



2020 EU-wide Transparency Exercise

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

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

2020 EU-wide Transparency Exercise

Key Metrics

Groupe Crédit Agricole

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	88,466	93,168	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	88,466	91,554	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	93,753	98,333	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	93,753	96,719	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	108,472	113,545	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	108,472	111,931	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	571,990	573,367	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	571,990	572,857	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.47%	16.25%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.47%	15.98%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.39%	17.15%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.39%	16.88%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.96%	19.80%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.96%	19.54%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,774,481	1,827,704	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.28%	5.38%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2020 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	93,753	98,333	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	92,112	95,116	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,774,481	1,827,704	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,774,690	1,826,299	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	5.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	5.2%	C 47.00 (r330,c010)	

2020 EU-wide Transparency Exercise

Capital

Groupe Cr dit Agricole

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	108,472	113,545	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	88,466	93,168	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,409	22,546	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	1,962	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	2,148	2,654	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	84,132	84,056	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,397	3,466	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3,349	-2,540	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19,352	-19,792	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-145	-162	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-397	-415	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-9	-45	C 01.00 (r390,c010)	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,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) 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,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	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,c010)	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,c010)	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,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-368	-176	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	1,614	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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	1,614	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,287	5,165	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,549	3,480	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-111	-127	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	1,850	1,811	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	93,753	98,333	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,718	15,212	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	16,763	17,251	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	-2,236	-2,216	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	191	178	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	571,990	573,367	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.47%	16.25%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.39%	17.15%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.96%	19.80%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	88,466	91,554	[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)	15.47%	15.97%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	1,614	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	510	C 05.01 (r440,c040)	

(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

2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe Crédit Agricole

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	466,460	469,831	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	140,570	135,702	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	91,680	97,125	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	162,808	162,845	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	71,402	74,158	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	20,194	17,536	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,239	5,755	C 02.00 (R640, c010)
Settlement risk	167	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	11,297	9,795	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	12,507	13,790	C 02.00 (R520, c010)
Of which the standardised approach	5,013	4,926	C 02.00 (R530, c010)
Of which IMA	7,493	8,864	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	81	65	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	56,127	56,660	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	11,194	11,577	C 02.00 (R610, c010)
Of which advanced measurement approach	44,933	45,084	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	571,990	573,367	

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

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

2020 EU-wide Transparency Exercise

P&L

Groupe Crédit Agricole

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	7,390	14,547
Of which debt securities income	595	1,194
Of which loans and advances income	5,964	11,493
Interest expenses	3,842	7,312
(Of which deposits expenses)	1,844	3,445
(Of which debt securities issued expenses)	979	2,440
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	77
Net Fee and commission income	3,752	7,081
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	13	95
Gains or (-) losses on financial assets and liabilities held for trading, net	-632	1,019
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1,217	72
Gains or (-) losses from hedge accounting, net	4	-34
Exchange differences [gain or (-) loss], net	-14	68
Net other operating income /(expenses)	170	365
TOTAL OPERATING INCOME, NET	8,080	15,979
(Administrative expenses)	5,379	9,443
(Cash contributions to resolution funds and deposit guarantee schemes)		576
(Depreciation)	482	982
Modification gains or (-) losses, net	-28	-35
(Provisions or (-) reversal of provisions)	368	170
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	-23	34
(Other provisions)	391	136
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(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)	639	2,134
(Financial assets at fair value through other comprehensive income)	4	18
(Financial assets at amortised cost)	635	2,117
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	23
(of which Goodwill)	0	3
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	268	630
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	1,447	3,245
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,026	2,630
Profit or (-) loss after tax from discontinued operations	0	-1
PROFIT OR (-) LOSS FOR THE YEAR	1,026	2,629
Of which attributable to owners of the parent	887	2,383

⁽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."

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	157,719				168,729				IAS 1.54 (i)	
Financial assets held for trading	277,812	34,137	235,904	7,770	262,122	29,181	225,579	7,361	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	18,426	7,771	9,137	1,519	20,526	10,094	8,950	1,483	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	96	23	73	0	70	1	69	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	50,410	38,785	9,462	2,163	52,072	40,672	9,227	2,173	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	1,119,934				1,183,122				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	22,320	18	22,300	1	23,884	19	23,864	0	IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	13,471				14,421				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	103,640				101,111					
TOTAL ASSETS	1,763,828				1,826,057				IAS 1.9(a), IG 6	

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

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	45,913	841	5	-24	-6	-5	47,680	664	6	-36	-6	-6	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	93,155	266	81	-39	-12	-18	108,580	387	92	-67	-5	-26	Annex V. Part 1.31, 44(b)
	Loans and advances	956,224	66,235	23,864	-1,894	-3,719	-14,208	1,002,254	68,105	24,518	-2,328	-3,912	-14,476	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	241,288	233,996	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	35,436	37,014	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,262,610	1,337,077	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	23,333	24,726	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	10,800	11,457	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,404	7,149	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,937	3,446	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	58,533	48,849	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	483	488	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,643,823	1,704,203	IAS 1.9(b);IG 6
TOTAL EQUITY	120,004	121,854	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,763,828	1,826,057	IAS 1.IG6

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		158,828	145,505	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,461	2,055	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	32,412	28,863	Annex V.Part 1.31
Deposits	Central banks	102,331	141,314	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,455	3,856	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	23,602	24,016	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,967	3,712	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	46,982	52,826	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,022	7,754	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	136,147	130,172	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	105,340	102,122	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	285,348	321,021	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	150,812	171,752	ECB/2013/33 Annex 2.Part 2.9.1
	Households	526,562	544,094	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	378,477	397,852	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		248,994	241,098	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		20,993	20,699	Annex V.Part 1.37
Other financial liabilities		0	1,850	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,562,667	1,632,814	

2020 EU-wide Transparency Exercise

Market Risk
Groupe Cr dit Agricole

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	678	592	167	78	283	81						297	50	263	49							
Of which: General risk	373	315	167	78	283	81						297	50	263	49							
Of which: Specific risk	304	277	0	0	0	0						0	0	0	0							
Equities	0	0	23	7	37	11						25	5	35	7							
Of which: General risk	0	0	23	7	37	11						25	5	35	7							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	4,160	4,219	35	12	148	25						39	16	120	32							
Commodities risk	3	4	5	2	15	3						11	1	11	1							
Total	4,841	4,815	164	70	297	73	139	118	0	0	0	7,493	279	44	284	53	147	81	0	0	0	8,864

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
Consolidated data	Central governments or central banks	52,752	52,638	6,341		76,378	76,322	6,168	
	Regional governments or local authorities	958	1,079	141		953	1,074	141	
	Public sector entities	2,922	3,037	174		3,898	4,017	231	
	Multilateral Development Banks	327	366	26		354	402	17	
	International Organisations	1,178	1,177	0		1,153	1,152	0	
	Institutions	49,926	61,782	9,441		47,340	57,136	8,393	
	Corporates	118,498	80,991	70,641		114,626	80,504	67,263	
	of which: SME	27,405	23,692	22,137		27,649	23,721	18,875	
	Retail	31,087	26,193	17,809		31,058	26,048	17,699	
	of which: SME	12,551	10,281	5,875		12,455	10,272	5,867	
	Secured by mortgages on immovable property	12,708	12,344	5,394		12,650	12,188	5,291	
	of which: SME	1,596	1,566	710		1,621	1,589	693	
	Exposures in default	5,159	1,912	2,302	2,871	5,179	2,097	2,526	2,753
	Items associated with particularly high risk	2,680	2,217	3,326		2,602	2,145	3,218	
	Covered bonds	1,118	1,118	199		1,101	1,100	197	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	37,596	25,000	8,255		37,548	25,186	8,256		
Equity	1,163	1,163	1,384		1,293	1,293	1,621		
Other exposures	24,862	24,713	19,497		24,194	24,042	18,872		
Standardised Total ²	342,935	295,631	144,928	4,032	360,326	314,706	139,891	3,686	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	20,229	20,228	1,855		38,765	38,804	1,955	
	Regional governments or local authorities	402	572	114		421	567	113	
	Public sector entities	1,286	1,394	87		1,509	1,622	139	
	Multilateral Development Banks	44	44	4		24	24	1	
	International Organisations	63	63	0		52	52	0	
	Institutions	15,486	30,115	3,172		14,723	27,356	2,801	
	Corporates	73,915	40,894	36,635		71,423	41,197	34,789	
	of which: SME	14,151	11,576	11,229		14,462	11,741	9,191	
	Retail	9,079	6,014	3,908		8,947	5,931	3,851	
	of which: SME	4,775	3,378	1,931		4,648	3,331	1,901	
	Secured by mortgages on immovable property	1,874	1,599	879		1,891	1,619	860	
	of which: SME	326	314	156		360	348	150	
	Exposures in default	1,816	691	818	794	1,742	832	975	1,034
	Items associated with particularly high risk	2,014	1,614	2,421		1,958	1,567	2,350	
	Covered bonds	172	172	70		156	155	68	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	30,954	20,605	6,795		31,065	21,125	6,833		
Equity	882	882	1,042		906	906	1,063		
Other exposures	18,612	18,476	14,105		17,913	17,774	13,463		
Standardised Total ²				1,309				1,859	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	15,762	15,749	2,176		19,186	19,175	2,066	
	Regional governments or local authorities	135	130	26		130	124	26	
	Public sector entities	121	120	81		122	124	84	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,611	3,701	2,971		5,106	3,422	1,884	
	Corporates	20,593	19,187	16,270		20,169	18,882	15,997	
	of which: SME	8,759	8,287	7,307		8,807	8,349	6,266	
	Retail	9,250	8,779	6,147		9,406	8,750	6,125	
	of which: SME	2,577	2,450	1,399		2,619	2,446	1,397	
	Secured by mortgages on immovable property	3,061	3,044	1,174		3,028	3,002	1,156	
	of which: SME	978	974	407		962	956	397	
	Exposures in default	1,833	761	926	1,056	1,777	707	851	1,054
	Items associated with particularly high risk	666	602	903		643	578	867	
	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)	3,558	2,949	712		3,640	3,024	850		
Equity	21	21	38		20	20	37		
Other exposures	3,482	3,470	3,165		3,248	3,236	2,964		
Standardised Total ²				1,448				1,480	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	134	134	168		135	135	159	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	230	230	0		179	179	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,642	2,637	331		1,966	1,958	202	
	Corporates	853	654	619		930	630	585	
	of which: SME	99	96	97		121	117	117	
	Retail	23	9	6		6	10	6	
	of which: SME	20	6	4		7	4	4	
	Secured by mortgages on immovable property	86	86	43		26	25	12	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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)	26	25	5		25	25	3		
Equity	3	3	3		3	3	3		
Other exposures	246	246	221		714	714	659		
Standardised Total ²				1				1	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
JAPAN	Central governments or central banks	507	507	29		422	422	34	
	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	2,229	2,226	170		1,603	1,600	74	
	Corporates	40	39	36		46	46	45	
	of which: SME	0	0	0		0	0	0	
	Retail	5	1	0		7	1	1	
	of which: SME	5	1	0		7	1	1	
	Secured by mortgages on immovable property	5	4	2		5	4	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,139	228	1		941	188	0		
Equity	3	3	5		3	3	5		
Other exposures	20	20	20		19	19	19		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	11	11	25		22	22	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	34	34	0		33	33	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,417	12,253	542		12,714	12,499	515	
	Corporates	729	532	527		805	687	681	
	of which: SME	178	135	130		163	116	111	
	Retail	849	809	597		775	742	548	
	of which: SME	83	53	31		70	47	27	
	Secured by mortgages on immovable property	23	20	9		23	21	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	9	11	3	14	10	13	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	30	30	30		30	30	30		
Other exposures	105	105	105		74	74	74		
Standardised Total ²				4				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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	1,596	1,596	25		1,169	1,169	23	
	Regional governments or local authorities	2	2	0		11	11	2	
	Public sector entities	762	761	0		755	755	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,428	3,392	690		3,533	3,234	641	
	Corporates	1,939	1,674	1,550		1,841	1,588	1,480	
	of which: SME	862	598	703		805	725	629	
	Retail	2,201	2,017	1,334		2,148	1,987	1,317	
	of which: SME	1,185	1,002	573		1,132	973	556	
	Secured by mortgages on immovable property	295	295	142		286	286	139	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	24	30	9	31	22	28	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	43	43	4		43	43	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	138	29	2		90	20	2		
Equity	2	2	2		2	2	2		
Other exposures	97	97	97		70	70	70		
Standardised Total ²				16				18	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
LUXEMBOURG	Central governments or central banks	3,373	3,373	6		6,512	6,512	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	263	302	0		262	309	0	
	International Organisations	1,115	1,114	0		1,101	1,100	0	
	Institutions	371	349	71		376	293	59	
	Corporates	3,600	2,199	1,945		2,786	1,866	1,645	
	of which: SME	415	406	405		307	305	304	
	Retail	12	7	4		7	4	2	
	of which: SME	12	7	4		7	4	2	
	Secured by mortgages on immovable property	22	22	11		22	22	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	2	3	8	8	2	3	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		26	26	3	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,463	1,071	665		1,460	698	479		
Equity	13	13	24		9	9	15		
Other exposures	104	104	103		97	97	97		
Standardised Total ²				11				11	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
NETHERLANDS	Central governments or central banks	2,576	2,576	24		1,873	1,873	23	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,267	1,190	303		1,001	908	248	
	Corporates	582	534	523		893	842	830	
	of which: SME	215	192	181		288	263	255	
	Retail	1,491	1,348	970		1,340	1,290	927	
	of which: SME	251	229	131		249	224	128	
	Secured by mortgages on immovable property	3	3	2		3	3	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	123	37	38	86	122	38	39	84
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	55	55	6		55	55	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3	3	2		6	6	5		
Equity	68	68	68		67	67	67		
Other exposures	70	70	70		56	56	56		
Standardised Total²				111				106	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	4,008	4,007	13		3,251	3,250	15	
	Regional governments or local authorities	194	194	0		188	187	0	
	Public sector entities	485	485	3		1,295	1,296	5	
	Multilateral Development Banks	0	0	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,086	1,063	230		1,330	1,320	288	
	Corporates	2,162	2,433	2,073		2,106	2,215	1,933	
	of which: SME	628	557	525		662	564	533	
	Retail	802	691	447		845	726	467	
	of which: SME	496	396	226		536	430	246	
	Secured by mortgages on immovable property	986	985	497		974	973	445	
	of which: SME	149	149	82		151	150	77	
	Exposures in default	210	124	161	84	226	139	182	84
	Items associated with particularly high risk	1	1	1		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	0	0	0		0	0	1		
Other exposures	126	126	112		113	113	105		
Standardised Total²				85				89	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	735	735	12		784	784	13	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	299	298	63		435	436	98	
	Corporates	246	187	182		251	148	139	
	of which: SME	75	58	50		56	41	36	
	Retail	216	195	137		209	188	132	
	of which: SME	71	52	30		68	50	29	
	Secured by mortgages on immovable property	3,806	3,671	1,607		3,820	3,696	1,617	
	of which: SME	17	17	7		18	18	8	
	Exposures in default	44	37	53	4	53	46	68	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	10		9	9	11		
Other exposures	524	524	333		525	525	319		
Standardised Total²				4				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.

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Crédit Agricole

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		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					
Consolidated data	(in EUR, %)												
	Central banks and central governments	258,796	118	266,896	2,422	1	60	251,692	110	303,992	2,674	0	69
	Institutions	113,274	431	114,537	17,724	5	449	119,146	428	119,702	18,807	1	463
	Corporates	401,110	7,043	317,075	142,609	213	5,646	421,521	7,637	331,336	144,698	531	6,260
	Corporates - Of Which: Specialised Lending	67,126	1,138	60,986	12,051	16	595	65,793	1,520	60,704	12,051	231	686
	Corporates - Of Which: SME	36,980	1,408	34,917	30,455	0	1,603	42,894	1,407	36,310	28,979	1	1,614
	Retail	636,747	12,118	635,969	107,065	2,553	10,751	649,946	12,131	648,522	106,559	2,542	10,832
	Retail - Secured on real estate property	403,946	4,607	403,938	46,871	538	3,263	406,409	4,658	406,401	45,141	941	3,271
	Retail - Secured on real estate property - Of Which: SME	22,607	792	22,607	6,229	167	739	22,910	779	22,911	6,341	165	758
	Retail - Secured on real estate property - Of Which: non-SME	381,340	3,815	381,331	40,642	371	2,524	383,499	3,879	383,490	39,000	776	2,513
	Retail - Qualifying Revolving	19,318	334	18,904	4,173	107	368	19,887	348	18,986	4,101	107	348
	Retail - Other Retail	213,483	7,117	215,067	50,054	1,508	7,124	221,651	7,125	222,135	57,318	1,494	7,193
Retail - Other Retail - Of Which: SME	99,203	4,032	100,762	23,765	798	4,182	100,948	4,046	109,027	31,714	799	4,247	
Retail - Other Retail - Of Which: non-SME	113,580	3,084	114,305	26,289	710	2,942	120,703	3,079	113,328	25,603	696	2,945	
Equity	18,073	0	18,073	71,402	0	18,073	0	18,073	0	18,073	74,156	0	0
Other non credit-obligation assets													
IRB Total ²			3,411,271							3,427,095			

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

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		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					
FRANCE	(in EUR, %)												
	Central banks and central governments	162,527	0	165,869	511	0	194,016	0	200,868	672	0	41	
	Institutions	67,716	17	70,084	9,982	0	74,604	28	76,077	10,922	0	78	
	Corporates	172,294	3,319	147,068	84,266	84	145,059	3,461	139,536	86,370	15	3,755	
	Corporates - Of Which: Specialised Lending	10,030	61	9,914	9,425	0	1,068	42,286	1,399	37,893	28,326	0	1,605
	Corporates - Of Which: SME	37,436	1,388	34,479	30,139	0	1,588	42,286	1,399	37,893	28,326	0	1,605
	Retail	386,402	9,863	405,022	30,129	2,267	3,025	393,637	9,966	405,635	79,492	1,794	8,123
	Retail - Secured on real estate property	383,292	4,226	255,232	33,430	693	3,082	387,536	4,223	255,336	31,949	696	3,080
	Retail - Secured on real estate property - Of Which: SME	20,518	619	20,517	5,909	113	645	20,833	611	20,832	5,700	113	700
	Retail - Secured on real estate property - Of Which: non-SME	362,773	3,607	234,715	27,621	580	2,399	366,723	3,612	234,503	26,229	583	2,380
	Retail - Qualifying Revolving	15,086	205	14,204	2,641	66	213	16,117	226	14,896	2,564	69	224
	Retail - Other Retail	181,483	5,433	180,796	43,401	1,008	5,729	189,563	5,511	191,209	45,027	1,020	5,818
Retail - Other Retail - Of Which: SME	84,224	3,133	84,795	27,519	525	3,576	103,112	3,161	103,665	29,446	526	3,619	
Retail - Other Retail - Of Which: non-SME	87,259	2,299	86,001	15,882	483	2,153	86,451	2,350	87,543	15,581	493	2,199	
Equity	17,654	0	17,652	66,327	0	2	18,435	0	18,435	66,947	0	1	
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					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		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					
ITALY	(in EUR, %)												
	Central banks and central governments	857	0	1,112	271	0	1,565	0	2,038	531	0	0	
	Institutions	658	0	1,336	476	0	808	0	1,274	478	0	0	
	Corporates	10,339	304	7,941	3,261	0	11,681	297	8,592	3,432	0	166	
	Corporates - Of Which: Specialised Lending	2,150	3	1,332	403	0	5	2,104	3	3,246	407	4	
	Corporates - Of Which: SME	189	1	66	33	0	144	1	67	40	0	0	
	Retail	37,227	1,959	38,197	1,859	611	37,410	1,855	36,364	1,830	1,528	1,496	
	Retail - Secured on real estate property	18,330	369	18,318	2,592	115	13,333	362	18,491	2,692	113	146	
	Retail - Secured on real estate property - Of Which: SME	2,078	173	2,075	416	54	2,094	166	2,084	417	52	56	
	Retail - Secured on real estate property - Of Which: non-SME	16,252	196	16,243	2,176	62	11,239	196	16,427	2,276	61	89	
	Retail - Qualifying Revolving	3,648	129	2,824	1,525	41	154	3,728	121	2,845	1,511	38	
	Retail - Other Retail	15,229	1,461	15,055	1,421	655	1,246	15,179	1,373	14,528	9,002	1,023	
Retail - Other Retail - Of Which: SME	5,345	864	5,164	2,078	288	601	5,501	859	5,327	2,106	267		
Retail - Other Retail - Of Which: non-SME	9,884	597	9,891	1,343	367	9,678	514	9,201	7,096	756			
Equity	285	0	285	948	0	285	0	285	951	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		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					
UNITED STATES	(in EUR, %)												
	Central banks and central governments	22,337	0	22,800	3	0	8,566	0	9,074	0	0	3	
	Institutions	3,189	27	4,298	369	0	28	2,157	27	3,267	269	0	
	Corporates	53,026	663	30,339	12,590	92	465	54,400	796	38,625	12,031	131	
	Corporates - Of Which: Specialised Lending	8,412	70	7,035	1,673	11	32	8,265	69	6,941	1,515	40	
	Corporates - Of Which: SME	4	1	1	1	0	1	5	1	3	2	0	
	Retail	225	5	180	22	1	3	224	5	187	23	1	
	Retail - Secured on real estate property	164	4	117	12	0	2	173	3	125	13	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	163	4	116	11	0	2	172	3	124	13	0	
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	
	Retail - Other Retail	60	2	60	10	0	1	59	2	59	10	0	
Retail - Other Retail - Of Which: SME	2	1	2	0	0	2	1	2	0	0	0		
Retail - Other Retail - Of Which: non-SME	58	0	58	10	0	1	58	0	58	10	0		
Equity	31	0	31	125	0	0	29	0	29	107	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach					IRB Approach						
		As of 31/03/2020					As of 30/06/2020						
		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					
JAPAN	(in EUR, %)												
	Central banks and central governments	24,987	0	25,130	47	0	36,948	0	37,074	46	0	0	
	Institutions	1,857	0	1,796	249	0	1,601	0	1,618	197	0	1	
	Corporates	8,160	0	7,900	1,540	0	10	7,961	76	6,235	1,234	45	
	Corporates - Of Which: Specialised Lending	2,664	0	2,655	169	0	7	2,677	63	2,684	228	38	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	196	0	191	1	0	0	191	0	187	1	0	
	Retail - Secured on real estate property	12	0	7	0	0	0	11	0	7	1	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	12	0	7	0	0	0	11	0	7	1	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	184	0	184	1	0	0	180	0	180	1	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	184	0	184	1	0	0	180	0	180	1	0		
Equity	6	0	6	21	0	6	0	6	21	0	0		
Other non credit-obligation assets													
IRB Total													

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	2,222	0	3,742	5	3,803	0	5,202	5
Institutions	5,840	0	6,280	860	4,699	0	4,990	774
Corporates	17,620	120	15,941	5,192	17,899	108	16,801	4,660
Corporates - Of Which: Specialised Lending	6,019	0	7,492	1,213	18	5,935	0	7,368
Corporates - Of Which: SME	4	0	4	0	4	0	4	0
Retail	711	22	655	67	11	687	22	631
Retail - Secured on real estate property	297	8	237	29	5	296	8	236
Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	1
Retail - Secured on real estate property - Of Which: non-SME	295	8	234	28	5	294	8	234
Retail - Other Retail	406	14	407	37	5	383	14	385
Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	404	14	405	35	5	381	14	382
Equity	55	0	55	196	0	53	0	190
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	6,906	0	7,270	17	7,748	0	8,110	16
Institutions	2,156	0	2,594	559	2,624	0	3,103	732
Corporates	12,134	97	10,875	3,007	13,460	248	12,138	3,246
Corporates - Of Which: Specialised Lending	1,319	0	2,034	174	0	1,228	0	1,857
Corporates - Of Which: SME	1	0	1	0	1	0	1	0
Retail	4,050	67	4,027	1,596	65	4,258	84	4,233
Retail - Secured on real estate property	72	2	59	0	77	0	52	0
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	1	0	1	0
Retail - Secured on real estate property - Of Which: non-SME	71	0	49	0	76	0	51	0
Retail - Other Retail	2	0	2	0	2	0	3	0
Retail - Other Retail - Of Which: SME	3,976	65	3,974	1,590	63	4,178	81	4,178
Retail - Other Retail - Of Which: non-SME	34	1	34	5	3	0	3	0
Equity	3,942	64	3,940	1,585	63	4,141	81	4,140
Other non credit-obligation assets	22	0	22	65	0	27	0	62
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	8,054	0	8,080	148	8,157	0	8,172	157
Institutions	3,340	0	3,940	777	2,600	0	2,601	212
Corporates	13,517	56	11,857	3,522	43	13,018	53	11,183
Corporates - Of Which: Specialised Lending	1,464	0	1,371	262	0	1,220	0	1,256
Corporates - Of Which: SME	41	5	40	41	0	38	2	36
Retail	996	10	132,152	10,913	7	938	10	134,307
Retail - Secured on real estate property	47	3	10,871	3,015	13	2	132,944	10,391
Retail - Secured on real estate property - Of Which: SME	1	1	2	1	1	1	3	1
Retail - Secured on real estate property - Of Which: non-SME	46	2	10,869	3,014	0	0	0	0
Retail - Other Retail	1	0	1	0	0	1	0	0
Retail - Other Retail - Of Which: SME	948	0	1,400	268	5	880	0	1,401
Retail - Other Retail - Of Which: non-SME	6	2	452	80	1	6	2	480
Equity	943	6	2,945	218	4	874	5	875
Other non credit-obligation assets	215	0	215	694	0	237	0	745
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	367	0	453	0	362	0	382	0
Institutions	4,733	0	4,456	441	0	5,322	0	5,043
Corporates	11,393	158	8,201	2,944	40	10,465	184	7,268
Corporates - Of Which: Specialised Lending	1,422	0	1,332	85	0	1,371	0	1,242
Corporates - Of Which: SME	71	0	0	0	0	0	0	0
Retail	41	10	6	5	1	40	11	29
Retail - Secured on real estate property	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	40	1	0	0	0	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	2	0	2	0
Retail - Other Retail	29	10	29	10	1	28	10	29
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	29	10	29	10	1	28	10	29
Equity	18	0	18	55	0	22	0	69
Other non credit-obligation assets								
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	1,650	0	1,773	201	1,773	0	1,886	217
Institutions	1,283	0	1,741	275	0	1,629	0	2,432
Corporates	5,723	164	3,698	2,206	80	6,376	152	4,149
Corporates - Of Which: Specialised Lending	1,248	9	1,499	344	12	1,404	9	1,521
Corporates - Of Which: SME	18	0	16	10	0	14	0	11
Retail	494	17	429	16	2	488	15	473
Retail - Secured on real estate property	67	1	50	5	1	65	1	49
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	66	1	50	5	1	65	1	49
Retail - Other Retail	2	0	2	0	0	2	0	0
Retail - Other Retail - Of Which: SME	425	16	426	10	0	421	14	421
Retail - Other Retail - Of Which: non-SME	22	13	22	0	0	21	13	21
Equity	403	3	404	10	0	401	1	403
Other non credit-obligation assets	3	0	3	12	0	3	0	12
IRB Total								

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

	IRB Approach							
	As of 31/03/2020				As of 30/06/2020			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)								
Central banks and central governments	2,040	0	2,100	0	1,874	0	1,931	0
Institutions	2,048	0	1,949	161	1	1,870	0	1,771
Corporates	8,254	7	4,940	1,998	87	7,606	7	4,565
Corporates - Of Which: Specialised Lending	2,938	0	1,400	273	1	2,226	0	1,243
Corporates - Of Which: SME	33	0	20	9	0	18	0	25
Retail	1,779	52	1,519	144	5	1,831	52	1,574
Retail - Secured on real estate property	815	35	500	81	3	20	36	557
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	2
Retail - Secured on real estate property - Of Which: non-SME	813	35	498	81	3	20	36	555
Retail - Other Retail	9	0	11	0	0	0	0	11
Retail - Other Retail - Of Which: SME	955	17	957	62	2	13	1,003	16
Retail - Other Retail - Of Which: non-SME	39	0	3,940	27	0	0	0	0
Equity	917	16	918	40	1	909	16	920
Other non credit-obligation assets	15	0	15	27	0	13	0	21
IRB Total								

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2020

Residual Maturity	Country / Region	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			
(min EUR)																
[0 - 3M [	Spain	138	136	12	0	76	51	31	149	0	0	0	0	0	0	
[3M - 1Y [		1,257	1,173	84	0	612	561	4	100	52	1,481	0	0	0	0	
[1Y - 2Y [		546	523	23	0	431	67	33	157	0	15	0	0	0	0	
[2Y - 3Y [		5	0	5	0	0	0	20	200	0	10	0	0	0	0	
[3Y - 5Y [		297	200	111	0	33	153	0	1	250	0	0	0	0	0	
[5Y - 10Y [		207	143	64	0	122	21	27	232	4	55	0	0	0	0	
[10Y - more	273	46	227	0	46	0	0	0	0	0	0	0	0	0		
Total	2,724	2,221	551	0	1,321	852	115	837	58	1,801	11	0	0	0	223	
[0 - 3M [	Sweden	31	31	0	0	31	3	3	158	1	493	0	0	0	0	
[3M - 1Y [		203	203	1	0	180	22	6	230	6	39	0	0	0	0	
[1Y - 2Y [		195	195	1	0	194	0	40	130	0	24	0	0	0	0	
[2Y - 3Y [		262	262	6	0	127	129	12	126	1	36	0	0	0	0	
[3Y - 5Y [		74	74	0	0	52	22	2	41	2	33	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	3	12	2	31	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	20	56	0	0	0	0		
Total	766	766	10	0	583	173	66	697	31	688	24	0	0	0	12	
[0 - 3M [	United Kingdom	2,555	2,555	2,555	0	0	0	48	524	0	0	0	0	0	0	
[3M - 1Y [		80	80	0	0	0	0	1	77	6	106	0	0	0	0	
[1Y - 2Y [		177	177	0	0	0	0	24	778	4	56	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	26	563	2	101	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	54	840	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	24	289	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	2,813	2,813	2,555	0	0	257	177	3,071	13	263	0	0	0	0	5	
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Norway	23	23	0	0	0	23	0	0	0	0	0	0	0	0	
[3M - 1Y [		68	68	0	0	45	23	18	51	0	0	0	0	0	0	
[1Y - 2Y [		89	89	4	0	67	19	4	4	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		107	107	0	0	45	62	0	0	0	4	0	0	0	0	
[5Y - 10Y [		521	521	0	0	185	336	12	67	12	76	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	808	808	4	0	342	463	31	122	13	112	0	0	0	0	0	
[0 - 3M [	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	5	58	0	0	0	0	0	0	0	
[0 - 3M [	Canada	664	664	588	0	45	31	2	344	2	531	0	0	0	0	
[3M - 1Y [		291	291	0	0	57	234	1	56	1	34	0	0	0	0	
[1Y - 2Y [		956	956	0	0	728	229	12	194	0	0	0	0	0	0	
[2Y - 3Y [		240	240	0	0	240	0	1	55	15	351	45	0	0	0	
[3Y - 5Y [		793	793	0	0	274	519	29	270	161	2,029	0	0	0	0	
[5Y - 10Y [		394	394	27	0	129	238	48	364	1	26	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	8	56	0	0	0	0	0		
Total	3,338	3,338	615	0	1,472	1,251	100	1,341	180	2,972	45	0	0	0	86	
[0 - 3M [	Hong Kong	836	705	220	0	53	563	0	0	31	2,114	0	0	0	0	
[3M - 1Y [		198	163	35	0	1	162	0	89	15	956	0	0	0	0	
[1Y - 2Y [		12	12	12	0	0	0	0	0	1	54	0	0	0	0	
[2Y - 3Y [		63	63	63	0	0	0	0	0	0	4	0	0	0	0	
[3Y - 5Y [		108	72	94	0	13	72	2	176	0	103	0	0	0	0	
[5Y - 10Y [		71	0	71	0	0	0	0	33	1	77	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	1,289	958	497	0	54	738	2	298	49	3,309	0	0	0	0	1	

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2020

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					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			
[0 - 3M [	Japan	605	605	0	0	0	605	9	609	0	301	0	0	0	
[3M - 1Y [		524	524	1	0	31	492	1	81	1	94	0	0	0	
[1Y - 2Y [		859	859	17	0	148	694	0	6	0	0	0	0	0	
[2Y - 3Y [		159	159	0	0	159	0	0	6	0	0	0	0	0	
[3Y - 5Y [		202	196	6	0	78	118	3	97	2	14	0	0	0	
[5Y - 10Y [		202	165	37	0	66	99	5	3	17	216	0	0	0	
[10Y - more	102	0	102	0	0	0	1	4	0	0	0	0	0			
Total		2,654	2,508	163	0	483	2,008	20	806	20	625	0	0	0	47	
[0 - 3M [	U.S.	1,086	1,059	162	0	757	168	0	56	2	63	0	0	0	
[3M - 1Y [		1,206	1,105	458	0	0	748	7	159	0	0	0	0	0	
[1Y - 2Y [		908	756	846	0	0	62	4	56	0	0	0	0	0	
[2Y - 3Y [		152	12	152	0	0	0	0	0	0	35	0	0	0	
[3Y - 5Y [		149	0	149	0	0	0	1	19	0	0	0	0	0	
[5Y - 10Y [		342	94	248	0	48	46	0	0	0	50	0	0	0	
[10Y - more	130	27	130	0	0	0	0	27	0	0	0	0	0			
Total		3,973	3,053	2,145	0	216	1,613	12	316	2	148	0	0	0	0	
[0 - 3M [	China	19	19	6	0	0	13	0	27	0	28	2	0	0	
[3M - 1Y [		57	57	4	0	0	54	0	57	0	93	15	0	0	
[1Y - 2Y [		0	0	0	0	0	0	1	27	1	40	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		83	83	45	0	37	6	6	116	4	174	0	0	0	
[5Y - 10Y [		5	4	5	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		164	163	60	0	37	66	12	423	5	336	16	0	0	16	
[0 - 3M [	Switzerland	0	0	0	0	0	0	68	5,594	43	5,308	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	75	5,015	58	4,045	0	0	0	
[1Y - 2Y [		47	47	0	0	47	0	99	2,955	11	876	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	56	1,366	16	494	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	30	753	7	665	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		47	47	0	0	47	0	328	15,682	134	11,389	0	0	0	4	
[0 - 3M [	Other advanced economies non EEA	1,416	1,416	1,086	0	327	74	2,207	17	1,873	1	0	0	0	
[3M - 1Y [		975	975	562	0	407	6	29	838	23	2,291	0	0	0	
[1Y - 2Y [		456	455	247	0	0	208	16	151	1	73	0	0	0	
[2Y - 3Y [		109	109	0	0	0	0	11	365	7	282	0	0	0	
[3Y - 5Y [		23	0	23	0	0	0	17	486	13	313	0	0	0	
[5Y - 10Y [		117	116	117	0	0	0	4	69	28	210	0	0	0	
[10Y - more	53	0	53	0	0	0	18	277	0	0	0	0	0			
Total		3,149	3,070	2,197	0	9	943	170	4,494	88	5,043	1	0	0	19	
[0 - 3M [	Other Central and eastern Europe countries non EEA	3	3	0	0	0	3	0	4	0	4	0	0	0	
[3M - 1Y [		16	16	0	0	0	16	0	2	0	2	0	0	0	
[1Y - 2Y [		26	26	0	0	0	17	0	8	0	26	0	0	0	
[2Y - 3Y [		21	21	0	0	6	14	1	9	1	10	0	0	0	
[3Y - 5Y [		29	29	0	0	0	29	1	11	1	11	0	0	0	
[5Y - 10Y [		28	28	0	0	0	28	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		122	122	0	0	15	108	2	54	2	27	0	0	0	8	
[0 - 3M [	Middle East	1,000	1,000	1	0	0	1,000	0	28	19	139	67	0	0	
[3M - 1Y [		127	127	0	0	0	127	1	48	4	119	254	0	0	
[1Y - 2Y [		1,021	1,021	0	0	0	1,021	0	16	0	9	184	0	0	
[2Y - 3Y [		1,234	1,234	0	0	0	1,234	6	251	1	45	214	0	0	
[3Y - 5Y [		1,254	1,254	0	0	0	1,253	33	175	0	17	425	0	0	
[5Y - 10Y [		160	159	0	0	159	0	2	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		4,798	4,797	2	0	0	4,796	42	518	24	329	1,144	0	0	307	
[0 - 3M [	Latin America and the Caribbean	106	106	10	0	89	7	0	1	0	4	0	0	0	
[3M - 1Y [		118	118	16	0	40	62	0	36	0	38	17	0	0	
[1Y - 2Y [		60	60	0	0	0	60	0	32	0	29	0	0	0	
[2Y - 3Y [		46	46	0	0	0	46	0	19	0	23	75	0	0	
[3Y - 5Y [		37	37	0	0	0	37	2	31	1	23	161	0	0	
[5Y - 10Y [		32	32	0	0	0	32	2	21	1	15	209	0	0	
[10Y - more	6	6	0	0	6	0	0	0	0	0	0	0	0			
Total		403	403	26	0	129	248	5	140	3	133	462	0	0	33	

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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			
[0 - 3M [Africa	199	199	0	0	43	156	0	0	0	0	0	0	39	0
[3M - 1Y [		350	350	20	0	182	148	0	21	0	41	82	0
[1Y - 2Y [		264	264	0	0	126	139	0	11	0	10	152	0
[2Y - 3Y [		312	312	0	0	119	193	0	6	0	8	5	0
[3Y - 5Y [		251	251	0	0	122	129	0	3	0	3	76	0
[5Y - 10Y [		128	128	0	0	64	64	0	0	0	0	0	0
[10Y - more	26	26	0	0	26	26	0	0	0	0	0	0			
Total		1,530	1,530	21	0	655	854	1	41	61	354	0	731		
[0 - 3M [	Others	140	140	42	0	98	98	0	5	0	76	4	0	
[3M - 1Y [		344	344	35	0	209	99	1	19	0	52	119	0
[1Y - 2Y [		254	254	0	0	165	89	0	4	0	4	75	0
[2Y - 3Y [		70	70	0	0	70	70	0	4	0	4	35	0
[3Y - 5Y [		108	108	0	0	108	108	3	75	0	13	64	0
[5Y - 10Y [		151	151	0	0	151	151	0	9	0	11	0	0
[10Y - more	10	10	0	0	10	10	0	0	0	0	0	0			
Total		1,076	1,076	77	0	374	625	5	116	1	162	297	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Groupe Cr dit Agricole

	As of 31/03/2020								As of 30/06/2020									
	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			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									164,967	0	17	17	17	2	17	17	0	
Debt securities (including at amortised cost and fair value)	154,504	317	159	86	81	23	0	0	173,670	367	138	98	98	114	32	32	0	
Central banks	5,738	0	0	0	8	0	0	0	6,171	0	0	0	0	8	0	0	0	
General governments	67,666	0	32	0	31	0	0	0	75,850	17	32	0	0	47	0	0	0	
Credit institutions	37,345	0	5	5	19	5	0	0	46,138	3	5	5	5	36	5	5	0	
Other financial corporations	29,506	223	91	54	14	0	0	0	30,320	347	59	54	54	13	0	0	0	
Non-financial corporations	14,248	94	30	27	8	18	0	0	15,190	0	41	38	38	10	27	27	0	
Loans and advances (including at amortised cost and fair value)	1,200,309	3,176	25,718	23,881	5,421	14,444	6,720	6,720	1,095,131	3,415	26,572	24,518	24,518	5,957	14,758	14,476	7,089	
Central banks	147,976	0	0	0	27	0	0	0	32,089	0	0	0	0	0	0	0	0	
General governments	42,864	80	147	134	44	47	77	77	44,793	72	142	133	133	62	49	48	0	
Credit institutions	84,877	76	508	508	31	399	0	0	77,476	35	492	492	492	34	375	375	0	
Other financial corporations	32,425	20	843	828	220	680	63	63	31,677	44	827	810	810	267	672	668	54	
Non-financial corporations	364,412	1,784	13,829	13,068	2,959	7,908	3,460	3,460	376,049	2,312	14,583	13,702	13,702	3,378	8,288	8,142	3,785	
of which: small and medium-sized enterprises at amortised cost	162,011	498	7,682	7,188	2,079	4,760	1,616	1,616	185,524	856	8,788	7,973	7,973	2,361	5,177	5,046	2,246	
of which: Loans collateralised by commercial immovable property at amortised cost	39,239	143	1,748	1,651	579	733	639	639	41,247	108	1,848	1,698	1,698	626	792	761	707	
Households	527,754	1,216	10,392	9,344	2,140	5,409	3,121	3,121	533,049	953	10,528	9,381	9,381	2,217	5,374	5,242	3,250	
of which: Loans collateralised by residential immovable property at amortised cost	167,005	397	2,892	2,683	713	1,361	1,417	1,417	169,483	273	2,883	2,655	2,655	785	1,343	1,317	1,412	
of which: Credit for consumption at amortised cost	57,132	319	3,011	2,686	419	1,871	53	53	56,086	287	3,007	2,673	2,673	467	1,825	1,788	56	
DEBT INSTRUMENTS other than HFT	1,354,813	3,493	25,878	23,967	5,502	14,467	6,720	6,720	1,433,769	3,782	26,727	24,633	24,633	6,073	14,807	14,525	7,089	
OFF-BALANCE SHEET EXPOSURES	647,889		4,544	4,288	873	587	297	297	712,042		4,290	4,091	4,091	934	574	548	258	

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.

2020 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13	1	1	1	0		13	1	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	12	0	0	0	0		12	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,246	8,456	4,022	3,621	4,747		14,443	9,051	4,412	3,928	6,365	2,717
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	42	13	4	3	0		39	12	4	3	0	0
Credit institutions	45	45	26	26	0		45	45	26	26	0	0
Other financial corporations	189	135	95	90	44		203	133	97	90	59	21
Non-financial corporations	8,370	5,222	2,629	2,357	3,028		9,147	5,682	2,850	2,527	4,135	1,677
of which: small and medium-sized enterprises at amortised cost	3,774	2,339	1,241	1,094	1,434		5,061	2,986	1,561	1,339	2,450	
Households	4,601	3,041	1,267	1,145	1,675		5,010	3,179	1,435	1,283	2,171	1,018
DEBT INSTRUMENTS other than HFT	13,259	8,457	4,023	3,622	4,747		14,456	9,051	4,413	3,929	6,365	
Loan commitments given	406	161	33	15	145		468	192	42	29	138	69
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												0

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

⁽²⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe Crédit Agricole

(mln EUR)	As of 31/03/2020					As of 30/06/2020						
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	31,257	1,204	31,255	1,218	0	32,144	1,231	1,149	32,140	1,185	0	
B Mining and quarrying	11,782	217	11,782	146	0	11,664	323	319	11,664	217	0	
C Manufacturing	63,534	2,046	63,499	1,545	0	65,384	2,184	2,103	65,350	1,806	0	
D Electricity, gas, steam and air conditioning supply	16,144	192	16,144	201	0	16,703	199	196	16,703	211	0	
E Water supply	2,190	44	2,190	33	0	2,333	45	42	2,333	33	0	
F Construction	13,005	1,464	13,005	1,017	0	14,462	1,438	1,336	14,462	1,058	0	
G Wholesale and retail trade	45,333	2,091	45,333	1,537	0	47,046	2,164	1,983	47,046	1,605	0	
H Transport and storage	27,104	1,215	27,103	785	0	28,186	1,493	1,477	28,186	900	0	
I Accommodation and food service activities	10,320	668	10,320	642	0	11,392	673	594	11,392	704	0	
J Information and communication	10,312	182	10,312	108	0	10,324	166	156	10,324	131	0	
K Financial and insurance activities	19,754	543	19,718	489	0	18,349	428	412	18,343	441	0	
L Real estate activities	66,469	2,178	66,452	1,721	0	68,445	2,293	2,176	68,427	1,854	0	
M Professional, scientific and technical activities	18,765	702	18,765	585	0	20,787	767	725	20,787	623	0	
N Administrative and support service activities	10,058	153	10,058	149	0	10,429	266	253	10,429	184	0	
O Public administration and defence, compulsory social security	1,816	16	1,816	14	0	1,651	14	13	1,651	12	0	
P Education	437	24	437	19	0	482	24	17	482	21	0	
Q Human health services and social work activities	5,313	108	5,313	78	0	5,553	121	111	5,553	95	0	
R Arts, entertainment and recreation	1,693	91	1,693	60	0	1,709	92	86	1,709	64	0	
S Other services	9,126	692	9,125	522	0	9,005	661	554	9,004	523	0	
Loans and advances	364,412	13,829	364,319	10,867	0	376,049	14,583	13,702	375,986	11,666	0	

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

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Groupe Crédit Agricole

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	407,727	54,456														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		51,739	51,194	868	5,053	544	496	304	902	745	101	472	157	141	54	6
of which: Households		3,957	3,948	65	670	9	6	2	50	48	4	40	2	1	0	1
of which: Collateralised by residential immovable property		3,178	3,174	51	518	5	4	0	34	34	3	31	1	1	0	0
of which: Non-financial corporations		45,966	45,434	802	4,367	532	490	302	850	694	97	430	155	140	54	6
of which: Small and Medium-sized Enterprises		33,466	32,973	741	3,796	493	457	277	738	592	95	388	146	132	50	5
of which: Collateralised by commercial immovable property		10,423	10,320	278	792	103	92	51	165	134	34	95	30	27	10	0

¹ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.