



Spring 2020 EU-wide Transparency Exercise

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Groupe Crédit Agricole

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	83,582	89,894	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	83,582	89,894	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	89,279	95,016	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	89,279	95,016	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	103,025	108,524	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	103,025	108,524	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	563,306	559,368	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	563,306	559,368	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	14.84%	16.07%	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	14.84%	16.07%	(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	15.85%	16.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.85%	16.99%	(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	18.29%	19.40%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.29%	19.40%	(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	1,646,584	1,658,362	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	5.42%	5.73%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Spring 2020 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	89,279	95,016	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	87,204	93,408	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,646,584	1,658,362	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,646,581	1,658,662	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.6%	C 47.00 (r330,c010)	

Spring 2020 EU-wide Transparency Exercise

Capital

Groupe Crédit Agricole

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	103,025	108,524	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)	83,582	89,894	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)	22,051	22,202	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	6,217	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	3,861	3,011	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	77,240	77,167	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	2,811	3,532	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2,550	-2,134	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19,096	-19,367	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	-155	-138	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	-443	-437	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-6	-9	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 (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	-130	-150	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	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,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	0	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)	5,697	5,121	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,774	3,429	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	-150	-216	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	2,073	1,908	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)	89,279	95,016	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,746	13,508	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,738	15,649	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-2,247	-2,335	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	254	193	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	563,306	559,368	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)	14.84%	16.07%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.85%	16.99%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.29%	19.40%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	83,582	89,894	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.84%	16.07%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	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	0	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

Spring 2020 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe Crédit Agricole

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	464,622	462,147	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	135,089	138,343	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	88,453	88,321	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	160,734	157,308	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	80,346	78,174	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	19,591	17,434	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	4,358	4,041	C 02.00 (R640, c010)
Settlement risk	6	16	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,382	7,655	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	11,828	11,939	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	4,936	4,996	C 02.00 (R530, c010)
Of which IMA	6,877	6,930	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	64	59	C 19.00_010_610*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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	56,518	56,137	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,627	11,186	C 02.00 (R610, c010)
Of which advanced measurement approach	45,891	44,951	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	563,306	559,368	

Spring 2020 EU-wide Transparency Exercise

P&L

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	22,515	30,551
Of which debt securities income	1,962	3,283
Of which loans and advances income	18,995	24,787
Interest expenses	12,039	16,530
(Of which deposits expenses)	6,444	8,250
(Of which debt securities issued expenses)	3,096	4,095
(Expenses on share capital repayable on demand)	0	0
Dividend income	157	167
Net Fee and commission income	10,065	13,867
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	147	181
Gains or (-) losses on financial assets and liabilities held for trading, net	4,060	4,323
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1,891	-1,908
Gains or (-) losses from hedge accounting, net	-2	-31
Exchange differences [gain or (-) loss], net	171	364
Net other operating income /(expenses)	549	786
TOTAL OPERATING INCOME, NET	23,732	31,769
(Administrative expenses)	14,696	19,742
(Depreciation)	1,383	1,907
Modification gains or (-) losses, net	-27	-38
(Provisions or (-) reversal of provisions)	176	284
(Commitments and guarantees given)	-25	100
(Other provisions)	201	183
Of which pending legal issues and tax litigation ¹		-74
Of which restructuring ¹		2
(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)	1,301	1,522
(Financial assets at fair value through other comprehensive income)	-2	1
(Financial assets at amortised cost)	1,303	1,521
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	29	861
(of which Goodwill)	0	664
Negative goodwill recognised in profit or loss	0	22
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,230	1,703
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	7,349	9,140
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,466	7,864
Profit or (-) loss after tax from discontinued operations	0	-46
PROFIT OR (-) LOSS FOR THE YEAR	5,466	7,818
Of which attributable to owners of the parent	5,090	7,306

⁽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."

Spring 2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

(mln EUR)		As of 30/09/2019				As of 31/12/2019				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	91,005				104,605				IAS 1.54 (i)	
Financial assets held for trading	266,351	45,850	216,420	4,080	229,061	24,951	198,678	5,432	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	15,617	4,147	9,917	1,554	15,163	4,750	8,570	1,843	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	85	24	61	0	93	24	69	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	51,921	40,431	8,595	2,895	50,354	38,871	9,287	2,196	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	1,071,236				1,101,114				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	26,638	18	26,621	0	20,056	42	20,013	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	16,133				11,738				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	102,423				97,462					
TOTAL ASSETS	1,641,409				1,629,646				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 30/09/2019						As of 31/12/2019						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	47,730	14	4	-23	-1	-4	45,699	817	4	-22	-5	-4	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	81,786	290	79	-32	-14	-18	84,152	395	81	-36	-13	-19	Annex V.Part 1.31, 44(b)
	Loans and advances	920,763	64,465	23,941	-1,876	-3,738	-14,410	947,557	64,865	23,708	-1,850	-3,684	-14,042	Annex V.Part 1.32, 44(a)

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

Spring 2020 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	236,543	205,676	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	36,461	39,386	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,144,305	1,175,624	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	26,867	20,494	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	13,180	10,158	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	8,624	7,062	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,684	3,894	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	55,346	46,924	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	478	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	1,524,011	1,509,697	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		150,287	118,165	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	2,770	2,167	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	29,583	31,305	Annex V.Part 1.31
Deposits	Central banks	47,844	48,801	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,709	3,509	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	27,485	27,435	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,352	5,331	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	55,991	52,918	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,445	8,437	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	98,652	114,932	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	70,467	84,799	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	263,293	271,272	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	123,571	129,999	ECB/2013/33 Annex 2.Part 2.9.1
	Households	512,419	516,760	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	363,373	367,708	Annex V.Part 1.42(f), 44(c)
Debt securities issued		255,854	257,425	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		21,398	19,505	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,444,177	1,441,180	



Spring 2020 EU-wide Transparency Exercise

Market Risk
Groupe Crédit 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 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019													
Traded Debt Instruments	758	557	102	38	306	58							145	30	255	54									
Of which: General risk	439	316	102	38	306	58							145	30	255	54									
Of which: Specific risk	318	241	0	0	0	0							0	0	0	0									
Equities	1	0	16	3	23	5							17	4	24	6									
Of which: General risk	0	0	16	3	23	5							17	4	24	6									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	3,967	4,163	37	4	170	30							33	10	159	32									
Commodities risk	3	15	3	1	8	2							4	1	11	2									
Total	4,728	4,736	112	33	292	62	146	99	0	0	0	6,877	139	30	267	50	148	65	0	0	0	0	0	6,930	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	42,363	42,309	6,201		58,047	57,914	7,077	
	Regional governments or local authorities	838	955	147		817	930	143	
	Public sector entities	2,039	2,171	180		2,956	3,093	186	
	Multilateral Development Banks	43	83	28		114	155	25	
	International Organisations	910	909	0		907	907	0	
	Institutions	45,188	56,842	8,273		41,669	55,042	7,563	
	Corporates	116,140	79,340	70,130		117,711	79,835	70,053	
	of which: SME	22,202	18,597	17,764		27,252	23,278	21,847	
	Retail	32,944	27,093	18,422		32,113	26,856	18,216	
	of which: SME	12,710	10,624	6,071		13,214	10,784	6,162	
	Secured by mortgages on immovable property	12,514	12,087	5,291		12,640	12,202	5,353	
	of which: SME	1,291	1,263	565		1,525	1,497	678	
	Exposures in default	5,946	2,242	2,666	3,159	5,226	1,874	2,237	2,918
	Items associated with particularly high risk	294	293	439		2,755	2,302	3,453	
	Covered bonds	1,367	1,367	465		1,044	1,044	169	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	35,590	20,888	8,238		34,145	19,589	7,235	
Equity	1,404	1,404	1,583		1,182	1,182	1,403		
Other exposures	22,773	22,629	17,766		25,320	25,173	19,263		
Standardised Total²	319,454	270,612	139,829	4,278	336,647	288,096	142,376	4,050	

⁽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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	17,558	17,557	1,915		23,983	23,981	2,287	
	Regional governments or local authorities	441	585	117		427	565	113	
	Public sector entities	1,156	1,288	92		1,278	1,410	94	
	Multilateral Development Banks	27	27	3		34	34	3	
	International Organisations	62	62	0		61	61	0	
	Institutions	15,423	30,121	3,152		13,505	29,487	2,652	
	Corporates	71,711	39,971	36,148		73,518	39,964	36,278	
	of which: SME	13,680	11,151	10,750		13,878	11,272	10,971	
	Retail	8,989	5,891	3,839		9,238	6,075	3,946	
	of which: SME	4,466	3,242	1,853		4,843	3,421	1,955	
	Secured by mortgages on immovable property	1,729	1,463	803		1,840	1,570	859	
	of which: SME	207	196	97		305	293	145	
	Exposures in default	2,010	679	807	848	1,883	677	804	822
	Items associated with particularly high risk	291	290	435		2,080	1,663	2,495	
	Covered bonds	362	362	299		107	107	43	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	28,953	16,677	6,362		27,828	15,908	5,853	
Equity	1,123	1,123	1,261		912	912	1,076		
Other exposures	16,854	16,725	12,712		19,075	18,941	13,878		
Standardised Total²	175,841	167,225	87,123	1,376	197,075	189,941	103,878	1,355	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	13,252	13,394	1,952		14,212	14,198	2,233	
	Regional governments or local authorities	134	132	27		134	133	27	
	Public sector entities	127	120	82		123	123	86	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,331	2,281	1,234		3,923	2,774	1,404	
	Corporates	20,953	19,327	16,950		20,862	19,393	16,791	
	of which: SME	4,236	4,021	3,804		8,841	8,415	7,497	
	Retail	9,214	8,768	6,164		9,195	8,673	6,082	
	of which: SME	2,438	2,303	1,316		2,540	2,365	1,351	
	Secured by mortgages on immovable property	3,168	3,148	1,218		3,166	3,147	1,209	
	of which: SME	790	785	319		928	924	385	
	Exposures in default	2,644	1,143	1,364	1,462	1,832	740	879	1,075
	Items associated with particularly high risk	3	2	4		675	638	957	
	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)	3,266	3,009	1,093		3,365	2,847	873	
Equity	37	37	48		21	21	38		
Other exposures	3,105	3,091	2,835		3,416	3,404	3,032		
Standardised Total²	47,073	47,073	33,823	1,823	53,416	53,404	39,421	1,421	

⁽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 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	98	98	140		136	136	221	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		267	267	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,126	2,099	402		2,231	2,226	346	
	Corporates	914	628	587		769	525	483	
	of which: SME	30	27	26		11	8	7	
	Retail	21	8	5		73	61	35	
	of which: SME	18	5	3		69	58	33	
	Secured by mortgages on immovable property	32	32	16		16	16	8	
	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	26	5		25	25	9	
Equity	13	13	13		3	3	3		
Other exposures	398	398	258		247	247	230		
Standardised Total²	3,633	3,633	2,583	0	4,167	4,167	2,930	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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Cr dit Agricole

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
JAPAN	Central governments or central banks	42	42	26		50	50	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	1,089	1,086	43		1,323	1,313	70	
	Corporates	47	50	46		60	59	55	
	of which: SME	2	0	0		0	0	0	
	Retail	4	0	0		7	0	0	
	of which: SME	4	0	0		7	0	0	
	Secured by mortgages on immovable property	1	1	1		1	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)	1,274	256	90		1,176	236	95		
Equity	1	1	2		2	2	4		
Other exposures	15	15	15		27	27	27		
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 30/09/2019				As of 31/12/2019			
		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 KINGDOM	Central governments or central banks	12	12	26		13	13	31	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		36	36	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,582	13,069	749		11,096	10,650	456	
	Corporates	893	670	664		1,019	780	775	
	of which: SME	167	136	131		215	171	167	
	Retail	906	845	624		932	869	641	
	of which: SME	104	53	30		114	60	35	
	Secured by mortgages on immovable property	27	24	12		26	24	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	10	13	3	13	10	13	3
	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	28	28	28		30	30	30		
Other exposures	67	67	67		84	84	84		
Standardised Total ²				5				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 30/09/2019				As of 31/12/2019			
		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, %)									
GERMANY	Central governments or central banks	1,870	1,870	23		1,303	1,303	31	
	Regional governments or local authorities	21	21	3		19	19	3	
	Public sector entities	741	741	0		762	762	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,880	2,121	598		2,172	1,867	467	
	Corporates	1,742	1,587	1,448		1,834	1,561	1,445	
	of which: SME	774	724	625		798	730	636	
	Retail	2,144	1,985	1,312		2,173	1,986	1,312	
	of which: SME	1,149	990	566		1,180	993	567	
	Secured by mortgages on immovable property	306	306	144		297	297	142	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	33	44	9	33	24	31	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	120	120	17		93	93	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	131	28	27		133	28	28		
Equity	0	0	0		2	2	2		
Other exposures	84	84	84		96	96	93		
Standardised Total ²				16				16	

⁽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 30/09/2019				As of 31/12/2019			
		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, %)									
LUXEMBOURG	Central governments or central banks	2,582	2,582	0		4,300	4,300	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	39	0		1	41	0	
	International Organisations	847	847	0		846	845	0	
	Institutions	415	323	65		344	320	54	
	Corporates	3,171	2,031	1,772		2,819	2,141	1,872	
	of which: SME	241	227	225		421	403	402	
	Retail	6	3	2		9	6	4	
	of which: SME	6	3	2		9	6	3	
	Secured by mortgages on immovable property	1	1	1		23	22	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	16	23	7	23	15	22	7
	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)	1,543	776	565		1,243	434	280		
Equity	5	8	8		10	10	21		
Other exposures	169	169	169		192	192	192		
Standardised Total ²				10				12	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
SPAIN	Central governments or central banks	768	767	16		8,340	8,328	17	
	Regional governments or local authorities	195	194	0		191	191	0	
	Public sector entities	11	11	3		486	486	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	296	250	74		1,129	1,063	241	
	Corporates	1,954	2,188	1,898		2,115	2,294	1,970	
	of which: SME	593	537	500		577	519	487	
	Retail	809	731	470		839	744	478	
	of which: SME	505	439	251		531	448	256	
	Secured by mortgages on immovable property	1,015	1,014	518		1,003	1,002	510	
	of which: SME	157	156	86		154	153	84	
	Exposures in default	160	80	96	79	198	115	149	81
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	6		5	5	5		
Equity	0	0	0		0	0	0		
Other exposures	120	120	107		128	128	112		
Standardised Total ²				79				82	

⁽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 30/09/2019				As of 31/12/2019			
		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, %)									
SWITZERLAND	Central governments or central banks	791	791	16		913	913	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	296	297	69		184	186	47	
	Corporates	422	286	254		323	192	181	
	of which: SME	83	65	57		84	68	61	
	Retail	213	192	134		223	197	138	
	of which: SME	70	52	30		76	54	31	
	Secured by mortgages on immovable property	3,555	3,446	1,483		3,639	3,524	1,531	
	of which: SME	19	19	6		19	19	7	
	Exposures in default	47	40	57	5	40	34	49	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	10		
Other exposures	495	495	319		487	487	313		
Standardised Total ²				5				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.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
NETHERLANDS	Central governments or central banks	1,320	1,320	10		849	849	44	
	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	1,370	1,316	356		1,201	1,136	317	
	Corporates	495	474	467		450	420	411	
	of which: SME	193	179	171		190	169	160	
	Retail	1,937	1,777	1,302		1,524	1,368	988	
	of which: SME	190	171	97		239	216	123	
	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	47	48	76	124	37	38	87
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	56	56	6		55	55	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	6	6	3		6	6	3		
Equity	67	67	67		68	68	68		
Other exposures	125	125	125		50	50	50		
Standardised Total ²				104				112	

⁽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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

IRB Approach table for Consolidated data. Columns include As of 30/09/2019 and As of 31/12/2019. Rows include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

(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.

IRB Approach table for FRANCE. Columns include As of 30/09/2019 and As of 31/12/2019. Rows include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

(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 table for ITALY. Columns include As of 30/09/2019 and As of 31/12/2019. Rows include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

(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 table for UNITED STATES. Columns include As of 30/09/2019 and As of 31/12/2019. Rows include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

(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 table for JAPAN. Columns include As of 30/09/2019 and As of 31/12/2019. Rows include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions.

(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).

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

Groupe Crédit Agricole

As of 31/12/2019

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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
	Lithuania															
	Luxembourg	353	353	0	0	228	125	0	0	0	128	0	0	0	0	0
	Malta															
	Netherlands	0	0	0	0	0	0	0	0	9	250	0	0	0	0	0
	Poland	237	237	0	0	237	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	3	220	0	0	0	0	0
	Romania	39	39	0	0	39	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
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	4,036	4,036	35	0	799	3,202	535	6,000	49	2,214	0	0	0	0	169

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

Groupe Crédit Agricole

As of 31/12/2019

		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			
								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								
[0 - 3M [Spain	153	151	2	0	100	51	1	90	0	0	0	0	0	
[3M - 1Y [		914	844	94	0	559	261	2	149	0	29	0	0	0
[1Y - 2Y [		675	578	97	0	204	374	9	114	125	1,618	1	0	0
[2Y - 3Y [		63	59	15	0	0	48	23	200	0	0	10	0	0
[3Y - 5Y [		206	161	64	0	0	0	2	250	0	0	0	0	0
[5Y - 10Y [		159	75	126	0	22	11	21	259	4	55	0	0	0
[10Y - more		294	213	80	0	212	1	0	0	0	0	0	0	0	
Total		2,464	2,081	479	0	1,097	888	58	1,063	129	1,702	11	0	182	
[0 - 3M [Sweden	56	56	1	0	29	27	6	688	2	135	0	0	0	
[3M - 1Y [		277	277	1	0	230	45	7	530	1	136	0	0	0
[1Y - 2Y [		140	140	2	0	138	0	37	260	1	82	24	0	0
[2Y - 3Y [		116	116	0	0	81	35	9	31	0	0	0	0	0
[3Y - 5Y [		36	36	0	0	0	36	0	38	0	14	0	0	0
[5Y - 10Y [		63	63	0	0	40	22	3	22	1	22	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	18	56	0	0	0	
Total		688	688	5	0	518	165	62	1,569	23	446	24	0	8	
[0 - 3M [United Kingdom	1,461	1,461	1,352	0	109	0	14	2,354	4	294	2	0	0	
[3M - 1Y [		0	0	0	0	0	0	19	581	0	0	0	0	0
[1Y - 2Y [		63	63	0	0	0	63	0	0	35	400	0	0	0
[2Y - 3Y [		178	178	0	0	0	178	4	144	16	576	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	11	533	8	355	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	10	520	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,702	1,702	1,352	0	0	350	57	4,131	64	1,625	2	0	5	
[0 - 3M [Iceland	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Liechtenstein	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Norway	28	28	0	0	28	0	0	0	0	0	0	0	0	
[3M - 1Y [		105	105	0	0	68	37	3	80	0	0	0	0	0
[1Y - 2Y [		88	88	4	0	67	17	7	54	0	0	0	0	0
[2Y - 3Y [		46	46	0	0	27	19	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	4	0	0	0
[5Y - 10Y [		453	453	0	0	54	399	5	65	7	77	0	0	0
[10Y - more		0	0	0	0	0	0	0	22	0	11	0	0	0	
Total		719	719	4	0	244	472	16	221	7	92	0	0	0	
[0 - 3M [Australia	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more		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 - 3M [Canada	276	276	246	0	31	0	10	865	13	938	0	0	0	
[3M - 1Y [		195	195	0	0	81	114	1	92	3	479	0	0	0
[1Y - 2Y [		434	434	0	0	206	228	6	100	1	28	0	0	0
[2Y - 3Y [		773	773	0	0	626	148	1	66	0	0	45	0	0
[3Y - 5Y [		364	364	0	0	121	243	12	421	76	2,602	0	0	0
[5Y - 10Y [		541	541	0	0	189	352	27	502	3	190	0	0	0
[10Y - more		0	0	0	0	0	0	3	41	0	0	0	0	0	
Total		2,584	2,584	246	0	1,253	1,085	62	2,088	96	4,238	45	0	82	
[0 - 3M [Hong Kong	1,128	938	297	0	57	774	45	3,958	16	1,455	0	0	0	
[3M - 1Y [		467	298	169	0	45	252	3	436	1	187	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	26	0	0	0
[2Y - 3Y [		38	38	0	0	0	0	0	0	1	43	0	0	0
[3Y - 5Y [		120	35	106	0	0	13	1	113	0	4	0	0	0
[5Y - 10Y [		77	77	0	0	0	0	0	0	0	20	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,830	1,308	688	0	103	1,040	49	4,507	18	1,735	0	0	2	

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

Groupe Cr dit Agricole

As of 31/12/2019

(mln 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	Nominal	Provisions			
[0 - 3M [Japan	599	599	6	0	34	559	12	414	0	29	0	0	45		
[3M - 1Y [		409	409	1	0	72	336	0	45	0	45	0	0	
[1Y - 2Y [		363	363	0	0	97	266	2	89	1	94	0	0	
[2Y - 3Y [		191	191	17	0	160	14	0	7	0	0	0	0	
[3Y - 5Y [		197	194	4	0	75	118	0	94	2	15	0	0	
[5Y - 10Y [		333	296	175	0	60	98	5	23	18	182	0	0	
[10Y - more		655	0	655	0	0	0	1	4	0	0	0	0			
Total		2,747	2,051	857	0	498	1,393	22	675	21	364	0	0			
[0 - 3M [U.S.	726	721	135	0	10	581	0	0	0	0	0		0	0
[3M - 1Y [2,263	2,149	137	0	161	1,965	2	84	0	77	0		0	
[1Y - 2Y [	394		394	153	0	0	241	1	100	0	0	0	0		
[2Y - 3Y [	562		468	562	0	0	0	2	45	0	0	0	0		
[3Y - 5Y [	162		122	162	0	0	0	1	19	0	0	0	0		
[5Y - 10Y [	262		114	172	0	44	46	0	0	0	20	0	0		
[10Y - more	85		0	85	0	0	0	0	0	0	0	0	0			
Total	4,453		3,815	1,405	0	215	2,833	6	248	0	97	0	0			
[0 - 3M [China		51	0	0	0	0	51	0	27	0	0	10	0	0	
[3M - 1Y [5	5	0	0	0	0	1	179	1	248	1	0		
[1Y - 2Y [		4	4	4	0	0	0	5	305	0	28	15	0	
[2Y - 3Y [		0	0	0	0	0	0	0	18	1	32	0	0	
[3Y - 5Y [		36	36	1	0	36	0	4	116	4	148	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	1	0	45	0	0	
[10Y - more		3	3	3	0	0	0	0	0	0	0	0	0			
Total		100	100	14	0	36	51	11	644	8	527	26	0			
[0 - 3M [Switzerland	0	0	0	0	0	0	70	8,335	97	9,745	0	0		5
[3M - 1Y [0	0	0	0	0	0	75	6,279	12	1,984	0	0		
[1Y - 2Y [	0		0	0	0	0	0	41	2,527	12	1,159	0	0		
[2Y - 3Y [	47		47	0	0	47	0	55	2,252	9	757	0	0		
[3Y - 5Y [	0		0	0	0	0	0	20	776	7	384	0	0		
[5Y - 10Y [	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			
Total	47		47	0	0	47	0	261	20,169	138	14,028	0	0			
[0 - 3M [Other advanced economies non EEA		702	702	626	0	9	68	26	3,100	18	1,597	1	0	11	
[3M - 1Y [518	518	209	0	0	309	20	1,170	22	1,449	89	0		
[1Y - 2Y [		467	467	289	0	179	0	24	728	4	149	0	0	
[2Y - 3Y [		104	104	104	0	0	0	6	279	6	217	0	0	
[3Y - 5Y [		91	30	91	0	0	0	14	564	5	231	0	0	
[5Y - 10Y [		67	59	67	0	0	0	6	105	12	167	0	0	
[10Y - more		49	0	49	0	0	0	12	207	0	0	0	0			
Total		1,998	1,881	1,433	0	9	556	109	6,154	67	3,811	90	0			
[0 - 3M [Other Central and eastern Europe countries non EEA	3	3	0	0	0	3	0	0	0	1	0	0		9
[3M - 1Y [18	18	0	0	0	18	0	6	0	6	0	0		
[1Y - 2Y [	17		17	0	0	0	17	0	0	0	0	0	0		
[2Y - 3Y [	16		16	0	0	0	16	1	13	0	4	0	0		
[3Y - 5Y [	29		29	0	0	0	29	0	18	1	19	0	0		
[5Y - 10Y [	35		35	0	0	0	35	0	0	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0			
Total	119		119	0	0	0	119	1	37	1	28	1	0			
[0 - 3M [Middle East		1,164	1,164	0	0	1,164	0	1,164	0	5	0	0	0	333	
[3M - 1Y [42	42	2	0	41	0	0	21	13	112	53	0		
[1Y - 2Y [		1,004	1,004	0	0	1,004	0	1	46	3	150	68	0	
[2Y - 3Y [		63	63	0	0	63	0	0	16	0	8	214	0	
[3Y - 5Y [		1,984	1,984	0	0	1,984	0	5	231	1	55	390	0	
[5Y - 10Y [		325	325	1	0	325	0	23	97	0	0	493	0	
[10Y - more		161	161	0	0	161	0	1	0	0	0	0	0			
Total		4,744	4,743	3	0	4,741	0	30	411	18	330	1,218	0			
[0 - 3M [Latin America and the Caribbean	90	90	3	0	77	9	0	1	0	12	0	0		37
[3M - 1Y [76	76	11	0	65	0	0	12	0	0	14	0		
[1Y - 2Y [	64		64	0	0	64	0	0	46	1	43	0	0		
[2Y - 3Y [	51		51	0	0	51	0	1	35	0	28	17	0		
[3Y - 5Y [	50		50	0	0	50	0	1	32	0	27	80	0		
[5Y - 10Y [	35		35	0	0	35	0	1	25	0	8	372	0		
[10Y - more	6		6	0	0	6	0	0	0	0	0	0	0			
Total	373		373	14	0	281	77	3	150	2	133	469	0			

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

Groupe Crédit Agricole

As of 31/12/2019

		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)	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									
[0 - 3M [Africa	183	183	0	0	7	176	0	0	0	0	0	0	0	0	21	0	
[3M - 1Y [		224	224	19	0	67	138	0	0	21	0	41	87	0	0	0	0
[1Y - 2Y [		158	158	0	0	22	136	0	0	8	0	9	56	0	0	0	0
[2Y - 3Y [		175	175	0	0	22	153	0	0	4	0	2	128	0	0	0	0
[3Y - 5Y [		315	315	0	0	114	201	0	0	3	0	3	16	0	0	0	0
[5Y - 10Y [137	137	0	0	70	67	0	0	0	0	0	0	0	0	0	0		0
[10Y - more	16	16	1	0	0	15	0	0	0	0	0	0	0	0	0	0	0	
Total		1,206	1,206	20	0	302	884	0	36	0	54	307	0	0	379			
[0 - 3M [Others	192	192	61	0	14	117	0	0	0	0	0	1	0	0	0	0	
[3M - 1Y [		188	188	0	0	108	79	2	24	0	15	27	0	0	0	0	0
[1Y - 2Y [		346	346	0	0	253	93	0	11	0	12	113	0	0	0	0	0
[2Y - 3Y [		68	68	0	0	0	68	0	2	0	1	79	0	0	0	0	0
[3Y - 5Y [		98	98	4	0	0	94	5	120	1	76	108	0	0	0	0	0
[5Y - 10Y [		136	136	0	0	0	136	0	4	0	6	0	0	0	0	0	0
[10Y - more	12	12	0	0	0	12	0	0	0	0	0	0	0	0	0	0		
Total		1,040	1,040	65	0	375	599	8	162	2	109	329	0	0	247			

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

(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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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 ³	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		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	141,289	0	113	83	70	22	0	141,747	368	150	85	76	23	0
Central banks	4,926	0	0	0	4	0	0	4,726	0	0	0	3	0	0
General governments	62,670	0	7	0	26	0	0	63,299	0	33	0	32	0	0
Credit institutions	35,645	0	5	5	15	5	0	34,589	0	5	5	19	5	0
Other financial corporations	24,497	0	73	52	18	0	0	25,538	358	83	53	14	0	0
Non-financial corporations	13,551	0	27	25	7	17	0	13,596	10	29	26	8	17	0
Loans and advances (including at amortised cost and fair value)	1,096,924	3,177	25,830	23,957	5,383	14,659	6,867	1,137,339	3,017	25,760	23,725	5,321	14,286	6,737
Central banks	91,491	0	1	1	10	1	0	116,139	0	0	0	14	0	0
General governments	40,693	241	109	98	44	43	47	42,880	90	133	128	38	46	77
Credit institutions	75,758	23	512	512	32	424	0	76,485	101	509	509	30	392	0
Other financial corporations	29,013	11	902	885	200	755	58	30,327	41	833	819	211	660	57
Non-financial corporations	344,722	1,785	13,546	12,812	2,956	7,735	3,578	347,298	1,693	13,880	12,927	2,872	7,751	3,501
of which: small and medium-sized enterprises at amortised cost	158,204	504	7,786	7,286	1,999	4,877	1,679	159,786	399	7,640	7,132	2,050	4,755	1,624
Households	515,246	1,117	10,759	9,648	2,141	5,701	3,184	524,209	1,093	10,405	9,343	2,156	5,437	3,102
DEBT INSTRUMENTS other than HFT	1,238,213	3,177	25,943	24,040	5,454	14,681	6,867	1,279,086	3,385	25,909	23,810	5,397	14,308	6,737
OFF-BALANCE SHEET EXPOSURES	524,495		3,577	3,209	927	433	228	525,449		4,197	3,910	880	602	323

⁽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⁾ Insitutions 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⁾ Insitutions 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2019					As of 31/12/2019					
	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		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	12	1	1	1	0	12	1	1	1	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)	12,574	8,088	3,833	3,499	4,653	12,739	8,208	3,889	3,539	4,736	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	41	7	5	3	4	41	6	4	3	4	
Credit institutions	51	51	25	25	0	51	51	26	26	0	
Other financial corporations	264	233	136	133	33	164	121	86	83	36	
Non-financial corporations	7,660	4,688	2,367	2,141	3,026	7,925	5,001	2,512	2,289	3,011	
of which: small and medium-sized enterprises at amortised cost	3,501	2,316	1,192	1,092	1,273	3,528	2,246	1,193	1,061	1,296	
Households	4,558	3,108	1,300	1,196	1,590	4,559	3,029	1,261	1,139	1,686	
DEBT INSTRUMENTS other than HFT	12,586	8,088	3,834	3,500	4,653	12,752	8,209	3,890	3,540	4,736	
Loan commitments given	351	93	40	18	119	421	131	49	23	97	

⁽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.

Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	31,464	1,254	31,458	1,268	0	31,038	1,158	31,032	1,212	0
B Mining and quarrying	9,754	190	9,754	135	0	9,962	219	9,962	116	0
C Manufacturing	59,596	2,116	59,533	1,528	0	60,535	2,146	60,251	1,525	0
D Electricity, gas, steam and air conditioning supply	16,559	211	16,559	196	0	15,288	191	15,288	192	0
E Water supply	2,073	43	2,073	28	0	2,212	45	2,212	33	0
F Construction	12,887	1,433	12,887	963	0	12,398	1,455	12,398	1,006	0
G Wholesale and retail trade	43,076	1,937	43,076	1,443	0	44,304	2,208	44,236	1,457	0
H Transport and storage	25,946	948	25,945	719	0	25,889	1,179	25,888	750	0
I Accommodation and food service activities	9,034	654	9,034	618	0	9,269	645	9,269	617	0
J Information and communication	7,837	224	7,837	97	0	9,273	198	9,273	100	0
K Financial and insurance activities	17,890	524	17,889	464	0	17,610	535	17,604	481	0
L Real estate activities	63,454	2,282	63,453	1,727	0	65,508	2,200	65,484	1,730	0
M Professional, scientific and technical activities	16,785	637	16,785	574	0	16,534	626	16,534	569	0
N Administrative and support service activities	9,190	153	9,190	137	0	8,999	163	8,999	142	0
O Public administration and defence, compulsory social security	1,788	19	1,788	13	0	1,744	19	1,744	15	0
P Education	625	20	625	18	0	649	19	649	17	0
Q Human health services and social work activities	4,864	75	4,864	82	0	4,902	106	4,902	79	0
R Arts, entertainment and recreation	1,485	76	1,485	56	0	1,409	92	1,409	59	0
S Other services	10,415	749	10,415	626	0	9,776	678	9,774	523	0
Loans and advances	344,722	13,546	344,649	10,690	0	347,298	13,880	346,908	10,623	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.