



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Groupe Crédit Agricole
<b>LEI Code</b>	FR969500TJ5KRTCJQWXH
<b>Country Code</b>	FR

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

## 2022 EU-wide Transparency Exercise

### Key Metrics

Groupe Crédit Agricole

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	99,551	102,693	99,170	101,234	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	97,450	100,521	97,718	99,498	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	104,546	107,549	105,185	107,557	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	102,444	105,376	103,733	105,820	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	121,521	125,340	122,643	124,864	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	119,420	123,167	121,192	123,127	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	582,610	585,441	591,960	579,519	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	582,091	584,825	591,783	579,303	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.09%	17.54%	16.75%	17.47%	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	16.74%	17.19%	16.51%	17.18%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.94%	18.37%	17.77%	18.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.60%	18.02%	17.53%	18.27%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.86%	21.41%	20.72%	21.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.52%	21.06%	20.48%	21.25%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,780,657	1,765,793	1,844,133	2,044,773	C 47.00 (r0300,c0010)	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	5.87%	6.09%	5.70%	5.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	104,546	107,549	105,185	107,557	C 47.00 (r0320,c0010)	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	100,565	103,704	102,038	104,026	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,780,657	1,765,793	1,844,133	2,044,773	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,778,556	1,763,621	1,842,681	2,043,036	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	6.09%	5.70%	5.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.65%	5.88%	5.54%	5.09%	[A.2]/[B.2]	

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**Capital**  
 Groupe Cr dit Agricole

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
<b>OWN FUNDS</b> <b>Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>121,521</b>	<b>125,340</b>	<b>122,643</b>	<b>124,864</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>99,551</b>	<b>102,693</b>	<b>99,170</b>	<b>101,234</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	23,746	23,624	23,814	24,018	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,583	7,526	1	3,425	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,669	1,875	-338	-2,576	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	86,779	86,918	94,351	94,251	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,281	3,557	3,514	3,613	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,986	-1,920	-1,535	-1,358	C.01.00 (0250,0050)	Articles 52 to 55 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,098	-19,014	-19,064	-19,088	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 26(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 not of associated DTAs	-218	-494	-495	-138	C.01.00 (0320,0050)	Articles 26(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-460	-462	-427	-315	C.01.00 (0380,0050)	Articles 26(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-22	-153	-153	-303	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(36), 26(1) point (k) (i) and (ii) of CRR, Articles 26(1) point (k) (i), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 26(1) point (k) (i), 24(1) point (b), 24(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	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(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	0	0	C.01.00 (0490,0050)	Articles 26(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	0	0	C.01.00 (0520,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0550,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-20	-24	-21	C.01.00 (0550,0050)	Articles 26(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0554,0050)	Articles 26(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0554,0050)	Article 26(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-687	-687	-687	-687	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-128	-229	-1,235	-1,324	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	2,101	2,173	1,452	1,737	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 49 to 49 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,101	2,173	1,452	1,737	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>4,995</b>	<b>4,856</b>	<b>6,015</b>	<b>6,322</b>	C.01.00 (0530,0050)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,279	3,345	4,502	4,709	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-164	-161	-183	-181	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	1,880	1,672	1,695	1,794	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>104,546</b>	<b>107,549</b>	<b>105,185</b>	<b>107,557</b>	C.01.00 (0050,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>16,975</b>	<b>17,791</b>	<b>17,458</b>	<b>17,307</b>	C.01.00 (0070,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	15,792	15,545	15,263	15,190	C.01.00 (0070,0050) + C.01.00 (0080,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-1,203	-133	2	50	C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050)	-	
A.4.3	Tier 2 transitional adjustments	2,395	2,379	2,194	2,067	C.01.00 (0080,0050) + C.01.00 (0090,0050) + C.01.00 (0090,0050)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>582,610</b>	<b>585,941</b>	<b>591,960</b>	<b>579,519</b>	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	519	616	177	216	C.05.01 (0010,0040)	-	
<b>CAPITAL RATIOS (%)</b> <b>Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.09%</b>	<b>17.56%</b>	<b>16.75%</b>	<b>17.47%</b>	CA1 (X)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.94%</b>	<b>18.37%</b>	<b>17.77%</b>	<b>18.56%</b>	CA1 (Y)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.86%</b>	<b>21.43%</b>	<b>20.72%</b>	<b>21.55%</b>	CA2 (X)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>97,450</b>	<b>100,521</b>	<b>97,718</b>	<b>99,498</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-
	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.74%</b>	<b>17.19%</b>	<b>16.51%</b>	<b>17.18%</b>	(D.1)/(B-B.1)	-
<b>Memo Items</b>	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	2,101	2,173	1,452	1,737	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	519	616	177	216	C.05.01 (0040,0040)	-

(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 formula 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.

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Groupe Crédit Agricole

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	478,819	479,724	481,190	468,666	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	136,657	136,748	122,691	120,733	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	90,419	86,032	99,064	104,844	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	170,785	175,192	183,674	184,940	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	80,958	81,752	75,761	58,149	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	19,523	18,834	20,643	20,674	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	4,859	4,864	5,195	5,688	C 02.00 (r0640, c0010)
Settlement risk	43	15	15	33	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	9,655	10,456	10,739	11,048	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,053	12,881	14,840	13,844	C 02.00 (r0520, c0010)
Of which the standardised approach	5,285	5,472	6,980	4,715	C 02.00 (r0530, c0010)
Of which IMA	6,769	7,409	7,859	9,129	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	62	58	69	76	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	57,658	58,666	59,338	59,566	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	12,456	12,968	13,632	13,813	C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,202	45,698	45,706	45,754	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	582,610	585,441	591,960	579,519	

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

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

**2022 EU-wide Transparency Exercise**  
**P&L**  
 Groupe Crédit Agricole

(mn EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	21,523	28,902	7,571	19,052
Of which debt securities income	1,840	2,450	673	1,712
Of which loans and advances income	16,666	22,493	5,771	11,702
Interest expenses	9,728	13,169	3,485	10,677
(Of which deposits expenses)	4,591	6,192	1,728	3,738
(Of which debt securities issued expenses)	2,930	3,935	951	1,997
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	72	86	23	89
Net Fee and commission income	11,388	15,421	4,140	8,007
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	113	269	66	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	1,962	2,571	-1,424	-2,585
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	120	188	1,818	3,780
Gains or (-) losses from hedge accounting, net	-29	-46	1	13
Exchange differences (gain or (-) loss), net	-82	-50	199	237
Net other operating income /(expenses)	289	544	111	258
<b>TOTAL OPERATING INCOME, NET</b>	<b>25,628</b>	<b>34,716</b>	<b>9,020</b>	<b>18,163</b>
(Administrative expenses)	14,656	19,953	5,210	10,531
(Cash contributions to resolution funds and deposit guarantee schemes)	552	595	867	885
(Depreciation)	1,367	1,866	450	915
Modification gains or (-) losses, net	-20	-26	-7	-13
(Provisions or (-) reversal of provisions)	195	508	217	-585
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	118	201	-1	-47
(Other provisions)	78	307	218	-538
Of which pending legal issues and tax litigation <sup>1)</sup>	0	-57	0	0
Of which restructuring <sup>2)</sup>	0	2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,242	1,910	558	1,565
(Financial assets at fair value through other comprehensive income)	1	-2	0	-2
(Financial assets at amortised cost)	1,241	1,912	559	1,567
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	20	57	0	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	378	497	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,404	1,813	449	928
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	9,358	12,110	2,158	5,759
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,395	9,956	1,524	4,412
Profit or (-) loss after tax from discontinued operations	2	8	1	16
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>7,397</b>	<b>9,963</b>	<b>1,526</b>	<b>4,427</b>
Of which attributable to owners of the parent	6,755	9,113	1,339	4,065

<sup>1)</sup> Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

ASSETS:	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022					References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy							
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3					
Cash, cash balances at central banks and other demand deposits	263,631				249,172				265,918				264,037				IAS 1.54 (f)				
Financial assets held for trading	258,007	35,257	217,116	5,633	232,489	27,320	198,474	6,695	267,248	32,316	227,564	7,368	261,058	30,226	222,719	8,113	IFRS 7.8(a)(i); IFRS 9. Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	14,604	7,373	3,036	4,194	14,266	6,618	3,012	4,636	13,848	5,861	2,952	5,035	12,770	4,296	3,209	5,265	IFRS 7.8(a)(i); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	64	0	11	53	70	0	11	58	72	0	11	60	81	0	12	69	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	53,169	38,949	11,794	2,426	52,409	38,243	12,991	1,175	47,355	34,775	11,371	1,209	44,977	32,931	10,450	1,596	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	1,224,610				1,250,581				1,262,322				1,293,583				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	17,183	0	17,182	1	15,792	0	15,788	3	18,642	2	18,640	0	30,054	4	30,051	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	7,801				5,224				-2,907				-6,088				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets <sup>1</sup>	99,787				97,416				112,588				112,899								
<b>TOTAL ASSETS</b>	<b>1,938,855</b>				<b>1,917,418</b>				<b>1,985,086</b>				<b>2,013,373</b>				IAS 1.9(a), I.G 6				

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

Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	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	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	48,642	800	38	-29	-5	-37	47,609	804	39	-26	-5	-38	42,551	800	38	-24	-5	-38	40,073	835	38	-24	-4	-38	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	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	104,213	522	49	-46	-6	-45	100,133	174	50	-48	-6	-45	99,329	256	50	-52	-10	-45	103,354	238	50	-60	-8	-45	Annex V.Part 1.31, 44(b)
	Loans and advances	1,031,557	85,290	24,093	-2,591	-4,620	-13,798	1,042,607	104,968	22,260	-2,585	-5,011	-11,916	1,051,672	108,749	21,698	-2,647	-5,246	-11,432	1,074,359	112,923	22,823	-2,773	-5,638	-11,639	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	226,726	205,635	235,682	236,625	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	36,264	35,980	35,305	34,018	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,456,264	1,461,292	1,481,122	1,498,027	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	18,332	16,707	18,328	28,407	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7,197	5,720	2,146	3,266	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7,305	7,202	7,319	6,175	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,101	2,976	2,966	3,250	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	53,263	48,650	63,841	67,149	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,132	1,159	5,990	4,897	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>1,809,584</b>	<b>1,785,321</b>	<b>1,852,699</b>	<b>1,881,814</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>129,271</b>	<b>132,098</b>	<b>132,386</b>	<b>131,559</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>1,938,855</b>	<b>1,917,418</b>	<b>1,985,086</b>	<b>2,013,373</b>	IAS 1.IG6

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



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		103,397	102,204	109,264	139,076	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	2,935	3,964	3,630	5,367	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	37,675	37,969	38,990	33,140	Annex V.Part 1.31
Deposits	Central banks	188,040	185,600	185,672	186,715	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,055	4,973	1,666	1,589	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	30,189	21,744	30,190	36,611	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,385	4,294	4,613	4,318	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58,898	47,811	59,145	55,310	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,891	8,146	9,460	10,584	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	151,065	156,133	172,394	164,543	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	111,845	117,626	120,074	118,687	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	338,584	336,475	339,247	326,402	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	189,235	199,998	192,515	187,230	ECB/2013/33 Annex 2.Part 2.9.1
	Households	603,917	607,036	613,786	621,821	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	460,579	463,777	470,674	479,404	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		220,562	218,358	215,866	225,811	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		21,800	21,697	20,275	19,781	Annex V.Part 1.37
Other financial liabilities		2,325	2,320	2,254	2,281	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>1,737,587</b>	<b>1,719,614</b>	<b>1,770,437</b>	<b>1,797,077</b>	

## 2022 EU-wide Transparency Exercise

Market Risk  
Groupe Cr dit Agricole

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	734	742	66	14	314	75						84	22	305	58								
Of which: General risk	292	304	66	14	314	75						84	22	305	58								
Of which: Specific risk	423	401	0	0	0	0						0	0	0	0								
Equities	3	3	42	7	38	8						38	7	46	10								
Of which: General risk	0	0	42	7	38	8						38	7	46	10								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	4,346	4,551	36	9	143	48						32	12	195	39								
Commodities risk	30	16	2	1	3	1						3	0	5	1								
<b>Total</b>	<b>5,113</b>	<b>5,311</b>	<b>78</b>	<b>19</b>	<b>307</b>	<b>71</b>	<b>157</b>	<b>144</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,769</b>	<b>91</b>	<b>29</b>	<b>314</b>	<b>52</b>	<b>188</b>	<b>97</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,409</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	830	857	127	29	365	68						220	44	328	65								
Of which: General risk	340	435	127	29	365	68						220	44	328	65								
Of which: Specific risk	473	401	0	0	0	0						0	0	0	0								
Equities	5	10	37	8	39	7						42	7	41	11								
Of which: General risk	0	0	37	8	39	7						42	7	41	11								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	6,032	3,744	38	8	159	31						40	10	159	21								
Commodities risk	18	33	2	0	4	1						3	1	9	5								
<b>Total</b>	<b>6,885</b>	<b>4,644</b>	<b>137</b>	<b>29</b>	<b>296</b>	<b>54</b>	<b>177</b>	<b>196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,859</b>	<b>229</b>	<b>41</b>	<b>294</b>	<b>61</b>	<b>207</b>	<b>129</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,129</b>

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.

























## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2021

(min EUR)		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		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Spain	F 0 - 3M f	71	52	27	0	0	44	4	477	0	0	0	0	0	0	0		
		F 3M - 1Y f	152	151	1	0	0	101	50	1,248	3	88	10	0	0	0	0		
		F 1Y - 2Y f	224	174	78	0	0	146	14	386	0	0	0	0	0	0	0		
		F 2Y - 3Y f	125	16	109	0	0	0	0	0	0	0	0	0	0	0	0		
		F 3Y - 5Y f	127	76	51	0	0	74	2	0	0	0	0	0	0	0	0		
		F 5Y - 10Y f	173	75	138	0	0	0	35	18	0	0	0	0	0	0	0		
		F 10Y+ more	80	0	80	0	0	0	0	174	18	0	0	0	0	0	0		
		<b>Total</b>	<b>952</b>	<b>543</b>	<b>484</b>	<b>0</b>	<b>0</b>	<b>174</b>	<b>294</b>	<b>83</b>	<b>2,345</b>	<b>22</b>	<b>302</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>142</b>		
	Sweden	F 0 - 3M f	105	105	0	0	0	105	0	10	10	0	0	0	0	0	0		
		F 3M - 1Y f	355	355	1	0	0	279	74	16	24	9	197	0	0	0	0		
		F 1Y - 2Y f	459	459	0	0	0	403	56	0	20	52	1,195	0	0	0	0		
		F 2Y - 3Y f	164	164	0	0	0	164	0	1	24	3	62	34	0	0	0		
		F 3Y - 5Y f	81	81	1	0	0	58	22	0	2	6	90	0	0	0	0		
		F 5Y - 10Y f	0	0	0	0	0	0	0	7	38	1	8	0	0	0	0		
		F 10Y+ more	0	0	0	0	0	0	0	0	14	0	57	0	0	0	0		
		<b>Total</b>	<b>1,165</b>	<b>1,165</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>1,009</b>	<b>153</b>	<b>25</b>	<b>117</b>	<b>95</b>	<b>1,994</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>12</b>		
	United Kingdom	F 0 - 3M f	1,100	1,100	1,100	0	0	0	2	118	51	854	0	0	0	0	0		
		F 3M - 1Y f	0	0	0	0	0	0	3	55	35	522	0	0	0	0	0		
		F 1Y - 2Y f	0	0	0	0	0	0	5	442	27	707	0	0	0	0	0		
		F 2Y - 3Y f	0	0	0	0	0	0	5	456	28	548	0	0	0	0	0		
		F 3Y - 5Y f	0	0	0	0	0	0	10	500	54	1,011	0	0	0	0	0		
		F 5Y - 10Y f	2	2	2	0	0	0	36	1,830	187	3,343	0	0	0	0	0		
		F 10Y+ more	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0		
		<b>Total</b>	<b>1,102</b>	<b>1,102</b>	<b>1,102</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>3,401</b>	<b>381</b>	<b>6,985</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>49</b>		
	Iceland	F 0 - 3M f																	
		F 3M - 1Y f																	
		F 1Y - 2Y f																	
		F 2Y - 3Y f																	
		F 3Y - 5Y f																	
		F 5Y - 10Y f																	
		F 10Y+ more																	
		<b>Total</b>																	
	Liechtenstein	F 0 - 3M f																	
		F 3M - 1Y f																	
		F 1Y - 2Y f																	
		F 2Y - 3Y f																	
		F 3Y - 5Y f																	
		F 5Y - 10Y f																	
		F 10Y+ more																	
		<b>Total</b>																	
	Norway	F 0 - 3M f	107	107	0	0	0	89	19	0	0	0	0	0	0	0	0		
		F 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		F 1Y - 2Y f	206	206	0	0	0	0	0	28	0	0	0	0	0	0	0		
		F 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	58	0	0	0	0		
		F 3Y - 5Y f	388	308	1	0	0	63	245	10	54	0	0	0	0	0	0		
		F 5Y - 10Y f	332	332	0	0	0	161	171	6	80	0	0	0	0	0	0		
		F 10Y+ more	0	0	0	0	0	0	0	1	116	0	0	0	0	0	0		
		<b>Total</b>	<b>954</b>	<b>954</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>519</b>	<b>435</b>	<b>17</b>	<b>278</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Australia	F 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		F 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0		
		F 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		F 2Y - 3Y f	0	0	0	0	0	0	0	0	1	8	0	0	0	0	0		
		F 3Y - 5Y f	0	0	0	0	0	0	0	0	0	1	17	0	0	0	0		
		F 5Y - 10Y f	0	0	0	0	0	0	0	0	2	28	0	0	0	0	0		
		F 10Y+ more	0	0	0	0	0	0	0	3	60	0	0	0	0	0	0		
		<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>60</b>	<b>5</b>	<b>67</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Canada	F 0 - 3M f	422	422	0	0	0	332	109	5	1,400	13	727	0	0	0	0		
		F 3M - 1Y f	435	378	57	0	0	378	57	12	434	5	403	0	0	0	0		
		F 1Y - 2Y f	501	501	0	0	0	463	38	11	254	26	404	0	0	0	0		
		F 2Y - 3Y f	692	643	161	0	0	161	482	2	78	26	1,770	44	0	0	0		
		F 3Y - 5Y f	577	577	143	0	0	143	434	14	275	4	297	0	0	0	0		
		F 5Y - 10Y f	650	650	1	0	0	270	379	15	303	4	76	0	0	0	0		
		F 10Y+ more	0	0	0	0	0	0	0	13	2	85	0	0	0	0	0		
		<b>Total</b>	<b>3,228</b>	<b>3,228</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1,727</b>	<b>1,500</b>	<b>60</b>	<b>2,757</b>	<b>127</b>	<b>3,762</b>	<b>44</b>	<b>0</b>	<b>0</b>	<b>130</b>		
	Hong Kong	F 0 - 3M f	929	916	66	0	5	859	2	363	7	504	0	0	0	0	0		
		F 3M - 1Y f	350	341	32	0	32	324	1	504	10	628	0	0	0	0	0		
		F 1Y - 2Y f	60	60	0	0	0	1	241	2	217	0	0	0	0	0	0		
		F 2Y - 3Y f	57	24	44	0	0	13	5	609	0	102	0	0	0	0	0		
		F 3Y - 5Y f	63	35	29	0	0	35	34	1	20	116	0	0	0	0	0		
		F 5Y - 10Y f	184	40	64	0	0	40	0	3	146	0	0	0	0	0	0		
		F 10Y+ more	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0		
		<b>Total</b>	<b>1,576</b>	<b>1,373</b>	<b>301</b>	<b>0</b>	<b>5</b>	<b>1,270</b>	<b>10</b>	<b>1,740</b>	<b>22</b>	<b>1,714</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>		

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2021

(min EUR)		Direct exposures															Off-balance sheet exposures		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet					Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				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 amortized cost												
I 0 - 3M f	Japan	1,356	1,356	0	0	154	1,203	1	194	11	875	0	0	0	0				
I 3M - 1Y f		421	421	8	0	323	91	0	48	0	0	0	0	0	0				
I 1Y - 2Y f		539	539	12	0	470	57	0	48	2	9	0	0	0	0				
I 2Y - 3Y f		865	865	385	0	394	85	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		355	354	1	0	255	98	2	21	11	171	0	0	0	0				
I 5Y - 10Y f		394	281	113	0	96	185	22	694	3	57	0	0	0	0				
I 10Y - more	233	0	0	0	0	0	0	1,070	16	180	0	0	0	0	0				
<b>Total</b>	<b>4,164</b>	<b>3,817</b>	<b>752</b>	<b>0</b>	<b>1,692</b>	<b>1,720</b>	<b>86</b>	<b>2,060</b>	<b>42</b>	<b>1,293</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>126</b>				
I 0 - 3M f	U.S.	57	75	0	0	53	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		786	639	719	0	0	66	0	110	0	35	0	0	0	0				
I 1Y - 2Y f		193	7	193	0	0	0	0	155	0	0	0	0	0	0				
I 2Y - 3Y f		66	0	66	0	0	0	17	0	978	0	0	0	0	0				
I 3Y - 5Y f		359	90	268	0	45	45	32	1,199	0	10	0	0	0	0				
I 5Y - 10Y f		1,357	653	704	0	0	653	2	53	0	40	0	0	0	0				
I 10Y - more	341	0	341	0	0	0	0	0	259	0	0	0	0	0	0				
<b>Total</b>	<b>3,199</b>	<b>1,473</b>	<b>2,326</b>	<b>0</b>	<b>108</b>	<b>768</b>	<b>53</b>	<b>2,495</b>	<b>260</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>				
I 0 - 3M f	China	153	153	0	0	0	153	0	18	0	0	11	0	0	0				
I 3M - 1Y f		222	222	57	0	0	165	0	0	0	31	1	0	0	0				
I 1Y - 2Y f		116	107	107	0	0	9	1	67	2	97	9	0	0	0				
I 2Y - 3Y f		88	79	14	0	66	9	1	44	1	40	3	0	0	0				
I 3Y - 5Y f		85	79	46	0	0	39	1	27	3	106	4	0	0	0				
I 5Y - 10Y f		36	24	36	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>710</b>	<b>681</b>	<b>770</b>	<b>0</b>	<b>65</b>	<b>374</b>	<b>4</b>	<b>155</b>	<b>6</b>	<b>274</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>				
I 0 - 3M f	Switzerland	48	48	0	0	48	0	51	0	241	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	44	4,022	163	4,989	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	12	1,170	12	922	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	18	1,168	19	971	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	5	540	9	673	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>48</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>0</b>	<b>130</b>	<b>12,725</b>	<b>444</b>	<b>15,444</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>				
I 0 - 3M f	Other advanced economies non EEA	214	214	7	0	207	0	36	2,609	39	2,994	0	0	0	0				
I 3M - 1Y f		782	782	307	0	168	307	42	2,108	64	2,655	94	0	0	0	0			
I 1Y - 2Y f		169	169	157	0	12	12	71	1,692	35	1,274	0	0	0	0	0			
I 2Y - 3Y f		90	90	73	0	18	18	8	351	51	1,002	0	0	0	0	0			
I 3Y - 5Y f		383	358	118	0	265	15	15	390	71	1,344	0	0	0	0	0			
I 5Y - 10Y f		110	98	110	0	0	0	39	773	49	625	0	0	0	0	0			
I 10Y - more	24	0	24	0	0	0	2	15	0	5	0	0	0	0	0				
<b>Total</b>	<b>1,772</b>	<b>1,711</b>	<b>794</b>	<b>0</b>	<b>171</b>	<b>806</b>	<b>212</b>	<b>7,938</b>	<b>308</b>	<b>9,845</b>	<b>103</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>95</b>				
I 0 - 3M f	Other central and eastern Europe countries non EEA	3	0	0	0	0	3	0	0	0	0	0	0	0	0				
I 3M - 1Y f		30	30	13	0	17	13	0	0	0	2	0	0	0	0	0			
I 1Y - 2Y f		54	54	1	0	38	14	0	0	1	17	0	0	0	0	0			
I 2Y - 3Y f		14	14	0	0	0	14	0	0	0	1	70	0	0	0	0			
I 3Y - 5Y f		25	25	0	0	0	25	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>136</b>	<b>136</b>	<b>1</b>	<b>0</b>	<b>55</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>				
I 0 - 3M f	Middle East	1	1	0	0	0	0	0	0	1	1,018	0	0	0	0				
I 3M - 1Y f		186	186	10	0	0	176	0	12	0	6	164	1	0	0	0			
I 1Y - 2Y f		2,049	2,049	4	0	0	2,045	0	226	0	2	103	0	0	0	0			
I 2Y - 3Y f		390	390	0	0	0	390	0	1	0	40	178	0	0	0	0			
I 3Y - 5Y f		2,244	2,244	0	0	0	2,244	0	1	0	27	510	0	0	0	0			
I 5Y - 10Y f		489	489	1	0	0	489	0	213	0	22	0	0	0	0	0			
I 10Y - more	109	109	0	0	0	109	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>5,470</b>	<b>5,470</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>5,455</b>	<b>25</b>	<b>451</b>	<b>1</b>	<b>81</b>	<b>1,973</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>267</b>				
I 0 - 3M f	Latin America and the Caribbean	183	183	0	0	155	0	15	0	10	0	0	0	0	0				
I 3M - 1Y f		88	88	12	0	54	22	0	22	0	11	1	0	0	0	0			
I 1Y - 2Y f		93	93	0	0	50	43	0	13	0	2	67	0	0	0	0			
I 2Y - 3Y f		27	27	0	0	0	27	0	18	0	16	0	0	0	0	0			
I 3Y - 5Y f		36	36	0	0	0	36	0	5	0	3	137	0	0	0	0			
I 5Y - 10Y f		20	20	0	0	0	20	0	29	0	9	209	0	0	0	0			
I 10Y - more	1	1	0	0	0	1	0	1	0	0	0	0	0	0	0				
<b>Total</b>	<b>431</b>	<b>431</b>	<b>13</b>	<b>0</b>	<b>228</b>	<b>191</b>	<b>1</b>	<b>105</b>	<b>0</b>	<b>52</b>	<b>414</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>55</b>				

**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe Cr dit Agricole

As of 31/12/2021

(min EUR)		Direct exposures																Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Total																Total		Total
		224	224	0	0	6	210	0	0	0	0	0	49	0				
I 0 - 3M I		249	249	0	0	109	140	0	9	0	1	60	0					
I 3M - 1Y I		203	203	0	0	145	148	0	4	0	4	14	0					
I 1Y - 2Y I		223	220	4	0	150	69	0	0	0	2	222	0					
I 2Y - 3Y I		150	150	0	0	28	121	0	0	0	0	144	0					
I 3Y - 5Y I		292	292	0	0	98	194	0	0	0	0	620	0					
I 5Y - 10Y I		92	92	0	0	0	92	0	0	0	0	0	0					
I 10Y - more																		
<b>Total</b>		<b>1,524</b>	<b>1,521</b>	<b>4</b>	<b>0</b>	<b>536</b>	<b>984</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>6</b>	<b>1,236</b>	<b>1</b>	<b>739</b>				
I 0 - 3M I		311	311	41	0	172	93	0	0	0	5	5	0					
I 3M - 1Y I		480	480	6	0	402	73	0	2	0	0	60	0					
I 1Y - 2Y I		216	216	0	0	132	84	1	40	0	19	36	0					
I 2Y - 3Y I		93	93	0	0	93	6	0	89	0	19	121	0					
I 3Y - 5Y I		151	151	3	0	0	148	0	0	0	8	44	0					
I 5Y - 10Y I		141	141	0	0	0	141	0	3	0	0	0	0					
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0					
<b>Total</b>		<b>1,393</b>	<b>1,393</b>	<b>51</b>	<b>0</b>	<b>705</b>	<b>637</b>	<b>7</b>	<b>143</b>	<b>1</b>	<b>45</b>	<b>266</b>	<b>1</b>	<b>329</b>				

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP









**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe Cr dit Agricole

As of 30/06/2022

		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Spain	12	0	12	0	0	0	0	0	3	47	0	0	0	0	
		259	185	259	0	0	0	27	1,590	20	88	10	0	0	0	
		170	152	18	0	0	152	0	0	12	67	0	0	0	0	
		34	31	3	0	0	20	0	0	0	10	0	0	0	0	
		242	206	93	0	0	49	99	0	21	150	0	0	0	0	
		304	101	247	0	0	0	57	4	109	5	112	0	0	0	
		116	0	116	0	0	0	0	0	360	0	0	0	0	0	
		<b>1,137</b>	<b>674</b>	<b>749</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>319</b>	<b>91</b>	<b>2,059</b>	<b>60</b>	<b>474</b>	<b>10</b>	<b>0</b>	<b>0</b>	
	Sweden	126	185	0	0	0	112	71	17	362	30	282	0	0	0	
		426	426	1	0	0	365	61	2	25	84	614	0	0	0	
		554	554	46	0	0	423	85	4	107	87	775	0	0	0	
		117	117	0	0	0	71	45	6	123	22	124	33	0	0	
		94	94	1	0	0	93	0	0	7	23	113	0	0	0	
		1	1	1	0	0	0	0	14	54	0	0	0	0	0	
		0	0	0	0	0	0	0	0	20	1	25	0	0	0	
		<b>1,377</b>	<b>1,377</b>	<b>49</b>	<b>0</b>	<b>0</b>	<b>1,063</b>	<b>268</b>	<b>43</b>	<b>698</b>	<b>248</b>	<b>1,933</b>	<b>33</b>	<b>0</b>	<b>0</b>	
	United Kingdom	1,150	1,150	1,150	0	0	0	0	35	256	82	565	0	0	0	
		0	0	0	0	0	0	0	6	567	20	478	0	0	0	
		0	0	0	0	0	0	0	65	1,345	15	1,029	0	0	0	
		0	0	0	0	0	0	0	37	884	85	902	0	0	0	
		0	0	0	0	0	0	0	0	360	58	819	0	0	0	
		55	55	55	0	0	0	0	43	2,197	398	3,963	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>1,204</b>	<b>1,204</b>	<b>1,204</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>223</b>	<b>5,609</b>	<b>658</b>	<b>7,756</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Iceland															
	Liechtenstein															
	Norway	31	31	0	0	0	34	0	0	0	0	0	0	0	0	
		195	195	0	0	0	195	0	9	157	0	0	0	0	0	
		160	160	1	0	0	45	115	0	4	0	0	0	0	0	
		369	369	14	0	0	369	206	13	60	0	13	0	0	0	
		161	161	0	0	0	113	48	0	43	0	0	0	0	0	
		0	0	0	0	0	0	0	10	116	0	97	0	0	0	
		<b>917</b>	<b>917</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>426</b>	<b>469</b>	<b>40</b>	<b>380</b>	<b>0</b>	<b>97</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		99	99	0	0	0	99	0	0	0	0	4	0	0	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	8	0	0	0	
		0	0	0	0	0	0	0	0	0	2	17	0	0	0	
		0	0	0	0	0	0	0	0	0	4	28	0	0	0	
		0	0	0	0	0	0	0	12	62	0	0	0	0	0	
		<b>99</b>	<b>99</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>99</b>	<b>0</b>	<b>12</b>	<b>62</b>	<b>0</b>	<b>67</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	Canada	620	483	130	0	0	483	130	0	289	36	928	0	0	0	
		886	886	0	0	0	254	631	30	2,286	0	25	0	0	0	
		593	593	0	0	0	593	394	26	267	2	106	46	0	0	
		490	490	123	0	0	123	367	2	215	18	38	0	0	0	
		758	758	22	0	0	196	540	8	287	11	328	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		<b>3,347</b>	<b>3,347</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>1,256</b>	<b>2,063</b>	<b>72</b>	<b>3,344</b>	<b>82</b>	<b>2,484</b>	<b>48</b>	<b>0</b>	<b>0</b>	
	Hong Kong	1,062	1,037	97	0	0	18	947	6	667	1	372	0	0	0	
		475	426	49	0	0	36	390	6	726	9	6	0	0	0	
		52	19	38	0	0	19	14	13	738	1	305	0	0	0	
		24	23	24	0	0	0	0	28	671	2	141	0	0	0	
		52	34	24	0	0	34	34	8	175	2	129	0	0	0	
		49	43	49	0	0	0	43	0	0	0	118	0	0	0	
		1	1	1	0	0	0	0	0	0	0	0	0	0	0	
		<b>1,757</b>	<b>1,583</b>	<b>275</b>	<b>0</b>	<b>0</b>	<b>55</b>	<b>1,428</b>	<b>60</b>	<b>2,977</b>	<b>8</b>	<b>1,102</b>	<b>0</b>	<b>0</b>	<b>22</b>	

**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Groupe Cr dit Agricole

As of 30/06/2022

(min EUR)		Direct exposures															Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Total gross carrying amount of non-derivative financial assets																Total carrying amount of non-derivative financial assets (net of short positions)	
		1,034	1,034	0	0	75	958	0	9	50	707	0	0	0			
		892	892	12	0	508	371	0	0	0	0	0	0	0			
		553	553	58	0	387	108	0	30	2	6	0	0	0			
		406	382	37	0	326	43	0	9	0	0	0	0	0			
		1,148	1,076	111	0	924	113	2	64	8	160	0	0	0			
		481	389	96	0	350	239	29	621	5	54	0	0	0			
		144	0	144	0	0	0	0	95	0	0	0	0	0			
		<b>4,662</b>	<b>4,278</b>	<b>499</b>	<b>0</b>	<b>2,371</b>	<b>1,833</b>	<b>127</b>	<b>1,944</b>	<b>64</b>	<b>927</b>	<b>0</b>	<b>0</b>	<b>215</b>			
		189	184	5	0	184	0	0	22	0	0	0	0	0			
		480	0	480	0	0	0	0	167	3	35	0	0	0			
		545	14	545	0	0	0	24	528	0	0	0	0	0			
		746	94	652	0	0	0	61	962	0	0	0	0	0			
		1,591	94	1,497	0	45	49	88	1,100	0	201	0	0	0			
		2,385	1,494	891	0	1,494	0	8	68	0	40	0	0	0			
		463	4	465	0	0	0	0	0	0	0	0	0	0			
		<b>5,069</b>	<b>1,966</b>	<b>3,401</b>	<b>0</b>	<b>124</b>	<b>1,544</b>	<b>183</b>	<b>2,826</b>	<b>2</b>	<b>296</b>	<b>0</b>	<b>0</b>	<b>8</b>			
		142	142	0	0	0	0	142	0	0	0	0	0	0			
		189	189	16	0	174	0	0	5	0	24	0	0	0			
		98	52	46	0	46	1	1	67	2	194	83	0	0			
		56	56	17	0	30	9	0	34	1	98	23	0	0			
		73	72	50	0	24	0	0	0	1	110	0	0	0			
		8	4	8	0	0	0	0	0	0	0	0	0	0			
		0	0	0	0	0	0	0	0	0	0	0	0	0			
		<b>566</b>	<b>560</b>	<b>142</b>	<b>0</b>	<b>394</b>	<b>1</b>	<b>1</b>	<b>1,065</b>	<b>4</b>	<b>426</b>	<b>141</b>	<b>0</b>	<b>40</b>			
		0	0	0	0	0	0	49	6,065	582	11,849	0	0	0			
		0	0	0	0	0	0	38	3,492	242	5,569	0	0	0			
		0	0	0	0	0	0	27	779	22	948	0	0	0			
		0	0	0	0	0	0	19	365	28	680	0	0	0			
		0	0	0	0	0	0	17	317	38	571	0	0	0			
		0	0	0	0	0	0	0	0	0	0	0	0	0			
		<b>0</b>	<b>0</b>	<b>142</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>171</b>	<b>11,019</b>	<b>912</b>	<b>19,616</b>	<b>0</b>	<b>0</b>	<b>16</b>			
		145	145	58	0	87	58	0	3,922	116	2,982	0	0	0			
		709	709	149	0	560	169	0	171	75	1,869	134	0	0			
		219	219	138	0	71	149	0	2,049	79	962	0	0	0			
		71	46	53	0	18	38	0	655	38	582	0	0	0			
		650	572	77	0	64	509	41	1,340	74	659	0	0	0			
		178	134	128	0	50	117	0	1,100	30	396	0	0	0			
		132	59	132	0	0	0	0	0	0	15	0	0	0			
		<b>2,104</b>	<b>1,886</b>	<b>736</b>	<b>0</b>	<b>242</b>	<b>1,126</b>	<b>700</b>	<b>12,028</b>	<b>413</b>	<b>7,446</b>	<b>137</b>	<b>0</b>	<b>189</b>			
		3	3	0	0	0	0	0	0	0	0	0	0	0			
		11	11	1	0	10	1	0	0	0	10	0	0	0			
		16	16	1	0	15	0	0	0	1	11	0	0	0			
		12	12	0	0	12	0	0	0	0	1	0	0	0			
		28	28	0	0	28	0	0	0	0	0	0	0	0			
		13	13	0	0	13	0	0	0	0	0	0	0	0			
		3	3	0	0	3	0	0	0	0	0	0	0	0			
		<b>89</b>	<b>89</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>15</b>			
		807	807	9	0	798	0	28	929	31	587	5	0	0			
		1,148	1,148	25	0	1,124	0	10	0	0	35	466	1	0			
		1,250	1,250	0	0	1,248	0	0	2	0	207	0	0	0			
		408	408	0	0	408	0	0	0	0	29	31	0	0			
		2,276	2,276	1	0	2,276	0	4	0	0	29	458	0	0			
		496	496	2	0	493	0	16	0	14	216	0	0	0			
		102	102	0	0	102	0	0	0	0	0	0	0	0			
		<b>6,487</b>	<b>6,487</b>	<b>38</b>	<b>0</b>	<b>6,448</b>	<b>28</b>	<b>28</b>	<b>958</b>	<b>47</b>	<b>1,162</b>	<b>1,161</b>	<b>2</b>	<b>293</b>			
		266	266	9	0	257	0	0	14	0	12	63	0	0			
		31	31	0	0	31	0	0	2	0	2	0	0	0			
		28	25	3	0	25	0	0	0	0	6	137	0	0			
		33	33	0	0	33	0	3	0	1	16	0	0	0			
		17	17	1	0	17	0	0	0	1	32	209	0	0			
		4	4	0	0	4	0	0	0	0	0	0	0	0			
		<b>402</b>	<b>402</b>	<b>11</b>	<b>0</b>	<b>227</b>	<b>163</b>	<b>2</b>	<b>25</b>	<b>2</b>	<b>67</b>	<b>409</b>	<b>1</b>	<b>52</b>			

## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2022

(min EUR)		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		96	96	0	0	43	53	0	0	0	0	0	16	0			
1 0 - 3M f		269	269	5	0	128	135	0	0	0	0	4	47	0			
1 3M - 1Y f		321	319	2	0	233	86	0	0	0	0	2	146	0			
1 1Y - 2Y f		163	163	0	0	90	73	0	0	0	0	0	220	0			
1 2Y - 3Y f		146	146	0	0	7	139	0	0	0	0	0	391	0			
1 3Y - 5Y f		286	286	0	0	88	197	0	0	0	0	0	446	0			
1 5Y - 10Y f		94	94	0	0	0	94	0	0	0	0	0	0	0			
1 10Y - more																	
<b>Total</b>		<b>1,372</b>	<b>1,370</b>	<b>7</b>	<b>0</b>	<b>588</b>	<b>778</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>1,265</b>	<b>1</b>	<b>831</b>		
		345	345	79	0	228	33	0	0	0	0	0	0	0			
1 0 - 3M f		512	512	29	0	387	96	1	113	0	1	12	0	0			
1 3M - 1Y f		170	148	25	0	36	109	0	54	0	40	87	0	0			
1 1Y - 2Y f		171	171	61	0	0	110	15	65	0	0	98	1	0			
1 2Y - 3Y f		168	144	29	0	0	139	0	5	0	11	453	0	0			
1 3Y - 5Y f		141	134	23	0	0	118	0	0	0	0	0	0	0			
1 5Y - 10Y f		26	26	16	0	0	10	0	0	0	0	0	0	0			
1 10Y - more																	
<b>Total</b>		<b>1,533</b>	<b>1,479</b>	<b>262</b>	<b>0</b>	<b>651</b>	<b>619</b>	<b>16</b>	<b>236</b>	<b>0</b>	<b>52</b>	<b>600</b>	<b>1</b>	<b>362</b>			

**Notes and definitions**

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Groupe Cr dit Agricole

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	259,652	0	16	16	16	2	16	16	0	245,072	0	17	17	17	2	17	17	0				
<b>Debt securities (including at amortised cost and fair value)</b>	164,457	390	102	91	87	86	82	82	2	158,335	13	106	93	88	84	83	83	0				
Central banks	4,743	0	0	0	0	4	0	0	0	4,869	0	0	0	0	3	0	0	0				
General governments	81,945	0	0	0	0	46	0	0	0	83,126	0	0	0	0	51	0	0	0				
Credit institutions	38,249	0	0	0	0	20	0	0	0	35,403	0	0	0	0	18	0	0	0				
Other financial corporations	23,485	390	0	0	0	4	0	0	0	18,055	13	0	0	0	0	0	0	0				
Non-financial corporations	16,039	0	88	83	81	52	77	77	0	16,882	0	52	87	85	11	78	78	0				
<b>Loans and advances (including at amortised cost and fair value)</b>	1,141,152	1,750	24,390	24,093	24,093	7,180	13,838	13,798	7,065	1,170,951	2,655	22,504	22,269	22,269	7,567	11,946	11,916	7,090				
Central banks	414	0	0	0	0	0	0	0	0	672	0	0	0	0	0	0	0	0				
General governments	41,465	57	88	82	82	38	44	44	22	42,413	108	85	83	83	45	41	41	18				
Credit institutions	88,039	24	412	412	412	36	360	360	0	88,254	0	419	419	419	35	366	366	0				
Other financial corporations	32,634	12	774	769	769	307	593	592	74	38,998	359	859	857	857	319	654	654	79				
Non-financial corporations	400,396	834	13,903	13,781	13,781	4,317	8,049	8,038	4,302	413,697	1,321	12,342	12,224	12,224	4,285	6,341	6,327	4,111				
of which: small and medium-sized enterprises	202,640	349	8,094	7,979	7,979	3,051	4,818	4,799	2,142	206,221	482	7,451	7,341	7,341	2,962	4,345	4,331	2,122				
of which: Loans collateralised by commercial immovable property	47,881	55	1,889	1,847	1,847	795	798	794	638	49,675	62	1,984	1,973	1,973	803	948	948	499				
Households	578,204	822	9,211	9,069	9,069	2,483	4,793	4,772	2,665	586,018	867	8,799	8,677	8,677	2,883	4,543	4,528	2,884				
of which: Loans collateralised by residential immovable property	188,709	218	2,701	2,624	2,624	915	1,178	1,174	1,201	190,050	214	2,582	2,525	2,525	1,056	1,161	1,159	1,081				
of which: Credit for consumption	58,885	173	2,767	2,725	2,725	405	1,677	1,674	37	59,568	189	2,603	2,563	2,563	376	1,522	1,519	38				
<b>DEBT INSTRUMENTS other than MTF</b>	1,545,261	2,140	24,569	24,281	24,197	7,267	13,937	13,896	7,067	1,573,459	2,668	22,627	22,369	22,369	7,652	12,045	12,016	7,090				
<b>OFF-BALANCE SHEET EXPOSURES</b>	790,839		3,574	3,549	3,549	1,249	535	528	228	793,473		2,175	2,155	2,155	1,295	548	542	288				

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> 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 PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Groupe Crédit Agricole

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>			Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>		On non-performing exposures <sup>(3)</sup>		
			Of which: defaulted		Of which Stage 3				Of which Stage 3				Of which: defaulted		Of which Stage 3				Of which Stage 3			
<b>Cash balances at central banks and other demand deposits</b>	262,086	0	17	17	17	4	17	17	0	259,990	0	18	18	18	18	8	18	18	0			
<b>Debt securities (including at amortised cost and fair value)</b>	151,827	14	102	91	87	91	83	83	0	152,049	16	101	92	87	97	83	83	83	0			
Central banks	4,562	0	0	0	0	4	0	0	0	4,802	0	0	0	0	5	0	0	0				
General governments	79,919	0	0	0	0	51	0	0	0	80,740	0	0	0	0	58	0	0	0				
Credit institutions	33,785	0	5	5	5	39	5	5	0	32,888	0	5	5	5	17	5	5	5				
Other financial corporations	17,252	14	8	0	0	2	0	0	0	17,404	16	7	0	0	5	0	0	0				
Non-financial corporations	16,410	0	89	86	82	35	78	78	0	16,226	0	89	86	82	13	77	77	0				
<b>Loans and advances (including at amortised cost and fair value)</b>	1,182,337	2,155	21,868	21,658	21,658	7,872	11,452	11,432	7,857	1,216,303	2,542	22,974	22,823	22,823	8,394	11,656	11,639	6,754				
Central banks	684	0	0	0	0	0	0	0	0	863	0	0	0	0	0	0	0	0				
General governments	41,766	76	86	84	84	51	42	42	14	42,390	55	200	199	199	41	46	46	121				
Credit institutions	91,486	0	424	424	424	37	351	351	0	94,833	0	500	500	500	43	378	378	0				
Other financial corporations	34,047	18	820	817	817	225	631	631	73	35,781	23	724	722	722	333	583	583	69				
Non-financial corporations	425,876	1,107	12,107	12,027	12,027	4,553	6,281	6,269	4,431	439,112	1,493	13,107	13,044	13,044	5,125	6,466	6,466	3,981				
of which: small and medium-sized enterprises	210,606	381	7,383	7,311	7,311	3,088	4,267	4,256	2,177	217,105	513	7,727	7,684	7,684	3,279	4,559	4,559	2,226				
of which: Loans collateralised by commercial immovable property	53,250	72	2,101	2,088	2,088	839	1,003	1,002	843	54,536	86	1,096	1,089	1,089	868	986	985	751				
Households	588,477	994	8,430	8,346	8,346	2,900	4,147	4,138	2,537	597,314	971	8,434	8,347	8,347	2,853	4,182	4,172	2,584				
of which: Loans collateralised by residential immovable property	189,467	245	2,400	2,375	2,375	1,064	1,050	1,048	1,113	190,125	227	2,388	2,360	2,360	1,086	1,034	1,032	1,204				
of which: Credit for consumption	59,819	234	2,451	2,424	2,424	448	1,414	1,412	34	61,277	200	2,436	2,410	2,410	455	1,330	1,388	36				
<b>DEBT INSTRUMENTS other than HFT</b>	1,596,351	2,210	21,987	21,806	21,802	7,968	11,552	11,532	7,857	1,622,341	2,558	23,093	22,932	22,928	8,500	11,756	11,740	6,754				
<b>OFF-BALANCE SHEET EXPOSURES</b>	803,354		2,555	2,202	2,202	1,278	538	535	254	790,666		2,896	2,894	2,894	1,325	482	481	269				

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(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 PFRBP Annexes (Annexes F, 18.02 / F 18.03), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2021						As of 31/12/2021					
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt securities (including at amortised cost and fair value)</b>	<b>17</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>
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	17	4	0	0	0		4	4	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>16,126</b>	<b>8,405</b>	<b>4,227</b>	<b>3,582</b>	<b>7,930</b>	<b>2,859</b>	<b>15,625</b>	<b>8,362</b>	<b>4,071</b>	<b>3,470</b>	<b>7,899</b>	<b>3,101</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	65	9	4	3	24	0	73	8	5	4	22	0
Credit institutions	45	45	26	26	0	0	46	46	26	26	0	0
Other financial corporations	275	169	95	83	124	48	251	144	91	81	115	44
Non-financial corporations	10,708	5,431	2,827	2,349	5,559	2,079	10,300	5,460	2,700	2,269	5,470	2,317
of which: small and medium-sized enterprises	5,111	2,584	1,517	1,251	2,901		4,823	2,387	1,405	1,157	2,731	
Households	5,033	2,751	1,275	1,121	2,223	732	4,956	2,703	1,249	1,090	2,292	740
<b>DEBT INSTRUMENTS other than HFT</b>	<b>16,144</b>	<b>8,409</b>	<b>4,227</b>	<b>3,583</b>	<b>7,930</b>		<b>15,630</b>	<b>8,366</b>	<b>4,072</b>	<b>3,471</b>	<b>7,899</b>	
<b>Loan commitments given</b>	<b>443</b>	<b>158</b>	<b>51</b>	<b>31</b>	<b>103</b>	<b>56</b>	<b>484</b>	<b>133</b>	<b>48</b>	<b>25</b>	<b>166</b>	<b>43</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> 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 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2022						As of 30/06/2022					
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5	5	1	1	0	0	5	5	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	0	0	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,372	8,117	3,918	3,343	7,954	3,031	15,207	8,337	3,883	3,337	7,547	2,869
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	74	9	5	3	1	0	72	5	4	3	0	0
Credit institutions	45	45	26	26	0	0	46	46	26	26	0	0
Other financial corporations	245	144	92	82	106	43	236	138	85	77	104	42
Non-financial corporations	10,160	5,297	2,567	2,165	5,495	2,255	10,084	5,531	2,556	2,173	5,200	2,061
of which: small and medium-sized enterprises	4,682	2,356	1,356	1,128	2,690		4,625	2,483	1,396	1,198	2,553	
Households	4,848	2,621	1,228	1,067	2,352	733	4,769	2,617	1,211	1,058	2,242	766
DEBT INSTRUMENTS other than HFT	15,377	8,121	3,919	3,344	7,954		15,212	8,342	3,884	3,338	7,547	
Loan commitments given	551	157	52	31	188	49	636	155	50	20	213	16
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

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

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Groupe Cr dit Agricole

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	34,824	1,227	1,201	34,824	1,384	0	34,753	1,201	1,183	34,752	1,294	0	35,764	1,226	1,212	35,764	1,338	0	36,846	1,266	1,255	36,845	1,604	0
B Mining and quarrying	14,222	177	176	14,222	198	0	14,255	189	189	14,255	190	0	14,255	189	189	14,255	226	0	14,880	458	458	14,880	305	0
C Manufacturing	64,129	2,084	2,065	64,115	1,618	0	69,111	1,376	1,350	69,096	1,135	0	68,578	1,510	1,501	68,564	1,272	0	72,135	1,884	1,877	72,134	1,577	0
D Electricity, gas, steam and air conditioning supply	18,053	185	183	18,053	216	0	20,431	170	170	20,431	238	0	23,798	161	161	23,798	252	0	24,864	163	161	24,864	272	0
E Water supply	2,506	58	57	2,506	46	0	2,502	52	52	2,502	47	0	2,629	53	53	2,629	45	0	2,876	52	52	2,876	45	0
F Construction	14,993	1,267	1,265	14,993	970	0	14,530	812	810	14,523	666	0	15,406	795	792	15,406	637	0	14,988	859	856	14,988	654	0
G Wholesale and retail trade	52,760	1,942	1,830	52,760	1,420	0	53,988	1,633	1,633	53,988	1,470	0	55,613	1,635	1,636	55,613	1,468	0	52,938	1,699	1,697	52,938	1,576	0
H Transport and storage	22,517	1,549	1,548	22,517	768	0	22,602	1,494	1,494	22,602	787	0	28,342	1,780	1,780	28,342	719	0	28,091	1,825	1,823	28,091	711	0
I Accommodation and food service activities	12,893	899	870	12,893	974	0	12,836	932	911	12,836	893	0	12,593	909	892	12,593	880	0	12,800	938	934	12,800	885	0
J Information and communication	10,126	170	169	10,126	135	0	11,032	167	167	11,032	118	0	11,704	169	169	11,704	124	0	13,117	147	147	13,117	127	0
K Financial and insurance activities	23,842	563	563	23,833	487	0	22,351	483	483	22,342	469	0	25,456	392	392	25,446	458	0	25,199	354	354	25,190	344	0
L Real estate activities	78,640	1,769	1,742	78,627	1,784	0	77,148	1,515	1,494	77,137	1,637	0	80,162	1,588	1,567	80,134	1,699	0	82,458	1,898	1,882	82,445	1,863	0
M Professional, scientific and technical activities	22,934	964	958	22,934	855	0	23,562	953	952	23,562	770	0	23,873	910	908	23,873	760	0	24,360	767	764	24,360	714	0
N Administrative and support service activities	11,628	369	368	11,628	297	0	13,162	278	278	13,161	257	0	12,251	279	278	12,251	246	0	12,327	312	312	12,327	239	0
O Public administration and defence, compulsory social security	1,777	44	44	1,777	28	0	2,101	42	42	2,101	33	0	1,756	41	41	1,756	31	0	1,638	13	13	1,638	12	0
P Education	458	31	31	458	23	0	572	20	20	572	22	0	574	24	24	574	20	0	571	26	26	571	18	0
Q Human health services and social work activities	5,304	143	143	5,304	93	0	6,246	120	119	6,246	96	0	5,382	125	125	5,382	122	0	6,277	129	127	6,277	201	0
R Arts, entertainment and recreation	1,245	120	120	1,245	100	0	1,243	130	130	1,243	88	0	1,402	125	123	1,402	91	0	1,461	120	120	1,461	95	0
S Other services	7,945	493	480	7,943	841	0	8,272	520	506	8,272	466	0	8,888	304	302	8,886	447	0	9,065	277	276	9,063	347	0
Loans and advances	400,356	13,903	13,761	400,356	12,366	0	411,692	12,342	12,224	411,652	10,626	0	425,876	12,107	12,027	425,824	10,834	0	439,112	13,107	13,014	439,076	11,591	0

<sup>(1)</sup> 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.