

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR



Key Metrics

(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



Leverage ratio

	(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)	
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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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)	



		(mln FUR 94)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	(mln EUR, %) 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 (l) 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 (l) 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 (l) 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 (I) 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 CCR
	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		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0		C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
		() = 1.0000 ± 0.000 1.0				
	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 cocyvitication positions ()	0	0	C 01 00 (r460 c010)	Articles 35(1) point (k) (ii) 242(1) point (b) 244(1) point (b) and 359 of CPP
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	2		C 01.00 (r460,c010) C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		have a significant investment	0			
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	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	significant investment	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
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0		C 01.00 (r510,c010)	Article 48 of CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0		C 01.00 (r524,c010)	Article 3 CRR
	A.1.20		-130		C 01.00 (r529,c010)	-
	A.1.21		0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1		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)	-
			450		C 01.00 (r690,c010) + C 01.00 (r700,c010) +	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-150	-216	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)	-
			00.270	05.046	C 04 00 (045 - 040)	Addish OF of CDD
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	89,279	•	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,746	•	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)	-
					C 01 00 (*010 c010) + C 01 00 (*020 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)	-
					C 01.00 (1974,C010) + C 01.00 (1976,C010)	
					C 01 00 (r880 c010) ± C 01 00 (c000 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	В	TOTAL RISK EXPOSURE AMOUNT	563,306	559,368	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.84%	16.07%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	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%		-
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]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	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



Overview of Risk exposure amounts

	RW.	ls	
(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
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 (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

	As of 30/09/2019	As of 31/12/2019
(mln EUR)	13 01 00 7 00 7 00 1	150102, 22, 232
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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(mln EUR)	Į.	As of 30/09/201	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 1 Level 2		References
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)													
		Gross carrying amount				Accumulated impairment			ss carrying amo	ount	Accu	mulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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 creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value Debt securities		47,730	14	4	-23	-1	-4	45,699	817	4	-22	-5	-4	Annex V.Part 1.31, 44(b)
comprehensive income	through other comprehensive income Loans and advances		0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised	Debt securities	81,786	290	79	-32	-14	-18	84,152	395	81	-36	-13	-19	Annex V.Part 1.31, 44(b)
cost	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.



Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

(min Lory)			1
	Carrying	amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
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(I)
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)

	(mln EUR)			_
		Carrying	amount	
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
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
SHOLE POSITIOLIS	Debt securities	29,583	31,305	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	9,445	8,437	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: S	ubordinated 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	



Market RiskGroupe Crédit Agricole

								GIC	Jupe Creu	iit Agricole													
	SA			IM										IM									
	VaR (Memorandum item) STRESSED VaR (Memorandum item) ANI		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP												
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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		LAST EASURE	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 t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
(= 0.9)	As of 30/09/2019	As of 31/12/2019				As of 30/	09/2019									As of 31/1	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 Of which: General risk	1	0	16	3	23	5							1/ 17	4 4	2 4 24	6							
Of which: Specific risk	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	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.



Credit Risk - Standardised Approach

Groupe Crédit Agricole

					Standardise	ed Approach	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 an provisions									
	(mln EUR, %)																	
	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	32,044	27,093	18,422		32,113	26,856	18,216										
Consolidated data	of which: SME	12,710	10,624	6,071		13,214	10,784	6,162										
consolidated data	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		5,226	1,874	2,237	2,91									
	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 Total ²	319,454	270,612	139,829	4,278	336,647	288,096	142,376	4,05									

⁽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.

					Standardise	d 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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	17,558	17,557			23,983	23,981		
	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			13,505	29,487		
	Corporates	71,711	39,971			73,518	39,964		
	of which: SME	13,680	11,151	10,750		13,878	11,272		
	Retail	8,989	5,891	3,839		9,238	6,075		
FRANCE	of which: SME	4,466	3,242	1,853 803		4,843	3,421		
	Secured by mortgages on immovable property of which: SME	1,729 207	1,463 196			1,840 305	1,570 293		
	Exposures in default	2,010	679	807	848	1,883	293 677	804	
	Items associated with particularly high risk	2,010	290			2,080	1,663		
	Covered bonds	362	362	299		107	1,003	42	
	Claims on institutions and corporates with a ST credit assessment	0	J02 N	299		10/	107		
	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			19,075	18,941	13,878	
	Standardised Total ²	10,031	10,723	12,712	1,376	,	10,511	19,676	1,3

(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.

					Standardise	ed 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 a		
	(mln EUR, %)										
	Central governments or central banks	13,252	13,394	1,952		14,212	14,198	-			
	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				
	Corporates	20,953	19,327	16,950		20,862	19,393				
	of which: SME	4,236	4,021	3,804		8,841	8,415				
	Retail	9,214	8,768	6,164		9,195	8,673				
ITALY	of which: SME	2,438	2,303	1,316		2,540 3,166	2,365 3,147				
	Secured by mortgages on immovable property of which: SME	3,168 790	3,148 785	1,218 319		928	3,147 924				
	Exposures in default	2,644	1,143	1,364		1,832	740		1		
	Items associated with particularly high risk	2,044	1,143	1,304	1,402	675	638		1		
	Covered bonds	3	0	T		0/3	030	937			
	Claims on institutions and corporates with a ST credit assessment	٥	0	 		ا	0	n			
	Collective investments undertakings (CIU)	3,266	3,009	1,093		3,365	2,847	873			
	Equity	37	3,003	48		21	2,017	38			
	Other exposures	3,105	3,091	2,835		3,416	3,404				
	Standardised Total ²	3,103	5,031	_,000	1,823		3/101	3/032	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.

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	d 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 an provisions ²
	(mln EUR, %)								
	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		
	Multilateral Development Banks International Organisations	0	0	0		U	0	U	
	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	
LINITED CTATEC	of which: SME	18	5	3		69	58	33	
UNITED STATES	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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	U		0	0		
	Collective investments undertakings (CIU) Equity	20 13	20 13	12		25	25	3	
	Other exposures	398	398	258		247	247	230	
	Standardised Total ²	550	330		0	217	2 17	250	

(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.



Credit Risk - Standardised Approach

Groupe Crédit Agricole

					Standardise	d 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 a		
	(mln EUR, %)										
	Central governments or central banks	42	42	26	5	50	50	34			
	Regional governments or local authorities	0	0	(0	C	0			
	Public sector entities	0	0			0	C	0			
	Multilateral Development Banks	0	0			0	0	0			
	International Organisations Institutions	1,089	1,086	1		1,323	1,313	0			
	Corporates	1,009	1,000	43		1,323	1,313	55			
	of which: SME	7	0			00	J3	0			
	Retail	4	0			7	0	0			
	of which: SME	4	0			7	C	0			
JAPAN	Secured by mortgages on immovable property	1	1	1	L	1	1	1			
	of which: SME	0	0			0	C	0			
	Exposures in default	0	0	(0	0	C	0			
	Items associated with particularly high risk	0	0	(0	C	0			
	Covered bonds	0	0	(0	C	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	C	0			
	Collective investments undertakings (CIU)	1,274	256	90		1,176	236	95			
	Equity	1	1	2		2	2	4			
	Other exposures Standardised Total ²	15	15	15		2/	2/	27			

(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

		Total value adjustments and perposures, but includes general		erparty excludes those for secu	ritisation exposures, additional v	aluation adjustments (AVAs) an	d other own funds reductions ।	related to the	
					Standardise	ed Approach			
			As of 30/	09/2019					
		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, %)	12	12	20		12	12	21	
	Central governments or central banks Regional governments or local authorities	12	12	26		13	13	31	
	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		
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	104	53	30		114	60	35	
ONTIED KINGDOM	Secured by mortgages on immovable property	27	24	12		26	24	11	
	of Which. Side	0	0	0		0	0	0	2
	Exposures in default	13	10	13	3	13	10	13	3
	Items associated with particularly high risk Covered bonds	0	0	0		U O	0	0	
	Claims on institutions and corporates with a ST credit assessment	١	0) 		0	0	0	
	Collective investments undertakings (CIU)		0	n		0	0	n n	
	Equity	28	28	28		30	30	30	
	Other exposures	67	67	67		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		terparty excludes those for sect	indisation exposures, additional v	diuduon dujustinents (AVAS) dii	u otrier own runus reductions	elated to the	
					Standardise	ed Approach			
			As of 30/	09/2019					
		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, %)								
	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		
	International Organisations Institutions	2,880	2,121	598		2,172	1,867	467	
	Corporates	1,742	1,587			1,834	1,561	1,445	
	of which: SME	774	724			798	730	636	
	Retail	2,144	1,985			2,173	1,986		
OEDMANN/	of which: SME	1,149	990	566		1,180	993	567	
GERMANY	Secured by mortgages on immovable property	306	306			297	297		
	of which: SME	0	0	0		0	0	C	
	Exposures in default	43	33	44	9	33	24	31	9
	Items associated with particularly high risk	0	0	0		0	0	C	
	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		criparty excidues those for sect	indisation exposures, additional v	aluation adjustments (AVAS) and	d other own funds reductions i	elated to the	
					Standardise	d 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, %)								
	Central governments or central banks	2,582	2,582	C		4,300	4,300	2	
	Regional governments or local authorities	0	0	C		0	0	0	
	Public sector entities	0	0	C		0	0	0	
	Multilateral Development Banks	0	39	C		1	41	0	
	International Organisations	847	847	0		846	845		
	Institutions	415	323	65		344	320		
	Corporates	3,171	2,031	1,772		2,819	2,141		
	of which: SME	241	227	225		421	403	402	
	Retail	6	3	2		9	6	4	
LUXEMBOURG	of which: SME	6	3	2		9	6	3	
LOXELIBOOKS	Secured by mortgages on immovable property	1	1			23	22	11	
	of which: SME	0	0	0		0	0	0	_
	Exposures in default	23	16	23	/	23	15	22	/
	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	
	Collective investments undertakings (CIU)	1,543	776	565		1,243	434	280	
	Equity	5	5	8		10	10	21	
	Other exposures	169	169	169		192	192	192	4.5
	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.



Credit Risk - Standardised Approach

Groupe Crédit Agricole

			Standardised Approach											
			As of 30/	09/2019			As of 31/	12/2019						
		Original Exposure ¹	Palal Exposure Palue Risk exposure amount Palue adjustments and provisions Original Exposure Exposure Value Risk exposure amount provisions Original Exposure Exposure Value Risk exposure amount											
	(mln EUR, %)													
	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							
	of which: SME	593	537	500		577	519							
	Retail	809	731	470		839	744							
SPAIN	of which: SME	505	439	251		531	448							
OI / LIV	Secured by mortgages on immovable property	1,015	1,014	518		1,003	1,002							
	of which: SME	157	156	86	70	154	153							
	Exposures in default	160	80	96	/9	198	115	149						
	Items associated with particularly high risk	0	0	1		0	0							
	Covered bonds	0	0	0		0	0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	U	J						
	Collective investments undertakings (CIU)	6	0	0		5	5	5						
	Equity Other exposures	120	120	107		128	128	112						
	Standardised Total ²	120	120	107	79	128	128	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.		·				
					Standardise	d 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, %)								
	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 Institutions	206	297	0		104	106	U 47	
	Corporates	296 422	286	254		323	186 192	181	
	of which: SME	83	65	57		94 94	68		
	Retail	213	192	134		223	197	138	
S14/7	of which: SME	70	52			76	54	31	
SWITZERLAND	Secured by mortgages on immovable property	3,555	3,446			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

					Standardise	d 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, %)										
	Central governments or central banks	1,320	1,320	10		849	849	44			
	Regional governments or local authorities	0	0	0		0	C	0			
	Public sector entities	0	0	0		0	C	0			
	Multilateral Development Banks	0	0	0		0	C	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,370	1,316	356		1,201	1,136				
	Corporates	495	474	467		450	420				
	of which: SME	193	179	171		190	169				
	Retail	1,937	1,777	1,302		1,524	1,368				
NETHERLANDS	of which: SME	190	171	9/		239	216	123			
	Secured by mortgages on immovable property	3	3	2		3	3	2			
	of which: SME Exposures in default	123	47	40	76	124	27	20	8		
	Items associated with particularly high risk	123	47	40	76	124	3/	30	0		
	Covered bonds	56	U 56	0		U 55	,				
	Claims on institutions and corporates with a ST credit assessment	30	20	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	123	123	123	104	30	30	30	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.

Credit Risk - IRB Approach Groupe Crédit Agricole

							•	care rigitions							
							IRB A	pproach							
				As of 30	/09/2019					As of 3	1/12/2019				
		Origina	Original Exposure ¹			Original Exposure ¹ Exposure Value ¹			Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions		
	Central banks and central governments	206,091	70	214,513	2,523	0	50	218,240	117	227,324	2,339	3	57		
	Institutions	110,022	408	109,534	17,650	0	469	103,764	434	104,050	16,135	12	441		
	Corporates	386,716	6,126	301,876	137,000	186	5,141	390,912	6,994	299,446	133,776	351	5,384		
	Corporates - Of Which: Specialised Lending	66,033	1,264	59,291	11,821	21	669	67,190	1,219	60,251	11,987	34	581		
	Corporates - Of Which: SME	37,379	1,417	34,241	29,982	0	1,525	37,804	1,426	34,567	29,965	0	1,599		
	Retail	620,042	12,511	619,026	106,363	2,670	11,093	630,157	12,061	629,274	106,377	2,592	10,754		
	Retail - Secured on real estate property	388,398	4,848	388,389	46,282	974	3,367	397,223	4,661	397,217	46,130	946	3,278		
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	21,999	818	21,999	6,091	172	756	22,412	795	22,412	6,219	168	740		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	366,399	4,029	366,391	40,190	802	2,610	374,811	3,866	374,805	39,911	778	2,538		
	Retail - Qualifying Revolving	19,685	345	17,171	4,487	109	400	19,790	331	17,287	4,381	104	388		
	Retail - Other Retail	211,959	7,318	213,466	55,595	1,587	7,326	213,143	7,069	214,770	55,866	1,542	7,088		
	Retail - Other Retail - Of Which: SME	98,523	4,096	99,304	28,918	806	4,277	98,906	3,994	99,784	29,557	789	4,147		
	Retail - Other Retail - Of Which: non-SME	113,436	3,222	114,163	26,676	780	3,049	114,237	3,074	114,987	26,308	753	2,941		
	Equity	20,555	0	20,374	80,346	0		20,748	0	20,569	78,174	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				343,88	32					336,801				

(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 A	pproach								
			Original Exposure ¹			As of 30/09/2019							As of 3	1/12/2019		
		Origina				Risk exposure amount		Original Exposure ¹		Exposure	Risk exp	osure amount	Value adjustments			
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions			
	Central banks and central governments	121,091	0	124,658	725	0	28	129,539	0	132,979	547	0	33			
	Institutions	65,986	14	67,741	9,875	0	50	62,149	13	64,817	9,143	0	50			
	Corporates	167,512	3,344	141,879	80,948	149	3,270	168,493	3,393	139,350	81,409	25	3,359			
	Corporates - Of Which: Specialised Lending	9,605	59	9,408	2,024	0	230	10,371	59	9,584	2,298	0	175			
	Corporates - Of Which: SME	36,722	1,408	33,777	29,594	0	1,509	37,155	1,417	34,142	29,652	0	1,584			
	Retail	563,798	10,125	440,744	78,663	1,852	9,252	573,627	9,822	446,680	79,058	1,810	9,027			
	Retail - Secured on real estate property	368,395	4,354	245,826	32,994	705	3,131	376,916	4,214	250,216	32,931	696	3,093			
	Retail - Secured on real estate property - Of Which: SME	19,954	648	19,952	5,677	119	698	20,292	621	20,290	5,795	114	682			
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	348,441	3,706	225,874	27,317	586	2,433	356,624	3,593	229,925	27,136	582	2,410			
	Retail - Qualifying Revolving	15,892	209	14,188	2,761	66	214	15,755	201	14,163	2,654	63	213			
	Retail - Other Retail	179,511	5,562	180,730	42,909	1,081	5,907	180,956	5,407	182,302	43,473	1,051	5,722			
	Retail - Other Retail - Of Which: SME	92,714	3,211	93,204	26,623	534	3,661	93,161	3,114	93,752	27,306	518	3,543			
	Retail - Other Retail - Of Which: non-SME	86,797	2,351	87,526	16,286	547	2,246	87,795	2,293	88,550	16,167	533	2,179			
	Equity	19,638	0	19,637	73,652	0	0	19,337	0	19,384	72,661	0	2			
	Other non credit-obligation assets															
	IRB Total															

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).

(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 A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure¹	Exposure Value ¹	Risk exp	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- value		Of which: defaulted	and provisions		Of which: defaulted	– Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	447	0	1,008	227	0	0	675	0	1,220	234	0	0
	Institutions	650	0	1,076	420	0	8	744	0	1,393	483	0	9
	Corporates	9,947	340	7,220	3,218	0	161	10,652	303	7,325	3,228	0	164
	Corporates - Of Which: Specialised Lending	1,954	140	3,043	339	0	27	2,130	104	3,295	493	0	24
	Corporates - Of Which: SME	94	0	22	20	0	0	219	0	73	40	0	0
	Retail	37,121	2,106	36,098	14,019	638	1,662	37,441	1,948	36,308	13,826	606	1,542
	Retail - Secured on real estate property	17,760	420	17,748	2,592	131	190	18,032	374	18,020	2,627	117	141
TT A L V	Retail - Secured on real estate property - Of Which: SME	2,033	169	2,033	410	53	57	2,107	173	2,107	419	54	56
ITALY	Retail - Secured on real estate property - Of Which: non-SME	15,727	251	15,715	2,182	78	133	15,925	202	15,913	2,207	63	84
	Retail - Qualifying Revolving	3,750	135	2,927	1,720	43	186	3,993	129	3,069	1,722	41	175
	Retail - Other Retail	15,612	1,551	15,423	9,707	464	1,286	15,416	1,444	15,219	9,477	448	1,226
	Retail - Other Retail - Of Which: SME	5,477	861	5,299	2,121	268	606	5,414	856	5,233	2,084	266	594
	Retail - Other Retail - Of Which: non-SME	10,135	690	10,123	7,585	196	680	10,002	588	9,987	7,393	182	632
	Equity	276	0	276	947	0	0	287	0	287	954	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	osure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	8,518	0	9,109	0	0	3	9,329	0	9,885	0	0	3
	Institutions	3,190	28	4,113	374	0	28	1,900	27	2,985	291	0	29
	Corporates	52,485	164	36,534	13,046	15	238	51,754	777	35,169	11,087	206	461
	Corporates - Of Which: Specialised Lending	8,121	75	6,742	1,629	15	34	7,964	69	6,416	1,474	3	32
	Corporates - Of Which: SME	86	1	64	59	0	1	4	1	2	1	0	1
	Retail	209	5	163	20	1	3	213	4	168	23	1	3
	Retail - Secured on real estate property	151	3	105	10	0	2	154	3	108	12	0	2
NITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
INITED STATES	Retail - Secured on real estate property - Of Which: non-SME	150	3	104	10	0	2	153	3	107	11	0	2
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	55	2	55	10	0	1	56	1	56	11	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	2	1	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	54	0	54	9	0	1	54	0	54	10	0	1
	Equity	196	0	30	120	0	0	208	0	31	122	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 A	pproach					
				As of 30	/09/2019					As of 31	L/12/2019		
		Origina	ıl Exposure ¹	Exposure Value ¹	Risk expo	osure amount	Value adjustments and	Origina	l Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisi
	Central banks and central governments	32,232	0	32,394	45	0	0	33,889	0	34,033	45	0	0
	Institutions	1,612	0	1,597	221	0	0	2,106	0	2,058	243	0	4
	Corporates	7,505	0	5,798	979	0	5	8,606	0	6,951	1,215	0	8
	Corporates - Of Which: Specialised Lending	2,569	0	2,647	173	0	5	2,774	0	2,777	156	0	5
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	195	0	191	1	0	0	190	0	186	1	0	0
	Retail - Secured on real estate property	12	0	7	0	0	0	11	0	7	1	0	0
1 A D A N I	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
JAPAN	Retail - Secured on real estate property - Of Which: non-SME	12	0	7	0	0	0	11	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	184	0	184	1	0	0	178	0	178	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	184	0	184	1	0	0	178	0	178	0	0	0
	Equity	6	0	6	21	0	0	6	0	6	21	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB ApproachGroupe Crédit Agricole

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure¹	Exposure	Risk exp	osure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provis
	Central banks and central governments	1,069	0	2,701	6	0	1	3,063	0	4,548	5	0	2
	Institutions	6,342	0	6,700	968	0	0	5,260	0	5,737	798	0	0
	Corporates	16,788	116	14,365	4,111	0	163	17,709	120	14,982	4,336	0	147
	Corporates - Of Which: Specialised Lending	6,198	0	7,526	1,285	0	23	6,345	0	7,926	1,280	0	20
	Corporates - Of Which: SME	14	0	14	8	0	0	6	0	5	5	0	0
	Retail	670	25	613	57	2	11	696	23	640	60	2	9
	Retail - Secured on real estate property	289	10	227	28	1	7	290	8	229	27	1	5
LINITED VINCDOM	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	2	0	2	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	286	10	223	27	1	7	287	8	227	27	1	5
	Retail - Qualifying Revolving	7	0	10	1	0	0	7	0	10	1	0	0
	Retail - Other Retail	374	14	375	28	2	4	399	15	400	31	1	4
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	372	14	374	28	2	4	397	15	398	30	1	4
	Equity	69	0	69	247	0	0	68	0	68	246	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origina	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	5,162	0	5,545	19	0	0	5,811	0	6,193	16	0	0
	Institutions	1,794	0	2,108	565	0	0	1,969	0	2,442	523	0	0
	Corporates	11,867	77	10,095	2,814	11	86	12,115	77	10,218	2,878	3	89
	Corporates - Of Which: Specialised Lending	1,374	0	1,896	238	0	0	1,328	0	2,000	197	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	3,840	61	3,819	1,527	18	59	3,924	62	3,901	1,563	19	62
	Retail - Secured on real estate property	66	2	45	6	0	2	67	2	44	5	0	2
CEDMANN	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	65	2	44	5	0	2	66	2	43	5	0	2
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	3,772	58	3,771	1,521	18	57	3,855	60	3,854	1,558	18	60
	Retail - Other Retail - Of Which: SME	30	0	30	5	0	0	32	0	32	5	0	0
	Retail - Other Retail - Of Which: non-SME	3,742	58	3,741	1,517	18	56	3,823	59	3,822	1,553	18	60
	Equity	20	0	20	61	0	0	21	0	21	64	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).

(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 A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	– Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	4,714	0	4,733	199	0	1	4,053	0	4,072	169	0	1
	Institutions	2,429	0	2,430	169	0	0	2,647	0	2,647	166	0	0
	Corporates	13,682	60	11,187	3,791	0	42	12,867	56	10,693	3,454	0	44
	Corporates - Of Which: Specialised Lending	892	0	926	233	0	0	820	0	869	232	0	0
	Corporates - Of Which: SME	61	4	61	73	0	6	41	5	40	44	0	5
	Retail	976	15	124,653	10,591	136	6	980	15	128,804	10,471	131	7
	Retail - Secured on real estate property	53	3	123,259	10,498	132	2	55	3	127,408	10,375	128	2
LLIVEMBOLIDO	Retail - Secured on real estate property - Of Which: SME	1	1	2	1	0	1	1	1	2	1	0	1
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	52	2	123,257	10,498	132	1	53	2	127,406	10,375	127	2
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	922	12	1,392	92	4	4	925	12	1,394	96	3	5
	Retail - Other Retail - Of Which: SME	9	2	479	77	3	2	6	2	474	77	3	1
	Retail - Other Retail - Of Which: non-SME	913	10	914	15	1	2	919	10	920	19	0	4
	Equity	194	0	180	588	0	14	214	0	214	683	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisio
	Central banks and central governments	1,267	0	1,405	204	0	0	1,474	0	1,598	177	0	0
	Institutions	1,193	0	1,545	253	0	0	1,299	0	1,784	249	0	0
	Corporates	5,671	142	3,763	1,885	0	78	5,794	167	3,526	1,647	15	85
	Corporates - Of Which: Specialised Lending	1,213	9	1,349	336	0	15	1,316	9	1,425	334	0	13
	Corporates - Of Which: SME	12	0	9	9	0	0	11	0	9	9	0	0
	Retail	486	15	473	28	0	2	534	17	521	24	0	2
	Retail - Secured on real estate property	64	1	49	6	0	1	64	1	50	5	0	1
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	1	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	64	1	49	6	0	1	64	1	49	5	0	1
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	420	14	420	21	0	1	468	16	469	19	0	1
	Retail - Other Retail - Of Which: SME	25	13	25	0	0	0	21	13	21	0	0	0
	Retail - Other Retail - Of Which: non-SME	395	1	396	21	0	1	447	3	447	19	0	1
	Equity	30	0	30	146	0	0	30	0	30	110	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3:	1/12/2019		
		Origina	al Exposure ¹	Exposure	Risk ex	posure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	1,597	0	1,661	0	0	0	1,288	0	1,349	0	0	0
	Institutions	1,991	1	1,975	185	0	1	1,403	0	1,387	141	0	1
	Corporates	8,173	7	4,593	1,508	0	92	8,717	7	4,951	1,566	0	85
	Corporates - Of Which: Specialised Lending	3,034	0	1,433	345	0	1	3,452	0	1,791	428	0	1
	Corporates - Of Which: SME	26	0	18	7	0	0	22	0	15	5	0	1
	Retail	1,786	49	1,547	144	4	31	1,771	50	1,520	150	4	32
	Retail - Secured on real estate property	772	34	528	76	3	19	789	35	533	78	3	20
CM/ITZEDI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	771	34	527	76	3	19	788	35	532	78	3	20
	Retail - Qualifying Revolving	9	0	11	1	0	0	9	0	11	1	0	0
	Retail - Other Retail	1,005	15	1,007	66	2	12	973	15	976	70	1	12
	Retail - Other Retail - Of Which: SME	33	0	33	2	0	0	33	0	33	3	0	0
	Retail - Other Retail - Of Which: non-SME	972	15	974	64	2	12	941	15	943	68	1	12
	Equity	12	0	12	43	0	0	14	0	14	27	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB A	pproach					
				As of 30	/09/2019					As of 3	1/12/2019		
		Origin	al Exposure¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provis
	Central banks and central governments	272	0	360	0	0	0	274	0	361	0	0	0
	Institutions	5,505	0	5,212	783	0	0	4,729	0	4,442	744	0	1
	Corporates	9,904	15	6,574	2,802	0	17	9,427	168	6,378	2,529	40	6
	Corporates - Of Which: Specialised Lending	1,507	0	1,319	293	0	0	1,417	0	1,279	276	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	66	1	55	5	0	1	73	10	62	8	2	1
	Retail - Secured on real estate property	38	1	25	4	0	1	41	1	29	4	0	1
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	37	1	24	3	0	1	40	1	29	4	0	1
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	27	0	27	1	0	0	30	9	30	4	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	27	0	27	1	0	0	30	9	30	4	1	0
	Equity	18	0	18	52	0	0	18	0	18	51	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
							As of 31/12/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Derivatives			Off balan	ce sheet	
												Off-balance she	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value Deri	vatives with ne	egative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount Carryi	ng amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	51 8 67 53 69 83 102	8 67 52 69 74 89	0 0 0 1 2 24 16	0 0 0 0 0 0	50 3 7 49 51 0 0	0 5 60 3 16 58 86		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 12 0	0 0 0 0 100 25 0	0 0 0 0 0 0	0 0 0 0 0 0	18
Total [0 - 3M [Belgium	27 49 233 416 1,467 1,927 254	197	9 39 34 2 131 145 57	0 0 0 0 0 0	0 0 108 396 995 1,151 0 2,650	19 10 91 18 341 631 197		0 0 5 1 3 4 4 0 0 0 0 0 0	0 6 0 0 0 0 0	0 10 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	294
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Cyprus													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 1 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Denmark	0 1 27 30 22 310 0	0 1 27 30 22 310 0	0 1 0 0 0 0	0 0 0 0 0 0 0	0 0 27 0 0 83 0	0 0 0 30 22 227 0	3	38 38 9 38 138 0 0 1 50 50	0 10 0 0 3 48 23	0 134 0 0 200 775 165	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Estonia	390	390				2/3	4:		07	1,217		Ū	30



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
						Dire	As of 31/12/2019 ct exposures	,						
	(min ELID)			On balance sl	heet	Dire	ct exposures		Derivat	tives		Off balar	nce sheet	_
	(mln EUR)											Off-balance sh		
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
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 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	exposure amount
[0 - 3M [Finland	35 25 20 41 63 532 33	35 25 11 40 62 502 12 687	35 2 20 5 2 30 33 127	0 0 0 0 0 0	0 0 0 0 0 360 0	0 23 0 36 62 142 0	43 43 21 11 ⁴ 203 (0	0 0 26 11 78 256 79	0 100 1,164 574 1,000 3,930 1,460 8,229	0 0 0 0 0 0	0 0 0 0 0 0	39
[0 - 3M [France	1,206 5,718 3,918 3,561 9,442 20,833 26,261	1,118 5,393 3,633 3,417 8,976 19,850 25,588 67,974	235 325 285 144 469 983 674 3,114	0 0 0 0 0 0	201 1,732 20 987 2,558 1,303 188 6,989	770 3,661 3,613 2,429 6,408 18,546 25,390 60,818	33 22 15 97 392 2,162 2,727	3,985 328 1,076 314 1,332 5,344 11,115 23,495	45 5 6 15 92 102 168 432	1,311 364 144 182 824 1,062 2,605 6,492	401 1,971 361 131 114	0 1 1 0 0 21	
[0 - 3M [Germany	709 799 765 1,214 1,625 2,565 689	676 731 706 1,111 1,126 2,075 203	33 68 59 103 499 841 486 2,088	0 0 0 0 0 0	577 176 96 586 136 486 0	99 555 610 526 991 1,238 203	14 5 25 29 64 294 330 762	471 471 1,367 552 571 1,771 1,043	54 46 50 92 13 159 401 816	2,359 1,461 1,711 2,004 169 721 910	0 0 0 0 0 0	0 0 0 0 0 0	25
[0 - 3M [Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Greece													
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 5 0 0 0 0 0	0 0 0 0 0 0	0 6 4 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Ireland	0 0 0 0 0 1 1	0 0 0 0 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	973 999		0 3 0 0 0 0 0	0 172 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Italy	576 1,076 2,717 953 2,161 2,254 430	569 757 2,659 924 2,080 2,179 309	553 916 58 89 81 96 121 1,914	0 0 0 0 0 0	0 0 337 372 1,097 1,024 0	21 161 2,323 491 983 1,058 309	187 200	2 9 92 14 274 111 677	0 3 8 36 11 5 0	1 360 278 254 377 143 0	16 5 2 0 1 1 7	0 0 0 0 0 0	
[0 - 3M [Latvia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
						Divo	As of 31/12/2019	·						
				On balance sl	hoot	Direc	ct exposures		Deriva	tivos		Off hala	nce sheet	
	(mln EUR)			On Dalance Si	neet				Deriva	lives		OII Dala	nce sneet	-
												Off-balance s	sheet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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 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	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	353 535 314 606 1,125 996 106	353 535 314 606 1,125 996 106 4,036	0 0 0 0 0 34 0	0 0 0 0 0 0	228 125 27 5 233 180 0	125 410 287 601 893 781 106	(((11 57 91 375 535	0 0 0 123 1,983 1,938 1,957 6,000	0 0 0 8 16 12 12	0 128 0 567 805 614 100 2,214	0 0 0 0 0 0	0 0 0 0 0 0	169
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[0 - 3M [Netherlands	0 1 9 25 56 62 109	0 0 9 0 52 39 99	0 1 4 25 4 41 10	0 0 0 0 0	0 0 0 0 0	0 0 5 0 52 20 99	() 3 () 13 1	0 1,260 18 15 549 28 0	9 0 0 8 0 42 5	250 0 60 146 27 194 10	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Poland	237 0 361 124 243 0	237 0 361 124 243 0	85 0 0 0 0 0 0	0 0 0 0 0 0	237 0 361 124 0 0	0 0 0 0 243 0 0	18 () () () ()	0 1 0 0 0 0 0	64 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Portugal	965 0 0 5 0 13 1 0	965 0 0 5 0 13 0 0	0 0 5 0 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0	243 0 0 0 0 13 0 0	0 () () () () () () () () () () () () ()	0 0 0 1 4 4 4	3 0 0 0 77 0 0	220 0 0 0 377 6 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Romania	0 39 0 0 0 0 0	0 39 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 39 0 0 0 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovenia	1 0 0 0 1 1 2 0	1 0 0 0 1 2 0	1 0 0 0 1 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

Groupe Crédit Agricole															
				As of 31/12/2019											
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Off balance sheet						
									Off-halance sh						
											Off-balance sheet exposures				
						Derivatives with po	sitive fair value	Derivatives with negative fair value							
			Total carrying amount of											Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short												
			positions)									Nominal	Provisions		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
				ricia for trading	through profit or loss	comprehensive income	amortisca cost								
[0 - 3M [153 914 675	151 844 578 59	2 94	0	100 559 204	51 261 374	1 2 2	90 149	0	0 29	0	0		
[1Y - 2Y [Spain	675 63 206	578 59 161	97 15 64	0	0 0	374 48 142	23 2	149 114 200 250 259	125 0 0	1,618 0 0	1 10 0	0 0		
[5Y - 10Y [[10Y - more Total		159 294 2,464	75 213	126 80 479	0 0	22 212 1,097	11 1 888	21 0 58	0	4 0 129	55 0 1,702	0 0 11	0 0	182	
[0 - 3M [[3M - 1Y [56 277	56	1	0	29 230		6 7	688 530	2 1	135 136	0 0	0 0	102	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden	140 116	140 116 36	2 0	0	138 81	0 35 36	37 9	260 31	1 0	82 0	24 0	0		
[5Y - 10Y [[10Y - more		63 0	63 0	0	0	40 0	22 0	3	22	1 1 18	22 56	0	0		
Total [0 - 3M [[3M - 1Y [688 1,461			0	518 0	165 109	62 14	1,569 2,354 581	23 4	446 294	24	0	8	
[1Y - 2Y [[2Y - 3Y [United Kingdom	63 178	63 178	0	0	0	63 178	0 4	0 144	35 16	400 576	0 0	0		
[3Y - 5Y [[5Y - 10Y [[10Y - more	omea kingdom	0 0	0 0	0 0	0 0	0 0	0 0	11 10 0	533 520 0	8 0 0	355 0 0	0 0 0	0 0 0		
Total [0 - 3M [1,702	1,702	1,352	0	0	350	57	4,131	64	1,625	2	0	5	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0 0		
[3Y - 5Y [[5Y - 10Y [Iceland	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Liechtenstein														
[10Y - more Total [0 - 3M [30	20			20			^	^	0	0	^		
[3M - 1Y [[1Y - 2Y [28 105 88	105 88	0 4	0	68 67	37 17	3 7	80 54	0	0 0	0 0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Norway	46 0 453	46 0 453	0 0	0	27 0 54	19 0 300	0 0 5	0 0 65	0 0 7	0 4 77	0 0 0	0 0 0		
[10Y - more Total		0 719	0 719	0	0	0	0 472	0 16	22 221	, 0 7	11 92	0 0	0 0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Australia														
[5Y - 10Y [
[0 - 3M [[3M - 1Y [276 195 434	276 195 434	246 0	0	31 81	0 114	10 1	865 92	13 3	938 479	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Canada	434 773 364	434 773 364	0 0	0 0	206 626 121	228 148 243	6 1 12	100 66 421	1 0 76	28 0 2,602	0 45 0	0 0 0		
[5Y - 10Y [[10Y - more Total		541 0	541	0	0	189	352 0	27 3	502 41	3 0	190 0	0	0		
[0 - 3M [[3M - 1Y [2,584 1,128 467	938	297	0 0	1,253 57 45	1,085 774 252	62 45 3	2,088 3,958 436	96 16 1	4,238 1,455 187	45 0 0	0 0 0	82	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong	0 38	0 38	0 38	0	0	0 0	0	0 0	1 1	26 43	0 0	0		
[10Y - more		120 77 0	0 0	106 77 0	0	0 0	13 0 0	1 0 0	0 0	0 0 0	20 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	



General governments exposures by country of the counterparty

							As of 31/12/2019						
						Dire	ct exposures	<u> </u>					
(mln EUR)		On balance sheet Derivat									Off balance sheet		
	(ITIM EOIV)	on Total gross carrying amount of non- derivative financial assets									Off-balance sheet exposures		
			Total carrying amount of					Derivatives with positive fair value De		cives with negative fair value	value		Risk weighted
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)		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	exposure amount
[0 - 3M [Japan	599 409 363 191 197 333 655	296	175 655	0 0 0 0 0 0 0	34 72 97 160 75 60 0	98 0	1	2 414 0 45 2 89 0 7 1 94 5 23 1 4	0 29 0 4! 1 99 0 (2 1! 18 18: 0 (21 364	0	0 0 0 0 0 0	45
[0 - 3M [U.S.	726 2,263 394 562 162 262 85 4,453	721 2,149 241 468 122 114 0	135 137 153 562 162 172 85 1,405	0 0 0 0 0 0 0	10 161 0 0 0 44 0	581 1,965 241 0 0 46 0	2.	0 0 0 0 2 84 1 100 2 45 1 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	
[0 - 3M [China	51 5 4 0 36 1 3	51 5 4 0 36 1 3	0 5 4 0 1 1 3	0 0 0 0 0 0	0 0 0 0 36 0	51 0 0 0 0 0 0	1:	0 27 1 179 5 305 0 18 4 116 0 0 0	0 22 1 244 0 29 1 33 4 144 1 49 0 6	10 1 1 15 2 0 0 0 0 0	0 0 0 0 0 0	17
[0 - 3M [Switzerland	0 0 0 47 0 0	0 0 0 47 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 47 0 0	0 0 0 0 0 0	7 7 4 5 2	0 8,335 5 6,279 1 2,527 5 2,252 0 776 0 0 0	97 9,74: 12 1,98- 12 1,15: 9 75: 7 38- 0 0	0 0 0 0 7 0 4 0 0	0 0 0 0 0 0	
[0 - 3M [Other advanced economies non EEA	702 518 467 104 91 67	702 518 467 104 30 59 0	626 209 289 104 91 67 49	0 0 0 0 0 0 0	9 0 0 0 0	68 309 179 0 0 0	26: 2 2 2 2 1.	6 3,100 0 1,170 4 728 6 279 4 564 6 105 2 207	138 14,028 18 1,59 22 1,44 4 14 6 21 5 23 12 16 0 6	1 89 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M [Other Central and eastern Europe countries non EEA	1,998 3 18 17 16 29 35 0	1,881 3 18 17 16 29 35 0	1,433 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	9 0 0 0 0 0 0	3 18 17 16 29 35 0	109	0 0 6 0 1 1 13 13 18 0 0 0 0 0 0 0 0 0 0 0	67 3,811 0 0 0 0 0 0 1 1 19 0 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0	11
[0 - 3M [Middle East	119 1,164 42 1,004 63 1,984 325 161	1,164 42 1,004 63 1,984 325 161	0 2 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	119 1,164 41 1,004 63 1,984 325 161	2	1 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 28 0 13 111 3 150 0 1 50 0 0 0 0	0 2 53 68 3 214 390 493 0	0 0 0 0 0 0	
Total [0 - 3M [Latin America and the Caribbean	4,744 90 76 64 51 50 35 6	90 76 64 51 50 35	3 11 0 0 0 0	0 0 0 0 0 0 0	77 0 0 0 0 0	161 4,741 9 65 64 51 50 35 6	3(A11 0 1 0 12 0 46 1 35 1 32 1 25 0 0	18 330 0 17 0 14 1 4 0 29 0 27 0 8 0 6	0 0 0 0 0 0 17 7 80 372 0	0 0 0 0 0 0	
Total		373	373	14	0	77	281]	150	2 133	469	0	37



General governments exposures by country of the counterparty

Groupe Crédit Agricole

							Groupe Credit Agricole	<u> </u>							
							As of 31/12/2019								
			Direct exposures												
	(mln EUR)		Derivatives Off balance sheet												
Residual Maturity		Total gross carrying amount of non- derivative financial assets						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance s	heet exposures		
	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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	183 224 158 175 315 137 16	158 175 315 137 16	0 19 0 0 0 0 1	0 0 0 0 0 0	7 67 22 22 21 114 70 0	67 15	000000000000000000000000000000000000000	0 21 8 4 3 0 0	0 0 0 0 0 0	0 41 9 2 3 0 0	21 87 56 128 16 0	0 0 0 0 0 0 0	379	
[0 - 3M [Others	192 188 346 68 98 136 12	192 188 346 68 98 136	61 0 0 0 4 0 0	0 0 0 0 0 0	14 108 253 0 0 0	117 79 93 68 94 136	0 2 0 0 5 0	0 24 11 2 120 4 0	0 0 0 0 1 0 0	0 15 12 1 76 6 0	1 27 113 79 108 0	0 0 0 0 0 0		

Notes and definition

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 have 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, 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.



Performing and non-performing exposures

			As	s of 30/09/201	9			As of 31/12/2019							
	Gross carrying amount				provisions ⁴ financia		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30			On performing ner	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days			exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
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 incurrred 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.



Forborne exposures

	As of 30/09/2019								As of 31/12/2019					
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on				
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.



Breakdown of loans and advances to non-financial corporations other than held for trading
Groupe Crédit Agricole

			As of 30/09/201	9			As of 31/12/2019							
	Gross carrying				Accumulated	Gross carrying				Accumulated				
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	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	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹				
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.