38,904	152	133	120	46	42	54
Credit institutions	63,294	182	417	413	13	388	5	70,393	0	411	411	70	388	2
Other financial corporations	24,267	78	967	938	245	743	59	23,587	13	893	880	234	738	54
Non-financial corporations	304,981	3,445	15,170	14,089	3,355	7,938	4,065	320,994	1,491	14,143	13,290	3,155	8,161	2,954
of which: small and medium-sized enterprises at amortised cost	138,658	482	8,661	7,576	2,029	4,955	2,658	141,435	436	8,096	7,674	2,013	5,151	388
Households	460,273	1,931	11,578	10,528	1,696	6,176	3,399	474,681	958	11,280	10,445	2,344	6,267	2,942
DEBT INSTRUMENTS other than HFT	1,097,106	6,198	28,988	26,329	5,367	15,525	7,597	1,135,956	2,614	26,941	25,205	5,916	15,608	6,006
OFF-BALANCE SHEET EXPOSURES	501,254		1,907	1,659	183	444	133	539,614		3,780	3,432	599	564	123

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

Groupe Cr dit Agricole

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	1	1	0	0	0	12	1	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	1	0	0	0	1	1	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	11	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,276	8,522	3,992	3,564	6,391	13,382	7,853	3,797	3,419	5,220
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	57	8	12	2	5	49	11	6	4	5
Credit institutions	51	51	26	26	0	50	50	25	25	0
Other financial corporations	120	102	38	36	31	230	201	116	113	23
Non-financial corporations	9,685	5,519	2,631	2,263	4,662	8,635	4,821	2,390	2,110	3,569
of which: small and medium-sized enterprises at amortised cost	3,715	2,452	915	854	2,084	3,588	2,183	1,023	934	1,132
Households	4,362	2,842	1,285	1,236	1,692	4,418	2,771	1,260	1,168	1,624
DEBT INSTRUMENTS other than HFT	14,277	8,523	3,993	3,565	6,391	13,394	7,854	3,797	3,420	5,220
Loan commitments given	695	177	32	5	111	527	157	32	16	91

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

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