

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

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



Key Metrics

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	103,697	106,881	105,954	108,788	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	102,633	105,805	105,444	108,249	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	111,188	112,624	113,076	115,963	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	110,124	111,549	112,566	115,424	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	128,235	128,852	130,295	133,608	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	127,171	127,777	129,785	133,070	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
Risk exposure amounts						
Total risk exposure amount	605,464	609,852	617,810	627,666	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	605,412	609,803	617,783	627,633	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.13%	17.53%	17.15%	17.33%	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	16.95%	17.35%	17.07%	17.25%	(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	18.36%	18.47%	18.30%	18.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.19%	18.29%	18.22%	18.39%	(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	21.18%	21.13%	21.09%	21.29%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.01%	20.95%	21.01%	21.20%	(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))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,014,970	2,061,506	2,106,002	2,111,716	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	5.52%	5.46%	5.37%	5.49%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	111,188	112,624	113,076	115,963	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	108,358	111,431	112,446	115,303	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,014,970	2,061,506	2,106,002	2,111,716	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,013,906	2,060,431	2,105,492	2,111,177	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.52%	5.46%	5.37%	5.49%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.38%	5.41%	5.34%	5.46%	[A.2]/[B.2]	



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		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(999) EUR, %) OWN FUNDS	128,235	128,852	130,295	133,608	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	103,697	106,881	105,954	108,788	C 01.00 (10020,c0010)	Article 50 of CER
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	22,818	22,368	22,335	23,249	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	3,415	6,609	1	3,587	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-3,301	-2,403	-2,381	-2,705	C 01.00 (r0180,c0010)	Acticles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	99,374	99,211	105,418	104,473	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,712	3,719	3,789	4,031	C 01.00 (r0220,r0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	-960	-1,518	-1,372	-1,345	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,305	-18,288	-18,209	-19,087	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. 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	-145	-97	-99	-95	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-400	-420	-429	-420	C 01.00 (r0380,c0010)	Articles 3E(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit persion fund assets	-294	-302	-302	-331	C 01.00 (r0390,c0010)	Acticies 4(100), 36(1) point (e) and 41 of CRR
	A1.12	(-) Defined denient personn und assess (-) Reciprocal cross holdings in CET1 Capital	-234	-302	-302	-331	C 01.00 (r0430,c0010)	Acticies 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Recuprocar cross recoungs in CET 2 Capital (-) Excess deduction from AT1 Rems over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Acticle 36(1) point (j) of CRR
	A1.13	(·) Excess deduction from A12 terms over A12 capital (·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0440,c0010) C 01.00 (0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0471,c0010) +	Article 36(1) point (() of CRR Articles 4(26), 35(1) point (i) (i) and 80 to 91 of CRR; Articles 36(1) point (ii) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point (i) (iii) and 375(3) of CRR; Articles 36(1) point (i) (iv) and
	A1.14		0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (0471,c0010)+ C 01.00 (0472,c0010) C 01.00 (0460,c0010)	point (b) and 250 of CRR, Articles 36(1) point k) (ii) and 379(3) of CRR, Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1 A.1.15	Of which: from securitisation positions (-) (-) Holdings or CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (0460,c0010)	Articles 36(1) point (k) (k), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3), and 79 of CRR
	A1.15	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR Articles 36(1) point (c) and 38: Articles 46(1) point (a) and 48(2) of CPR
		(-) Deductions DIAs that rety on nuture proritability and arise from temporary differences (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (10500.c0010)	Anticies 36(1) point (c) and 38; Afficies 46(1) point (s) and 46(2) of Line Atticies 4(27); 36(1) point ((; 43, 45; 47; 46(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A1.17	signific ant investment					C 01.00 (19500,00010)	
	A1.18	(-) Amount exceeding the \$7.65% threshold (-) Insufficient coverage for non-cenforming exposures	0	0	0	0		Atticle 48 of CPR
	A.1.18A		-208	-238	-231	-271	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Atlicie 36(1), point (i) CRR
	A1.19		-1,311	-1,311	-1,311	-1,311	C 01.00 (r0524,c0010)	Atlicia 3 CRR
	A1.20		-1,762	-1,526	-1,763	-1,526	C 01.00 (r0529,c0010)	•
	A1.21		1,064	1,075	510	538	CA1{1.1.6 * 1.1.1.8 * 1.1.1.26}	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CSR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticles 479 and 480 of CRR
	A.1.21.3		1,064	1,075	510	538	C 01.00 (r0520,c0010)	Atticles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,491	5,744	7,123	7,175	C 01.00 (r0530,c0010)	Atticle 61 of CPR
	A2.1		5,915	5,761	7,086	7,117	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (49720,c0010) C 01.00 (49600,c0010) + C 01.00 (40700,c0020) + C 01.00 (49710,c0010) + C 01.00 (40740,c0010)	
	A.2.3		-190	-136	-84	-63	+ C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,766	119	120	122	C 01.00 (r0650,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	111,188	112,624	113,076	115,963	C 01.00 (r0015,c0010)	Atticle 25 of CPR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,047	16,228	17,218	17,646	C 01.00 (r0750,c0010)	Atticle 71 of CPR
	A4.1		14,259	14,825	15,783	16,190	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0820,c0010) +	
	A.4.2		1,352	1,358	1,398	1,424	C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) +	
	A.4.3		1,435	45	37	31	C 01.00 (19978,c0010) C 01.00 (19860,c0010) + C 01.00 (19900,c0010) + C 01.00 (19960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	605,464	609,852	617,810	627,666	C 02.00 (r0010,c0010)	Articles 92(2), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		52	49	27	33	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.13%	17.53%	17.15%	17.33%	GA3 (2)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.36%	18.47%	18.30%	18.48%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transisional period)	21.18%	21.13%	21.09%	21.29%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	102,633	105,805	105,444	108,249	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.95%	17.35%	17.07%	17.25%	A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] [D.13(8-8.1)	
Fully loaded ¹	F	Adjustments to CETs due to IFRS 9 transitional arrangements	1,064	1,075	510	538	C 05.01 (r0440,c0010)	
	F	Adjustments to AE 12 due to IFAS 9 transitional arrangements Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0020)	
Memo items	F	Adjustments to A13 que to IFRS 9 transitional arrangements Adjustments to T2 que to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0030)	
	F	Adjustments to 12 due to 8 HS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	52	49	27	33	C 05.01 (10440,c0040)	
		Acquiring included in reway and in 1965 a finished an angentaries	52	49	2/	33		



Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	494,819	499,935	506,343	514,599	C02.00 (n0440, c0010) -(C07.00 (n090, c0220, s001) - C07.00 (n0110, c0220, s001) - C07.00 (n0130, c0220, s001) - C08.01 (n0940, c0200, s001) - C08.01 (n0940, s001) - C
Of which the standardised approach	126,317	128,951	135,272	139,753	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	47,881	47,221	48,992	49,062	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	249,159	248,885	248,713	253,272	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	71,462	74,878	73,365	72,511	C 02.00 (r6420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	21,480	19,859	20,903	21,353	C07.00 (0090, c0220, s001) + C07.00 (0110, c0220, s001) + C07.00 (0130, c0220, s001) + C08.01 (0040, c0280, s002) + C08.01 (0040, c0280, s002) + C08.01 (0050, c0280, s002) + C08.01 (0050, c0280, s002) + C08.01 (0040, c0
Credit valuation adjustment - CVA	5,092	5,239	5,099	4,754	C 02.00 (r0840, c0010)
Settlement risk	29	4	3	26	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	8,918	8,992	9,060	8,698	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,904	13,278	12,165	13,311	C 02.00 (r0520, c0010)
Of which the standardised approach	3,863	5,539	4,109	4,699	C 02.00 (r0530, c0010)
Of which IMA	9,041	7,740	8,056	8,612	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	46	49	51	50	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	62,222	62,545	64,238	64,925	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	16,242	16,549	16,781	18,080	C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,980	45,995	47,457	46,844	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	605,464	609,852	617,810	627,666	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	60,015	82,385	25,959	50,064
Of which debt securities income	3,602	4,609	1,237	2,431
Of which loans and advances income	34,321	47,026	13,232	26,630
Interest expenses	47,686	65,947	21,718	41,512
(Of which deposits expenses)	21,075	29,130	8,315	16,671
(Of which debt securities issued expenses)	7,003	9,377	2,956	5,639
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	135	146	31	89
Net Fee and commission income	12,290	16,253	4,313	8,691
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	-15	-77	-58	-243
Gains or (-) losses on financial assets and liabilities held for trading, net	2,994	6,406	1,099	1,527
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-600	-3,497	-151	119
Gains or (-) losses from hedge accounting, net	-1	-64	10	32
Exchange differences [gain or (-) loss], net	129	261	11	105
Net other operating income /(expenses)	544	920	169	347
TOTAL OPERATING INCOME, NET	27,805	36,787	9,667	19,220
(Administrative expenses)	16,397	22,270	5,871	11,770
(Cash contributions to resolution funds and deposit guarantee schemes)	692	753	31	81
(Depreciation)	1,453	1,995	496	1,008
Modification gains or (-) losses, net	-14	-42	-11	-21
(Provisions or (-) reversal of provisions)	-413	-341	-31	33
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	23	51	-1	47
(Other provisions)	-437	-391	-30	-14
Of which pending legal issues and tax litigation ¹	0	-37	0	0
Of which restructuring ¹	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,218	2,814	666	1,483
(Financial assets at fair value through other comprehensive income)	3	3	3	-26
(Financial assets at amortised cost)	2,215	2,811	663	1,510
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	19	44	3	11
(of which Goodwill)	0	9	0	0
Negative goodwill recognised in profit or loss	0	12	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,608	2,067	598	1,187
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	9,032	11,288	3,219	6,000
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	7,146	9,072	2,592	4,843
Profit or (-) loss after tax from discontinued operations	7	-3	0	0
PROFIT OR (-) LOSS FOR THE YEAR	7,153	9,070	2,592	4,843
Of which attributable to owners of the parent	6,533	8,256	2,384	4,411

⁽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

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
			Fair value hierarch	у			Fair value hierarchy	,		,	Fair value hierarch	y .			Fair value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	170,773				191,472				193,998				194,281				IAS 1.54 (i)
Financial assets held for trading	311,273	46,517	252,898	11,858	299,782	46,555	239,490	13,738	306,190	54,959	238,988	12,243	330,362	56,788	260,625	12,949	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	14,654	5,442	3,085	6,128	15,540	5,042	4,327	6,171	19,451	5,556	7,559	6,335	17,358	4,399	6,382	6,577	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	82	0	12	70	84	0	12	71	88	0	11	76	98	14	12	73	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	38,146	29,941	6,757	1,449	41,577	33,283	6,304	1,990	44,288	35,645	6,259	2,384	46,030	36,724	6,821	2,484	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,364,730				1,377,015				1,389,502				1,396,495				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	46,770	0	46,769	0	32,047	0	32,047	0	32,440	0	32,440	0	34,170	0	34,170	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	-28,840				-14,662				-15,414				-18,864				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	113,595				111,986				107,744				107,721				
TOTAL ASSETS	2,031,183				2,054,840				2,078,287				2,107,650				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"

(min	EUR)			As of 30/09/20	23					As of 31/1	12/2023					As of 31/0	03/2024					As of 30/1	16/2024			
		Gross carry	ring amount ⁽²⁾		Acı	cumulated impairmen	1t ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	imulated impairme	nt ⁽²⁾	Gro	ss carrying amount	(II)	Acci	umulated impairme	ent ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	ent ⁽²⁾	
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 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		increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		incompany in provide	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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	32,816	709	39	-24	-5	-38	36,217	558	32	-28	-5	-32	38,488	513	30	-30	-5	-29	40,279	456	0	-31	-4	0	Annex V.Part 1.31, 44(b)
comprehensive income	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		100,303	557	67	-73	-9	-60	101,484	526	584	-80	-10	-61	102,117	424	602	-125	-5	-90	106,197	429	568	-119	-10	-72	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,143,146	116,391	25,705	-2,929	-5,845	-12,522	1,134,035	136,118	25,503	-2,695	-6,063	-12,325	1,147,943	133,767	26,163	-2,741	-5,945	-12,607	1,146,736	138,203	26,169	-2,770	-6,048	-12,788	Annex V.Part 1.32, 44(a)

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

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	279,521	264,356	264,928	286,220	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
nancial liabilities designated at fair value through profit or loss	62,316	75,593	81,245	85,239	IFRS 7.8 (e)(i); IFRS 9.4.2.2
nancial liabilities measured at amortised cost	1,449,727	1,481,950	1,495,654	1,499,911	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives - Hedge accounting	40,037	34,105	32,584	31,971	IFRS 9.6.2.1; Annex V.Part 1.26
sir value changes of the hedged items in portfolio hedge of interest rate risk	-15,348	-12,212	-11,819	-13,286	IAS 39.89A(b), IFRS 9.6.5.8
ovisions	5,355	5,521	5,470	5,361	IAS 37.10; IAS 1.54(l)
ax liabilities	3,307	3,248	2,954	2,998	IAS 1.54(n-o)
nare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	67,441	61,388	64,872	66,635	Annex V.Part 2.13
abilities included in disposal groups classified as held for sale	39	21	21	150	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	1,892,394	1,913,971	1,935,910	1,965,200	IAS 1.9(b);IG 6
OTAL EQUITY	138,789	140,869	142,377	142,449	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	2,031,183	2,054,840	2,078,287	2,107,650	IAS 1.IG6

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



Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		150,210	130,978	120,388	133,380	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	8,696	8,374	7,852	8,116	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	44,095	47,478	46,668	46,933	Annex V.Part 1.31
	Central banks	57,478	47,482	24,339	15,068	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	905	3,383	3,266	212	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	32,853	36,025	39,999	46,418	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,232	4,865	5,335	4,983	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73,992	80,491	88,263	91,699	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	15,118	15,284	19,528	19,048	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	147,809	149,554	154,878	160,899	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	103,416	100,768	102,215	107,820	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	363,508	375,830	369,309	366,140	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	163,145	170,391	157,749	160,605	ECB/2013/33 Annex 2.Part 2.9.1
	Households	661,369	662,307	677,126	689,539	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	482,744	474,650	478,557	487,644	Annex V.Part 1.42(f), 44(c)
Debt securities issued		289,456	315,346	343,446	342,972	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	19,990	20,499	21,939	22,967	Annex V.Part 1.37
Other financial liabilities		2,136	2,141	2,143	2,178	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		1,831,601	1,856,004	1,874,411	1,903,341	



Market Risk Groupe Crédit Agricole

								_	noupe Greun													
	SA					l	М									IM						
			VaR (Memorand	um item)	STRESSED VaR			INCREMENTAL DEFAULT AND IIGRATION RISK CAPITAL CHARGE		KS CAPITAL CHA	RGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)				ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	653	555	173	37	307	77							141	27	328	71						
Of which: General risk	479	375	173	37	307	77							141	27	328	71						
Of which: Specific risk Equities	155	160	0	0	0	0							0	0	0 54	0						
Of which: General risk	10	5	38	9	51 51	13							39	10	54	11						
Of which: Specific risk	ů	0	0	0	0	0							0	0	0	11						
Foreign exchange risk	3,013	4,833	61	12	147	34							52	9	129	29						
Commodities risk	37	12	4	1	7	4							4	1	5	1						
Total	3,713	5,405	210	39	330	66	184	145	0	0	0	9,041	176	35	324	69	119	99	0	0	0	7,740
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	647	1,020	124	23	332	80							102	24	386	107						
Of which: General risk	411	411	124	23	332	80							102	24	386	107						
Of which: Specific risk	220	590	0	0	0	0								0	0	0						
Equities	5	10	40		56	12							34	7	42	10						
Of which: General risk	0	0	40	9	56	12							34	7	42	10						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	3,257	3,525	53	12	148	34							51	15	167	41						
Commodities risk	27	8	3	1	6	1							3	0	6	1						
Total	3,936	4,564	156	28	315	77	169	174	0	0	0	8,056	137	34	395	118	158	156	0	0	0	8,612

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 CV1 template.

ebal European Banking Authority 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach							
			As of 30/09/2	023		As of 31/12/2023							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions				
	(minSUR, %) Central governments or central banks	67.194	73.068	8.283		71.701	77.501	8.491					
	Regional governments or local authorities	1.751	1,412	158		1,704	1,380	113					
	Public sector entities	4,576	5.418	256		5.137	6,042	271					
	Multilateral Development Banks	490	535	32		650	687	26					
	International Organisations	802	802	0		760	760	0					
	Institutions	35,018	48,351	8,337		36,189	50,032	7,569					
	Corporates	102,196	63,898	52,393		104,321	65,090	52,629					
	of which: SME	22,611	15,252	12,026		23,235	15,481	12,239					
	Retail	46,610	36,309	24,517		48,210	37,558	25,381					
Consolidated data	of which: SME	19,293	13,550	7,738		19,995	13,921	7,950					
onsondated data	Secured by mortilailes on immovable property	8,731 1,587	8,574 1,530	3,308		9,191	9,474 1,751	3,849					
	of which: SME	1,587	1,530 1,528	627 1.858	1.949	1,649	1,751	732 1.971	1				
	Exposures in default	3,895 769	1,528	1,868	1,949	3,978	1,600	1,971	1				
	Items associated with particularly high risk	1.252	1,252	125		1.279	1.278	162					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,252	1,202	125		1,279	1,276	162					
	Collective investments undertakings (CIU)	20.744	11.681	6.548		18.932	10.756	6,560					
	Conscione investments undertaionas (Cito) Equilir	2,006	2,005	2,262		2.281	2,281	2,565					
	Other exposures	29.206	28,985	22,170		30.230	29.848	22,805					
	Standardised Total ²	325,245	284.421	131,162	3.329	335.238	294,809	133,156	3				

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	(min DIP No.)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	21.917	21.915	2,496		24,073	24,071	2.539		
	Regional governments or local authorities	402	392	78		454	441	82		
	Public sector entities	1,963	1,961	128		2,092	2,087	147		
	Multilateral Development Banks	17	17	3		0	0	0		
	International Organisations	26	26	0		25	25	0		
	Institutions	15,292	27,598	2,788		11,500	27,525	2,553		
	Corporates	40,503	19,849	17,698		40,622	18,766	16,759		
	of which: SME	5,708	4,564	3,759		5,621	4,356	3,577		
	Retail	9,360	6,508	4,226		9,234	6,435	4,112		
FRANCE	of which: SME	5,639	3,702	2,111		5,912	3,968	2,277		
FRANCE	Secured by mortgages on immovable property	2,067	2,015	863		2,118	2,506	1,129		
	of which: SME	911	861	346		930	1,019	427		
	Exposures in default	1,266	687	936	394	1,373	774	1,053	382	
	Items associated with particularly high risk	407	407	610		330	329	494		
	Covered bands	238	238	24		285	286	29		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	15,890	9,117	4,481		13,363	8,173	4,420		
	Equity	260	909	1,167		1,213	1,213	1,424		

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	(minSUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁸	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	24,160	30,074	2,323		24,766	30,609	2,277		
	Regional governments or local authorities	450	155	26		437	146	26		
	Public sector entities	116	947	49		140	1,021	39		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Ordanisations	0	0	0		0	0	0		
	Institutions	1,464	1,534	1,293		1,506	1,392	1,170		
	Corporates	37,969	21,231	17,730		40,482	23,384	19,536		
	of which: SME	12,173 17,317	7,060 11,560	5,330 7,809		12,559 18,649	7,481 12,901	5,701 8,714		
	Retail	5.796	3.192	1,824		6,270	3,725	2,129		
ITALY	of which: SME	5,795 750	745	1,029		841	838	2,129		
	Secured by mortilaities on immovable property of which: 1346	523	520	215		583	580	238		
	of which: SME Exposures in default	1,380	414	446	761	1.388	389	414	814	
	Items associated with particularly high risk	361	195	295		364	190	285		
	Covered bonds	0		0		0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	2,099	1,765	1,693		4,043	1,853	1,757		
	Equity	650	689	703		724	724	734		
	Other exposures	3,077	2,990	2,549		3,223	3,114	2,629		
	Standardised Total ²	-			1,417				1,450	

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	(minSUR, No.)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	757	757	218		795	795	199		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	61	61	0		58	58	0		
	Multitateral Development Banks	153	153	0		229	229	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,025	1,966	138		2,676	2,632	165		
	Corporates	1,070 234	619 178	578 150		1,064	626 179	559 151		
	of which: SME Retail	234 118	178	150		270	179	151		
	Retail of which: SME	116	39	23		125	17	10		
UNITED STATES	Secured by morbialisis on immovable property	7	7	3			7	3		
	of which: SME	í								
	Exposures in default	i	1	1		2	1	1	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bands	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 (CIUI)	26	26	2		25	25	1		
	Equity	13	13	13		13	13	13		
	Other exposures	581	581	471		476	476	452		
	Standardised Total ²								1	

		(2) Total value adjustments and provisions per c	[2] Total value adjustments and producions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.								
					Standardised Ap	proach					
			As of 30/09/2	023		As of 31/12/2023					
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central dovernments or central banks	37	37	30		38	36	29			
	Resional sovernments or local authorities			0		0	0				
	Public sector entities						0				
	Multilateral Development Banks	9					0				
	International Organisations	1.428	1,330	42		2.135	2.054				
	Institutions	1,426	1,330	42		2,135	2,006	04			
	Corporates of which: SME	41		41		43	41	30			
	of which: SME Retail										
	of which: SME		;	;			;	;			
JAPAN	Secured by mortgages on immovable property	,									
	of which: SME			0			0				
	Exposures in default	i		0	1	1					
	Items associated with particularly high risk			0			0				
	Covered bonds	0		0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0			
	Collective investments undertakings (CRII)	0	0	0		0	0	0			
	Equity	1	1	2		1	1	2			
	Other exposures	22	22	22		24	24	24			
	Standardised Total ²				1						

Credit Risk - Standardised Approach

Groupa Crédit Adricola

	Groupe Credit Agricole								
					Standardised App	proach			
			As of 31/12/2023						
		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
	(minSUR, %) Central governments or central banks	3,364	1364	17		3,593	3,593	30	
	Central sovernments or central banks Regional sovernments or local authorities	3,364	3,364	27		3,593	3,393	30	
	Public sector entities	462	461	1		481	461	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,272	2,174	335		5,530	3,014	298	
	Corporates	2,890	2,272	1,965		2,639	2,016	1,799	
	of which: SME	1,234	1,095	865		1,189	1,026	813	
	Retail	4,837	4,633	3,255		4,484	4,237	2,904	
GERMANY	of which: SME	1,980 203	1,793 203	1,025		1,759 204	1,527 204	872 72	
	Secured by mortifales on immovable property	203	203	71		204	204	72	
	of which: SME Exposures in default	10	65	85	19	88	67	81	20
	Items associated with particularly high risk								
	Covered bands	0		0			0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	5	5	2		6	6	2	
	Equity	27	27	27		28	28	28	
	Other exposures	85	85	85		171	171	105	
	Standardised Total ²				43				45

Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution effe

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes elemenal credit risk adjustments.	

					Standardised Ap	proach						
			As of 30/09/2	023				As of 31/12/2023				
		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			
	(minELR, %)											
	Central governments or central banks	9		19		40	40	12				
	Resional sovernments or local authorities	9		0								
	Public sector entities Multilateral Development Banks		12				12					
	Mutblateral Development Banks International Organisations	0	12	0			12					
	Institutions	2,109	3,209	663		2,609	4,320	749				
	Corporates	1.033	843	685		1,176	204	749				
	of which: SME	277	202	168		426	287	248				
	Retail	2,561	2,469	1,820		2,760	2,597	1,919				
UNITED KINGDOM	of which: SME	272	180	103		321	158	91				
UNITED KINGDOM	Secured by mortifales on immovable property	23	22	8		24	23	9				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	14	9	10	4	15	9	9	5			
	Items associated with particularly high risk	0	0	0		0	0	0				
ı	Covered bonds	6	6	1		0	0	0				
	Claims on institutions and corporates with a ST credit assessment			0			0					
ı	Collective investments undertakings (CRII)			0			0					
	Equity	146	145	146		117	117	117				
	Other exposures Standardised Total ²	145	140	140		11/	11/	117				
	Standardised Total				7							

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

				Standardised Ap	proach			
		As of 30/09/2	123			As of 31/	12/2023	
	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
(minEUR, %)								
nts or central banks	5,690	5,689	5		7,187	7,187	0	
nts or local authorities	0		0			0		
m oment Banks	221	257			194	225		
isations	776				736	735		
	612	570	114		176	127	25	
	3,666		2,131		3,370	1,730	1,630	
	40	38	32		60	35	29	
	34	25	18		40	29	20	
		3	2		23	6	4	
ies on immovable property						0		
			0					
It Ith particularly high risk	1		0					
in paroculany nigh risk	0							
ns and corporates with a ST credit assessment								
ints undertakings (CIU)	1,328	620	256		1,126	553	264	
	13	13	22		30	10	15	
	419	419	400		679	679	622	
				2				

⁽²⁾ Criginal exposure, unities Diposure value, in reported before taking into account any effect due to credit conversion factors or credit risk mitigation exchanges (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

					-				
					Standardised Ag	proach			
			As of 30/09/2	123			As of 31.	12/2023	
		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
	(minESR, %) Central governments or central banks	3.841	3,841	5		3.168	3.168	11	
	Regional governments or local authorities	344	344	51		256	256	4	
	Public sector entities	0	0	0		27	27	0	
	Multilateral Development Banks	0	0	0		62	62	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	575	571	304		607	603	242	
	Corporates	796	661	623		843	663	615	
	of which: SME	253	179	142		255	183	146	
	Retail	583	553	395		620	576	409	
SWITZERLAND	of which: SME	130	111	63		163	130	74	
SWITZENEAND	Secured by mortalaies on immovable property	4,712	4,704	1,675		5,010	4,994	1,897	
	of which: SME	50	50	25		57	57	26	
	Exposures in defautt	92	87	90	1	76	72	79	-
	Items associated with particularly high risk		°						
	Covered bands		°			26	25		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIUI)	12	12	12			12	12	
	Equity	984	664	438		625	625	385	
	Other exposures	984	504	430	,	0,0	9,0	300	

*Criginal exposure, unlike Diposure value, is reported before taking into account any effect due to-credit convenion factors or credit inside mitigation techniques (e.g., substitution effect 2) but value adjustments and provisions are country of convircent-vectudes those for recurification exposures but includes enternal credit risk adjustments.

		(2) rous table adjustments and provincing in C	у от выем жеровательного выручаем в предоставления в пред									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	/12/2023				
		Original Exposure ^s	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			
	(minEUR, %)	275	275			252	262					
	Central governments or central banks	2/5	2/5			262	202	1 2				
	Resional sovernments or local authorities						0					
	Public sector entities Multilateral Development Banks						0	1				
	Multilateral Development Banks International Organisations			0			0					
	Institutions	470	437	120		309	325	95				
	Corporates	387	5.072	1,210		391	6,436	1.482				
	of which: SME	29	63	51		120	61	50				
	Retail	473	410	260		521	433	274				
BELGIUM	of which: SME	329	267	152		371	283	162				
BELGIUM	Secured by mortstasies on immovable property	1	1	0		1	1		1			
	of which: SME	0	0	0		0	0					
	Exposures in default	16	4	4	12	35	4	4	12			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bands	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 (CRII)	2	2	0		1	1	٥				
	Equity	152	152	154		152	152	154				
	Other exposures	7		7			6					
	Standardised Total ²				13				13			

Criginal exposure, unlike Diposure value, in reported before taking into account any effect due to credit convention forcins or credit nike religious declaration (e.g., substitution (2) total value adjustments and creditions are country of countercardy excludes those for reconstruction excounse but include a several credit risks disustraints.

			Standardised Approach								
			As of 30/09/2	023		As of 31/12/2023					
	(minSUR, No.)	Original Esposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	27	27	4		66	66	4			
	Resional sovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	235	235	47		235	235	47			
	Multitateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	407	397	132		430	409	91			
	Corporates	910 207	605 163	545 131		864 198	444 149	411 119			
	of which: SME	1.141	204	731		1,153	149	713			
	Retail	1,141	81	/31		244	967	713			
NETHERLANDS	of which: SME	218	0.1	40		244		30			
	Secured by mortalates on immovable property of which: SME										
	of which: SME Exposures in default	79	29	29	46	73	79	30	43		
	Items associated with particularly high risk			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 (CRJ)	5	5	1		2	2	0			
	Equity	87	87	87		84	84	84			
	Other exposures	16	16	16		57	57	57			
	Standardised Total ²				94				50		

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
				03/2024			As of 30s	/06/2024	
	(min DUF, No.)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	Central dovernments or central banks	75.632	81,353	8,059		71.701	77.334	7,830	
	Regional governments or local authorities	1,703	1,419	109		2,092	1,705	125	
	Public sector entities	5,041	5,890	265		5,308	6,130	237	
	Multilateral Development Banks	950	983	26		1,297	1,323	26	
	International Organisations	1,965	1,964	0		2,085	2,084	0	
	Institutions	30,693	44,677	7,450		30,948	45,255	7,061	
	Corporates	107,384	68,630	55,122		114,590	71,672	57,042	
	of which: SME	23,284	15,633	12,463		23,196	15,307	12,112	
	Retail	49,000	38,652	26,096		50,695	39,895	27,005	
Consolidated data	of which: SME	20,330	14,485	8,272		20,548	14,590	8,338	
Consolidated data	Secured by mortslasies on immovable property	9,218	8,982	3,625		9,481	9,204	3,737	
	of which: SME	1,765	1,704	624		1,806	1,711	699	
	Exposures in default	3,949	1,543	1,881	2,015	4,016	1,608	1,950	2,049
	Items associated with particularly high risk	677	507	760		648	508	762	
	Covered bonds	1,201	1,200	122		2,556	2,544	257	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinss (CIU)	24,188	14,708	7,454		24,009	13,292	7,179	
	Equity	4,140	4,340	6,310		4,315	4,315	6,509	
	Other exposures	29,620	29,463	22,465		31,454	31,205	24,596	
	Standardised Total. ²	345,439	304,110	139,743	3,406	355,196	308,078	144,316	3,437

					Standardise	od Annesseh			
					Junuarda	in Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(mis DJR, N)	Original Exposure ⁵	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	27.526	27.525	2,582		26.547	26.545	2,620	
	Regional governments or local authorities	426	412	77		511	495	92	
	Public sector entities	2,445	2.436	131		2,569	2.551	112	
	Muditional Development Sunks			0					
	International Organisations	10	10	0		43	43	0	
	Institutions	7,854	23,282	2,009		8,967	24,601	2,217	
	Corporates	41,321	20,261	18,166		44,348	20,620	18,596	
	of which: SME	5,590	4,400	3,606		5,238	4,092	3,327	
	Retail	9,279	6,624	4,264		9,658	7,158	4,661	
FRANCE	of which: SME	5,769	3,928	2,239		5,861	3,990	2,285	
FRANCE	Secured by mortgages on immovable property	2,185	2,118	927		2,201	2,145	940	
	of which: SME	984	935	375		950	911	365	
	Exposures in default	1,320	759	1,033	405	1,274	702	947	431
	Items associated with particularly high risk	325	324	486		319	318	477	
	Covered bonds	246	246	25		702	700	70	
	Claims on institutions and corporates with a ST credit assessment	۰	0	0		0			
	Collective investments undertakinss (CIUI	17,342	11,727	5,108		15,199	9,922	5,326	
	Equity	1,994	1,994	3,307		2,088	2,088	3,391	
	Other exposures	22,611	22,488	16,615		23,336	23,200	17,674	
	Standardised Total ²				745				78

					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
	(min DUR-N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	22,845	28,609	2,208		20,799	26,480	2,126	
	Regional governments or local authorities	415	167	30		503	156	32	
	Public sector entities	126	969	42		122	956	46	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,635	1,482	1,054		1,491	1,353	1,046	
	Corporates	40,939	23,296	18,308		42,815	24,514	19,726	
	of which: SME	12,645	7,224	5,608		12,329	7,132	5,570	
	Retail	18,695	13,111	8,862		18,775	13,251	8,956	
ITALY	of which: SME	6,088	3,745	2,140		5,989 849	3,746	2,142 366	
117121	Secured by mortalistics on immovable property	876 624	870 618	379 253		849 613	843	386	
	of which: SME	1364	349	349	820	1,358	351	337	820
	Exposures in default	1,364	382	274	832	1,358	181	271	820
	Items associated with particularly high risk	2.02		2.19		319		271	
	Covered bonds Claims on institutions and corporates with a ST credit assessment					0			
	Collective investments and corporates with a 51 credit assessment Collective investments undertakings (CIU)	5.523	2.277	1.887		7.443	2.670	1.400	
i	Consective investments undertakings (CIO) Equity	960	2,277	202		934	234	242	
i	Other exposures	3.142	3.033	2.623		3,279	3.170	2.788	
ĺ	Standardised Intel ²	3,713	-	1,000	1.446			4,112	1.446

					Standardise	ed Approach			
			As of 31/	63/2024			As of 30	06/2024	
	train D.R. Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessore ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control government or critical bank for administration of a state	722 0 0 275 0 3,333 1,330 1230 1230 126 0 0 0 0 0 0 25 25 27 27	732 0 0 0 0 275 0 3,288 635 113 16 6 0 0 0 0 0 2 25 133 3 337	2000 0 0 0 2022 563 103 3 3 4 0 0 0 0 1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2	٠	5644 600 600 000 000 000 1,2600 12601 1601 7 00 00 00 00 265	643 000 200 000 4,004 523 400 400 400 400 400 400 400 400 400 600 6	1999 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								2

	(2) Total value adjustments a	Total value adjustments and prolektes per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.											
				Standardis	ed Approach								
		As of 3:	1/03/2024			As of 30	106/2024						
(minU.R. %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²					
Committee of the commit		330 34 35 36 36 36 36 36 36 36 36 36 36 36 36 36		٥	35 0 0 0 1,894 1 1 2 9 0 0 0 0 0 0 0 0 0 0 0 1,894 1 1 1 2 7 1 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	35 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	29 0 0 0 0 28 66 60 1 1 1 0 0 0 0 0 0 0 1 1 1 1 0 0 0 1 1 1 0 0 0 1 0 1 0 1 0 1 0 0 1 0	0					

Groupe Crédit Agricole	

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	croin EUR. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	6,356	6.356	20		6.681	6.681	19	
	Regional governments or local authorities	126	126	1		185	185	1	
	Public sector entities	232	232	1		247	243	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,438	2,498	356		4,282	2,406	328	
	Corporates	2,930	2,294	2,055		2,909	2,169	1,919	
	of which: SME	1,274	1,149 4,537	910 3.116		1,256 4,951	1,114	881	
	Retail of which: SMI	4,794 1,842	4,537 1,601	3,116		4,951 1,872	4,691 1,627	3,227	
GERMANY	of which: SMC Secured by mortalisies on immovable property	1,642	1,001	924		1,872	1,027	929 67	
	of which: SME	120	110	0		110			
	Exposures in default	102	74	20	25	111	79	24	31
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		53	51	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinss (CIU)	7	7	2		a	8	2	
	Equity	33	33	34		41	41	43	
	Other exposures	145	148	103		226	226	112	
	Standardised Total ²				52				5

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation e	sposures but includes general cred	itriskadjustments.						
					Standardis	ed Approach						
			As of 31/	63/2024			As of 30	/06/2024				
	(min DUR, No.)	Original Exposure ¹	provisions									
	Central stovernments or central banks Resional sovernments or local authorities	42 0	42 0	12		53	33	16 0				
	Public sector entities	0	2	0		0	2	0				
	Multilateral Development Banks	0	12	0		0	13	0				
	International Organisations	2,647	4.271	1.171		1,826	3,505	779				
	Institutions Corporates	2,647	4,271 1,740	1,171		1,826	3,506	1414				
	of which: SME	405	297	261		456	323	265				
	OF WINCH: SPICE	3,017	2,851	2.104		3,205	2,940	2.168				
LINUTED VINIODOM	of which: SME	359	225	111		370	208	119				
UNITED KINGDOM	Secured by mortalistics on immovable property	22	22	9		23	23	9				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	24	15	16		29	18	19	10			
	Items associated with particularly high risk	۰		0		0	0					
	Covered bonds		0			0		0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	°	0					0				
	Coulty Coulty	, a										
	Other exposures	104	204	104		151	151	151				
	Standardised Total ²				- 11				13			

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min CUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	7,459	7,459	0		3,879	3,879	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	408	435	0		529	552	0	
	International Organisations	949 248	949 224	0		976	975 302	0 64	
	Institutions	3.707	224	55 2,327		376 3.860	2.435	2.332	
	Corporates	3,707	2,463	2,327		3,860	2,435	2,332	
	of which: SME	74	34	24		40 fm	25	20	
	Retail of which: SME		11			43	20		
LUXEMBOURG	Secured by mortalisis on immovable property		1			33	20	9	
	of which: SME	o o				32	18	9	
	Exposures in default	1	0	0	1	4	2	4	1
	Items associated with particularly high risk	0	0	0		3	3	4	
I	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	968	539	268		915	512	269	
	Equity	13	13	22		111	111	120	
	Other exposures	971	971	719		983	983	936	
	Standardised Total ²				5				6

					Standardised Appreach													
					Standardise	ed Approach												
			As of 31	63/2024			As of 30	106/2024										
	(minU.R. No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure i	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²									
	Central dovernments or central banks	3,509	3,509	3		3,134	3,134	1										
	Regional governments or local authorities	241	241	0		234	233	0										
	Public sector entities	85	86	17		82	89	17										
	Multilateral Development Banks	45	48	0		48	45	0										
	International Organisations	12	12	0		12	12	0										
	Institutions	435	432	107		428	425	88										
	Corporates	797	642	605		867	702	654										
	of which: SME	225	359	135		234	160	127										
	Retail	485	437	305		530	467	327										
SWITZERLAND	of which: SME	164	129	74		170	131	75										
	Secured by mortsiales on immovable property	4,949	4,858	1,870		5,138	5,045	1,959										
	of which: SME	54	54	25		50	55	26										
	Exposures in default	66	24	20		00	00	00										
	Items associated with particularly high risk	25	25			25	25											
	Covered bonds Claims on institutions and conscrates with a ST credit assessment					20												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	i i	0															
	Collective investments undertakinsis (CIU) Equity	12	12	12		12	12	12										
	County Other exposures	610	610	391		629	629	402										
	Construction Trail ²				24													

		(a) rotal ration august remail and pro-							
					Standardise	nd Approach			
				03/2024			As of 30	06/2024	
	IntelDAR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	257	257	1		1,979	1,979	15	
	Regional governments or local authorities	0	0	0		266	265	0	
	Public sector entities	0	0	0		63	63	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	993	992	0		202	222	0	
	Institutions	381	363	103		322	305	92	
	Corporates	462	6,392	1,521		1,770	7,067	1,880	
	of which: SME	125 561	69 458	56		356 1,061	95 497	79 316	
	Retail	561 400	468	296 176		1,081	497 317	316 181	
BELGIUM	of which: SME	400	307	1/0		464	23	101	
	Secured by mortalistics on immovable property of which: SME		1	0		20	23		
	Exposures in default					10	10	12	
	Hems associated with particularly high risk			0				10	
	Covered bonds	, a		0		292	292	29	
	Claims on institutions and corporates with a ST credit assessment			0		0			
	Collective investments undertakings (CIU)	3	3	1		9	9		
	Equity	155	155	157		164	164	167	
	Other exposures	6	6	6		392	392	333	
	Standardised Total ²				13				

		Standardised Approach												
			As of 31/03/2024				As of 30/0	06/2024						
IndeBLR, Ni	Original Exposs	Organ Expenses* Department Make appears amount Value affordment and Organ Expenses* Expenses Exists* Nake appears amount												
Comit of accessment or control basis in an access from the control access from	nestament	20 1 1 10 0 0 2 241 1,100 224 1,001 60 6 6 6 6 6 6 6 7 9 9 9 9 9 9 9 9 9 9 9 9 9	20 1 100 0 0 238 652 305 325 1 0 0 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45	22 0 92 0 4 108 1,285 2 1,013 320 520 531 0 112 0 2 45 2 45 2 45 2 45 2 45 45 45 45 45 45 45 45 45 45 45 45 45	223 0 22 22 22 0 4 148 813.1 504.5 205.5 205.5 206.6 207.6 2	3 0 0 11 12 0 0 0 12 12 12 12 12 12 12 12 12 12 12 12 12	4					

Credit Risk - IRB Approach

Groupe Crédit Agricola

			IRB Approach												
			As of 30/09/2023							As of 31/12/2023					
			Original Exposure Exposure Risk exposure amount Value adjustments.							Exposure Value ²			Value adjustments		
		(min EUR. %)		Of which: defaulted			Of which:	and provisions		Of which: defaulted	Value*		Of which:	and provisions	
	Control has	nks and central severnments	312.395	021au014d	337.627	3.876	detauted	92	338.479	defaulted 29	358,600	3.890	defaulted	101	
	Institution		98.162	516	96.195	20.692	5	436	99.319	479	91.917	19.406	5	428	
	Corporates		553,967	11.035	434.115	185.125	1.275	8.786	556.314	10.712	436,456	184 952	453	8.824	
		Corporates - Of Which: Specialised Lending	71.832	2.028	51,272	14.932	309	922	72.916	1.976	52.098	15.241	197	416	
		Corporates - Of Which: SME	98,932	2,992	88,837	51,332	203	3,334	99,281	3,060	89,816	51,590	181	3,544	
	Retail		737,774	11,767	748,970	103,470	3,133	10,606	736,074	11,911	748,956	102,927	2,991	10,376	
		Retail - Secured on real estate property	489,674	4,250	489,668	50,914	1,160	3,620	489,253	4,328	489,246	49,821	1,169	3,608	
Consolidated data		Retail - Secured on real estate property - Of Which: SME	29,223	680	29,223	7,626	212	903	29,553	697	29,553	7,786	220	906	
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	460,452	3,571	460,445	43,288	948	2,717	459,700	3,631	459,693	42,035	950	2,702	
		Retail - Qualifying Revolving	19,983	347	25,490	4,969	69	380	19,804	322	26,736	5,326	60	350	
		Retail - Other Retail	228,117	7,169	233,812	47,587	1,904	6,606	227,016	7,261	232,973	47,779	1,762	6,418	
		Retail - Other Retail - Of Which: SME	100,948	3,875	105,347	19,326	1,025	3,931	100,295	3,915	104,993	19,382	1,004	3,784	
			127,169	3,294	128,465	28,261	879	2,675	126,721	3,346	127,981	28,398	758	2,633	
	Equity		19,012	0	18,950	71,462	0		18,893	0	18,827	71,036	0		
	Other non a	credit-obligation assets				0						0			
	IRB Total ²					384,625						382,211			

(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).

q issue local access not include the accumulation possion unusual in mine results prior on the July sessions.

Of both the most invitable or invitant countries are disclosed. These have been selected under the following rule: Countries of countries are disclosed. These have been selected under the following rule: Countries of countries are disclosed. The countries are disclosed.

							IRB Aş	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vator		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	184,185	0	195,929	474	0	40 62	209,217	0	220,169	518	0	47 69
	Institutions Corporates	51,464 284,829	30 6.843	53,460 239,855	10,206 122,274	313	62 5.752	51,443 286,649	11 7.055	53,221 242,597	9,680 123,594	118	6.242
	Corporates - Of Which: Specialised Lending	284,829 13.539	107	239,855	122,274	313	5,752	286,649 13,704	7,055	242,597 11.382	123,594	118	6,242 35
	Corporates - Of Which: SME	96.464	2.734	86 547	50 201	94	2 999	97.096	2.849	11,362 87 760	4,110 50 574	92	3.264
	Retail.	664,603		500.197	70.625	2,229	8.976	662,551	9,989	498.090	70.287	2.118	8,773
	Retail - Secured on real estate property	464,103	3.843	286,503	33,706	799	3.319	462,727	3,934	284,929	33,108	809	3,309
	Retail - Secured on real estate property - Of Which: SME	26.674	560	26.663	6.926	140	824	26.855	568	28.844	7.040	140	814
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	437,430	3,283	259,840	26,780	659	2,495	435,873	3,366	258,086	26,067	669	2,495
	Retail - Qualifying Revolving	15,296	273	22,239	3,671	42	280	15,116	242	22,179	3,760	30	250
	Retail - Other Retail	185,203		191,454	33,248	1,387	5,378	184,707	5,813	190,982	33,420	1,279	5,214
	Retail - Other Retail - Of Which: SME	92,406	3,407	97,311	16,322	815	3,536	91,961	3,485	96,942	16,413	811	3,423
	Retail - Other Retail - Of Which: non-SME	92,797	2,349	94,144	16,927	572	1,841	92,746	2,328	94,040	17,007	467	1,790
	Equity	17,688		17,686	63,981	0	2	17,527	0	17,525	63,542	0	2
	Other non credit-obligation assets												
	IRB Yotal												

								IRB Ap	proach					
						30/09/2023						31/12/2023		
			Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates				3,999	580	0	1	878	0	3,930	597	0	1
	Institutions Corporates		661 15.783	520	815 9.912	212 3.637	115	537	524 17.801	475	589 10.832	185 4,279	94	509
	Corporates	Corporates - Of Which: Specialised Lending	2.581	238	2,355	3,637	115	74	2,558	236	2,313	354	24	909
		Corporates - Of Which: SME	1.437	244	1,249	612	108	316	1,252	196	1.110	530	87	266
	Retail		50,370	1,456	47,424	15,451	538	1,355	50,630	1,440	49,208	15,817	541	1,313
		Retail - Secured on real estate property	22,804	358	22,787	3,950	196	268	23,726	346	23,709	3,968	192	267
ITALY			2,534	119	2,533	693	71	78	2,685	128	2,684	739	79	91
HALI			20,270	239	20,254	3,257	124	190	21,042	218	21,025	3,229	113	176
		Retail - Qualifying Revolving	4,647	74	3,171	1,292	27	100	4,649	80	4,478	1,561	30	100
		Retail - Other Retail	22,919	1,024	21,465	10,209	315	987	22,254	1,015	21,021	10,288	319	945
		Retail - Other Retail - Of Which: SME	7,991 14,928	456	6,614 14.851	2,772 7,437	200 115	386 601	7,735 14,519	416 500	6,557 14.464	2,724 7,564	183 135	351 594
	Equity	Retail - Other Retail - Of Which: non-SME	559	Say	559	1,990	115	001	558	599	556	1,975	135	0
		edit-obligation assets	559		539	1,000		,	330		536	4,0/3		3
	IRB Total													

								IRB Ap	proach					
						30/09/2023								
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
	Central ban	is and central governments	17,301	0	18,335	70	0	1	16,920	0	18,049	42	0	1
	Institutions		3,613	28	4,148	1,044	0	27	2,919	27	3,324	755	0	26
	Corporates		66,199	211	48,100	16,317	160	289	68,057	201	50,120	15,565	49	329
			10,943	185	7,865	3,445	160	103	11,545	178	8,511	3,521	49	67
			6	1	5	4	0	1	5	0	4	4	0	0
	Retail		387	5	326	45	1	2	421	5	359	47	1	2
		Retail - Secured on real estate property	227	4	163	17	1	2	230	4	166	16	1	2
UNITED STATES			0	0	0	0	0	0	0	0	0	0	0	0
ONTIED STATES			227	4	163	16	1	2	230	4	166	16	1	2
		Retail - Qualifying Revolving	2		4	0	0	0	2	0	4	0	0	
		Retail - Other Retail	158		158	29	0	0	188	0	189	31	0	1
		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	157		158	29	0	0	188	0	189	31	0	1
	Equity		74		13	55	0	0	78	0	13	52	0	
		redit-obligation assets												
	IRB Total													

							IRRAn	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, No)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	52,895	0	53,445	302	0	1	49,763	0	50,270	318	0	2
	Imstitutions	1,736	0	1,951	522	0	1	1,587	0	1,770	543	0	2
	Corporates	6,372	119	4,797	867	1	13	6,570	0	4,916	914	0	9
	Corporates - Of Which: Specialised Lending	2,099	119	1,766	219	1	13	2,370	0	1,926	291	0	5
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail	345	0	342	4	0	0	333	0	329	1	0	0
	Retail - Secured on real estate property	9	0	5	0	0	0	9	0	6	0	0	0
JAPAN	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	9	0	5	0	0	0	9	0	6	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	337	0	337	3	0	0	323	0	323	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	337	0	337	3	0	0	323	0	323	1	0	0
	Equity	5	0	5	20	0	0	6	0	6	20	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5,210		6,573	25	0	1	5,473	0	7,021	29	0	1
	Institutions	1,806	0	2,310	719	0	0	2,041	77	2,176	813	0	0
	Corporates	16,530	72	12,251	3,105	4	99	18,040	77	12,845	3,349	0	102
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,357 24		900 24	104		3	1,362 24		928 24	158	0	4
	Corporates - Of Which: SME Retail	24 5.766	160	5.729	2.121	112	132	24 5.679	176	24 5.641	2.104	67	139
	Retail - Secured on real estate property	125	100	87	10	112	132	123	1/0	3,641	2,104	0,	139
	Retail - Secured on real estate property - Of Which: SME	1		1	0	0		1	0	1	í.	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	124	2	86	10	0	1	122	2	81		0	1
	Retail - Qualifying Revolving	2		4	0	0	0	2	0	4		0	
	Retail - Other Retail	5,639	159	5,639	2,110	111	131	5,555	175	5,554	2,094	67	138
	Retail - Other Retail - Of Which: SME	87	2	87	14	1	1	88	3	88	14	1	1
	Retail - Other Retail - Of Which: non-SME	5,552	157	5,552	2,096	110	130	5,467	172	5,467	2,080	65	137
	Equity	7	0	7	25	0	0	8	0	8	27	0	0
I	Other non credit-obligation assets												
I	IRB Total												

		_												
								IRB Ap	proach					
					As o	30/09/2023					Aso	f 31/12/2023		
			Original 8	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	oposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments		4,319	0	7,095	79	0	0	4,480	0	7,127	72	0	0
	Institutions		8,945	47	9,169	2,292	0	0	13,634	63	7,877	2,314 5.240	0	
	Corporates		22,939 6.511	47	18,277 5,093	6,051 1,701	10	111 13	20,524 6,345	63	16,098 4,980	5,240 1,644	63	76
	Corporates - Of Which: SME		6,511		5,043	2	0	13	6,345	30	4,980	1,044	63	
	Retail		794	6	740	58			790	6	733	56	1	
	Retail - Secured on real estate property		300	3	235	24	1	2	298	3	231	23	1	2
		Dich: SMF	2		2	1	0	0	1	0	1	0	0	
UNITED KINGDOM			298	3	233	23	1	2	297	3	230	22	1	2
	Retail - Qualifying Revolving		6	0	13	1	0	0	5	0	12	1	0	0
	Retail - Other Retail		489	2	492	34	1	2	486	2	489	33	0	2
	Retail - Other Retail - Of Which: SME		1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME		488	2	491	33	1	2	485	1	489	32	0	1
1	Equity		59	0	59	219	0	0	63	0	63	232	0	0
1	Other non credit-obligation assets	percentage of the Control of the Con												

							IRB Aş	pproach					
				A	of 30/09/2023					Aso	31/12/2023		
		Or	ginal Exposure ¹	Exposure Value ¹	Risk exposus	e amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of who	ch:		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	7,8		7,852	65	0	1	6,716	0	6,719	55	0	1
	Institutions Corporates	3,3		3,667	54 4.550	0	78	3,483 18,905	46	3,435 17.485	51 4.620		74
	Corporates - Of Which: Specialised Lending	2.0		1.658	361		70	2.100	40	1,710	398		74
	Corporates - Of Which: SME	22		397	240	0		180	4	357	223	1	
	Retail	1.0	12 5	180.6	13.301	188	6	1,229	60	180.828	12.783	195	
	Retail - Secured on real estate property	91	1	178.5		154	0	96	1	178,800	12.539	157	1
	Retail - Secured on real estate property - Of	Which: SME 1	0	12	2	0	0	1	0	12	2	0	
LUXEMBOURG	Retail - Secured on real estate property - Of	Which: non-SME 90	1	178,5	13,045	154	0	95	1	178,787	12,536	157	1
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail	1,1			255	34	6	1,133	59	2,027	244	38	8
	Retail - Other Retail - Of Which: SME	11		880	116	5	0	38	0	930	127	5	0
	Retail - Other Retail - Of Which: non-SME	1,3			138	28	6	1,095	59	1,096	118	33	7
	Equity	23	3 0	236	685	0	0	269	0	269	797	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	2,555	0	2,596	1	0	0	3,027	0	3,027	2	0	0
	Institutions	847	0	781	139	0	1	521	0	492	99	0	1
	Corporates	7,134	23	3,384	1,419	0	23	7,147	25	3,406	1,300 237	0	32
	Corporates - Of Which: Specialised Lending	1,882	21	1,028	240		14	1,867	23	1,026	237		10
	Corporates - Of Which: SME	15		13	2		0	7	0	6	2		0
	Retail - Secured on real estate property	2,208 988	35 24	1,834	146 85	8	30 17	2,285 1,004	35 24	1,902 608	143 82	7	29 16
		988	24	601	85	5	17	1,004	0	608	82	5	16
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	985	24	598	1 85		17	1.001	24	605	1 81		16
	Retail - Qualifying Revolving	965	24	17	90		17	1,001	0	17	01		16
	Retail - Other Retail	1.211	11	1,215	60		13	1,273	11	1,276	60		13
	Retail - Other Retail - Other Retail - Of Which: SME	1,211	- 11	1,215	1	3	13	1,273	11	1,276	00	2	13
	Retail - Other Retail - Of Which: non-SME	1,203	11	1.207	59	2	13	1.264	11	1.268	59	2	13
	Rocat - Other Rocat - Of Which: non-SME Equity	20	0	20	74	0	13	21	0	21	77	0	13
	Other non credit-obligation assets	- 10		20			, i		Ü				
	IRB Total	_											

		1					IRB Ap	proach					
		1		As o	30/09/2023					Aso	31/12/2023		
		Original 8	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR. %)	i	Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5.096	Designation	5.286	314	CALCULAD	,	5,955	Detablish	6.154	348	0	2
	Institutions	998		1.101	107	0	ō	1,260	0	1.238	118	0	
	Corporates	3.477	51	3,507	871	0	51	3,963	49	3,864	1.144	0	56
	Corporates - Of Which: Specialised Lending	398	0	261	67	0	0	457	0	268	62	0	
	Corporates - OF Which: SME	45	1	15	7	0	1	46	1	16	5	0	1
	Retail	829	5	802	166	1	5	823	5	794	163	1	5
	Retail - Secured on real estate property	190	4	158	19	1	3	190	3	156	19	1	3
	Retail - Secured on real estate property - Of Which: SME	1		2	1	0	0	1	0	2	1	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	189	4	156	19	1	3	189	3	155	18	1	3
	Retail - Qualifying Revolving	4		8	1	0	0	4	0	7	1	0	0
	Retail - Other Retail	635	2	636	146	0	2	629	2	630	143	0	2
	Retail - Other Retail - Of Which: SME	1		2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	634	2	634	146	0	2	628	2	628	143	0	2
	Equity	19	0	19	70	0	0	19	0	19	71	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	306	0	607	0	0	0	288	0	605	0	0	0
	Institutions	4,152	0	4,106	554	0	1	4,196	0	4,151	583	0	1
	Corporates	11,367	443	9,456	3,927	2	156	11,116	421	8,759	3,466	1	133
	Corporates - Of Which: Specialised Lending	1,216	31	825	267	0	2	1,131	26	774	269	0	7
	Corporates - Of Which: SME	102	0	102	20	0	0	82	0	82	16	0	0
	Retail	72	10	59	5	1	0	72	11	60	5	1	٥
	Retail - Secured on real estate property	48	0	34	3	0	0	48	0	35	3	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
THE THE THE BOTTON	Retail - Secured on real estate property - Of Which: non-SME	48	0	33	3	0	0	48	0	34	3	0	0
	Retail - Qualifying Revolving	1	0	3	0	0	0	1	0	3	0	0	0
	Retail - Other Retail	22	10	22	2	1	0	23	10	23	1	1	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	22	10	22	2	1	0	22	10	23	1	1	
	Equity	6		6	17	0	0	4	0	- 4	13	0	
	Other non credit-obligation assets												
	IRB Tetal	_											

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original I	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	*posure*	Exposure Value ¹	Risk exposure	amount	Value adjustment
				Of which:	Vatoe		Of which:	and provisions		Of which:	Value		Of which:	and provisio
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
		vks and central governments	339,699	34	361,497	4,196	0	105	344,128	45	385,783	4,126	0	113
	Institutions		101,290	482	93,577	19,852	5	435	101,917	490	92,923	19,809	5	465
	Corporates		558,689	11,127	440,068	186,938	359	8,957	564,095	10,907	446,239	192,181	286	9,190
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	72,430 99,264	1,996 3,169	52,297 90.308	15,462 52 970	64 176	893 3.612	72,518 99,989	1,748 3,198	51,592 91 343	15,387 53,223	74 166	3 300
	Retail	Corporates - Of Which: SME	99,264 731,381	12,252	90,308 744.036	52,970 102,597	3.041	3,612 10.396	99,989 731.665	3,196 12,498	91,343 744,233	53,223 102,416	3.073	3,399
	Mercant	Retail - Secured on real estate property	485.510	4.456	485,504	49.642	1.197	3.573	484,720	4,559	484.714	49,236	1,225	3.520
		Retail - Secured on real estate property - Of Which: SME	29.502	724	29.503	7.758	224	913	29.498	724	29.498	7.691	220	932
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	456.008	3.733	456,001	41 884	974	2.660	455,222	3,835	455.217	41.546	1.006	2.588
		Retail - Qualifying Revolving	19,952	330	26.856	5.470	61	356	20.092	348	26.986	5.617	64	353
		Botail , Other Botail	225.919	7.466	231.676	47.485	1.783	6.467	226.852	7,590	232.533	47.563	1.783	6.605
		Retail - Other Retail - Of Which: SME	100,291	4,020	104,804	19,398	1,022	3,833	100,166	4,111	104,575	19,314	1,039	3,969
		Retail - Other Retail - Of Which: non-SME	125,628	3,445	126,872	28,087	761	2,634	126,687	3,479	127,958	28,249	744	2,636
	Equity		19,394	0	19,321	69,500	0		19,110	0	19,042	68,647		
	Other non o	credit-obligation assets				0						0		
	IRB Total ²					383,083						387,179		

								IRB Ap	proach					
					As o	31/03/2024					Aso	30/06/2024		
			Original I	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		and central governments	Oranical O											
	Institutions		51,726	18 7.507	53,564		187		51,510		53,251		0	78
	Corporates	Corporates - Of Which: Specialised Lending	290,317 13.876	7,507	246,767 11,558	126,260 4,533	187	6,237	287,227 14,388	7,565 84	245,979 11.811	128,723 4,591	121	6,560 71
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13,876 97,185	2.977	11,558 88,327	4,533 51,917	96	3,344	14,388 98,005	3,030	11,811 89,519	4,591 52,292	98	3.177
	Retail	Corporation - Oil Williams	657,718	10.347	493,705	70.064	2.164	8.811	656,474	10.614	491.401	69.603	2,220	8,869
	POR LANC	Retail - Secured on real estate property	459,060	4.066	281,911	32.895	835	3.281	458.063	4.182	280,003	32.460	866	3,238
		Retail - Secured on real estate property - Of Which: SME	26,785	598	26.775	7.014	144	823	26,808	605	26,796	6.963	144	844
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	432,275	3,468	255,136	25,881	691	2,458	431,255	3,577	253,207	25,498	723	2,394
		Retail - Qualifying Revolving	15,176	251	22,203	3,885	31	257	15,212	265	22,234	4,006	32	254
		Retail - Other Retail	183,482	6,031	189,591	33,283	1,297	5,273	183,199	6,167	189,164	33,137	1,321	5,378
		Retail - Other Retail - Of Which: SME	91,821	3,592	96,599	16,387	828	3,472	91,755	3,688	96,378	16,344	844	3,602
		Retail - Other Retail - Of Which: non-SME	91,662	2,439	92,992	16,896	470	1,802	91,444	2,479	92,786	16,793	477	1,775
	Equity	ndit-obligation assets	18,490	0	18,488	64,761	0	2	18,156	0	18,088	63,568		1
		dif-colligation assets												
	IRB Total													

		As of 31/03/2024								Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
	Central banks and central governments	956	0	4,018	611	0	1	1,029	0	4,413	702	0	1
	Institutions	550	0	566	200	0	0	589	0	557	245	0	0
	Corporates	17,891	459	10,817	4,075	85	505	18,463	441	12,589	5,058	77	496
	Corporates - Of Which: Specialised Lending	2,769	237	2,467	372	3	76	3,049	238	2,742	461	3	77
	Corporates - Of Which: SME	1,147	181	1,008	488	78	254	1,051	155	820	413	66	208
	Retail	50,857	1,419	49,389	15,574	544	1,288	51,402	1,429	49,949	15,746	543	1,298
	Retail - Secured on real estate property	23,684	344	23,663	3,783	192	262	23,886	333	23,866	3,827	187	254
ITALY	Retail - Secured on real estate property - Of Which: SME		126	2,702	736	79	90	2,673	119	2,673	721	76	88
IIALI	Retail - Secured on real estate property - Of Which: non-		218	20,961	3,046	113	172	21,213	214	21,193	3,106	111	166
	Retail - Qualifying Revolving	4,738	79	4,577	1,580	30	99	4,843	83	4,675	1,606	32	99
	Retail - Other Retail	22,434	997	21,148	10,212	322	927	22,673	1,013	21,407	10,314	324	945
	Retail - Other Retail - Of Which: SME	7,837	411	6,654	2,762	185	350	7,790	405	6,615	2,709	185	355
	Retail - Other Retail - Of Which: non-SME	14,598	586	14,494	7,449	136	577	14,882	608	14,793	7,604	139	590
	Equity	328	0	328	1,213	0	0	341	0	340	1,261	0	0
	Other non credit-obligation assets												
	IRS Total												

IRB Approach												
As o		of 31/03/2024					Aso	130/06/2024				
Exposure Value ¹	Original Exposure ¹	Risk expos	re amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		
Value*	Of which: defaulted		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions		
20,062	18,929 0	59	0	2	19,962	0	21,483	68	0	2		
4,051	3,740 27	947	0	27	3,356	27	3,544	939	0	27		
47,863	66,009 201	14,956	2	338	68,073	267	48,995	15,106	62	334		
8,309	11,222 182	3,394	2	147	10,916	209	7,840	3,342	62	156		
4	5 0	4	0	0	5	0	4	4	0	0		
346	409 5	47	1	2	451	5	384	52	1	2		
162	227 4	16	1	2	235	4	165	18	1	2		
0	0 0	0	0	0	0	0	0	0	0	0		
161	227 4	16	1	2	235	4	165	18	1	2		
4	2 0	0	0		2	0	4	0		0		
181	180 0	31	0	1	214	0	215	33		1		
8	8 0	0	0	0	9	0	9	0		0		
173	172 0	30	0	1	206	0	207	33		1		
14	85 0	57	0		77	0	77	283		0		
ĺ	(1) Original exposure, unlike Exposu	value, is report	rvalue, is reported before taking into acco	value is senoted before taking into account any effort the to	value is senated before taking into account any effect this to confit conserving f	value is senned before taking into account any effect due to result consecsion factors or result risk	value is second hefus taking into account are effect that could consecsion factors or result risk missession taches	value is senned hefore taking into account any effort due to result consection factors or reself risk mitigation to the insus (o.e. subdiffer	value is sendad hefres taking into arrount are effect files to resid consection factors or restif risk missestion techniques is a subdition effects)	value is anonat hafna takini into arrour are effect duato restit conscient fatore e restit de missation tachelinació e subditintire effects)		

		IRB Approach											
											130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	59,879	0	60,449	319	0	2	53,376	0	53,931	308	0	2
	Institutions	1,791	0	1,944	530	0	2	1,634	0	1,772	594	0	2
	Corporates	6,934	0	5,255	917	0	9	7,244	0	5,405	979	0	10
	Corporates - Of Which: Specialised Lending	2,432	0	2,020	255	0	9	2,350	0	2,015	232	0	9
	Corporates - Of Which: SME		0	0	0	0		0	0		0		0
	Retail	335	0	331	1	0		384	0	380	1		0
	Retail - Secured on real estate property		0	6		0		9	0	6	0		0
JAPAN	Retail - Secured on real estate property - Of Which: SME		0					0					0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2	0	6		0		9			0		0
	Retail - Quarrying Revocang Retail - Other Retail	325		325				375		375			0
	Retail - Other Retail - Of Which: SME	325		323	1			3/5		3/5	1		0
	Retail - Other Retail - Of Which: non-SME	325		325	1	0		375	0	375	1		0
	Foulty	6		6	20	0		9		2,5	11		0
	Other non credit-obligation assets				20			,		,			
	IRB Total												
	IND IVIK												

Credit Risk - IRB Approach

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	6,325 2.440	0	7,781	40	0	1	5,896	0	7,289	33 828	0	1
l	Institutions Corperates			52	2,579 12,156	878 3.054	0	82	2,258 18.808	64	2,486 13,249	3 276		81
I	Corporates	Corporates - Of Which: Specialised Lending	17,733 1,382	0	914	167	0	4	1.521	0	1.014	173		4
l		Corporates - Of Which: SME	3	0	3	3	0		5	0	6	2	0	0
l	Retail		5,630	184	5,592	2,094	70	142	5,670	185	5,631	2,093	71	147
l		Retail - Secured on real estate property	121	2	81	8	0	1	121	2	79	7	0	1
GERMANY			1	0	1	0	0	0	1	0	1	0	0	0
OLIVIANI			120	2	79	8	0	1	120	2	78	7		1
l		Retail - Qualifying Revolving Retail - Other Retail	2 5.507	182	5.507	2.085	20	141	2 5.547	183	4 5.548	2.085	71	146
l		Retail - Other Retail - Of Which: SME	88	102	88	16	70	141	88	163	5,546	2,000	71	140
l		Retail - Other Retail - Of Which: non-SME	5.420	179	5.420	2.069	68	140	5,459	180	5,460	2.069	69	145
l	Equity	Netal: - Other Netal: - Of William Indi-SMC	5	0	5	16	0	0	5	0	5	16	0	0
l	Other non cr	edit-obligation assets												
l	IRB Total													

(1) Original exposu	ure, unlike Expo	sure value, i	s reported before to	king into accour	t any effect due to	credit conversion t	actors or credit risi	mitigation technic	ues (e.e. substitut	ion effects).

			IRB Approach											
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted 5,697 0			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		s and central governments		0	8,240	74	0	0	6,081	0	7,956	60	0	0
	Institutions		13,745	0	7,755	2,384	0		14,201	0	7,553	2,422		0
	Corporates		20,863	63	16,355	5,111 1,501	23	81	20,962 5,952	54	17,072	5,592	1	71
		Corporates - Of Which: Specialised Lending	6,174	30	4,768	1,501	23	7	5,952	31	4,635	1,458		12
			4	0	714	2	0		4		4	47		0
	Retail		771 300	5	714	50 23	1	4	790 295	4	733 229	23	1	4
		Retail - Secured on real estate property	300	3	233	23	1	2	296	3	229	23	1	3
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	299	0	232	23	0		293	0	227	23		0
		Retail - Qualifying Revolving	259	3	12	23		0	293	3	11	23		3
		Botail . Other Botail	466		469	25			489		492	23		
		Retail - Other Retail - Of Which: SME	400	2	460	25	0	2	400		492	23		
		Retail - Other Retail - Of Which: non-SME	459	1	462	25		,	483		486	23		1
	Equity	retail - Other retail - Or Which: non-SME	57	0	462 57	211	0	1 0	151	0	151	560		0
		oditablication assets	37		37		_	_	131	ů			_	Ů
	IRB Total	Other non credit-obligation assets												
	may lotat					I before taking into accoun								

(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 Ap	proach					
					As of	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central bar Institutions	8,620 3,390	0	8,651 3,341	175 36	0	1 0	8,169 3,392	0	8,200 3,344	54 38	0	0 0	
	Corporates	Corporates - Of Which: Specialised Lending	18,676 1.943	48	17,313 1,568	4,725 362	1	83	20,600	29	18,789 1,410	5,172 332	1	79
		Corporates - Of Which: SME	165	3	348	221	1	7	172	3	356	223	1	7
	Retail	Retail - Secured on real estate property	1,110 91	23 1	180,094 178,157	12,974 12,764	175 159	11 0	1,128 90	12	181,087 179,086	12,978 12,748	171 162	23
LUXEMBOURG			1	0	12	2	0	0	1	0	12	3	0	0
EGNET IDOUTIO		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	90 1	0	178,145 2	12,762	159 0	0	89 1	0	179,074 2	12,745 0	162 0	0
		Retail - Other Retail Batail - Other Retail - Of Which: SMF	1,018 36	22	1,935 951	209 130	17	10	1,037	11	1,999	230 137	9 5	23
		Retail - Other Retail - Of Which: non-SME	982	22	984	79	11	9	1,000	11	1,002	93	4	22
	Equity Other non o	credit-obligation assets	309	0	309	867	0	0	288	0	288	841		
	IRB Total													

(1) Original exposure, unlike Expo				

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
SWITZERLAND	Institutions Corporates Retail		3,004 544 6,474 1,453 6 2,303 972 3 999 9 1,323 32 1,291	0 43 38 0 32 23 0 23 0 10	3,004 511 3,191 984 5 1,926 582 3 579 17 1,327 33 1,294	1 124 1,310 2000 22 145 79 1 78 1 65 1 65 74	0 3 2 0 7 5 0 5 0 2	1 30 10 0 28 15 0 15 0	2,653 881 7,622 1,618 5 2,265 979 3 976 9 1,277 7	0 0 34 29 0 31 22 0 22 0	2,653 784 3,683 1,067 4 1,880 580 4 577 17 1,282 8	147 1,432 193 1 1 182 74 1 73 1 1 88 0	0 1 0 0 7 5 0 5 0 2	0 1 44 10 0 25 13 0 13 0 12 0
		redit-obligation assets	20	,	20	/4	0		,		,		,	0
	IRS Total													

(1) Original expos	ure, untike Exposu	re value, is reporter	before taking into accoun	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	ques (e.g. substitut	on effects).

		IRB Approach											
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	YARR		Of which: defaulted	and provisions
	Central banks and central governments	6.416	defaulted	6.615	399	defaulted 0	- 1	6,789	defaulted	7.002	421	Ostavined	_
	Institutions	1.234	0	1,214	106	0		1,238	0	1,219	96		0
	Corporates	4.065	49	4.033	1.564	0	54	3.610	49	3,893	1.296		53
	Corporates - Of Which: Specialised Lending	489	0	306	79	0	0	509	0	322	95		0
	Corporates - Of Which: SME	46	1	18	6	0	1	46	1	17	7		1
	Retail	650	5	620	52	1	5	850	5	819	57	1	5
	Retail - Secured on real estate property	184	3	150	17	1	3	186	4	150	17	1	3
BELGIUM	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	2	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	183	3	148	16	1	3	185	4	149	16	1	3
	Retail - Qualifying Revolving	4	0	7	0	0	0	4	0	7	0	0	0
	Retail - Other Retail	462	2	463	34	0	2	660	2	662	39	0	2
	Retail - Other Retail - Of Which: SME	4	0	5	1	0	0	5	0	6	1	0	0
	Retail - Other Retail - Of Which: non-SME	458	2	458	34	0	2	656	2	656	39	0	2
	Equity	19	0	19	69	0	0	20	0	20	74	0	0
	Other non credit-obligation assets												_
	IRB Total												

				Asn									
					31/03/2024					As of	f 30/06/2024		
		Original E	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	259 4.070	0	575 3,919	534	0	0	258 4.322	0	551 4,041	1 567	0	0
	Corporates	11.484	435	9,350	3.304	8	123	11.571	367	9,682	3,345	4	127
,	Corporates - Of Which: Specialised Lending	1.240	27	850	266	0	13	1.261	28	816	252		10
	Corporates - Of Which: SME	125	0	125	66	0	0	134	0	84	17	0	0
	Retail	71	11	58	5	1	0	72	11	57	4	1	0
	Retail - Secured on real estate property	48	0	33	3	0	0	50	0	34	3	0	0
NETHERLANDS		0	0	0	0	0	0	0	0	0	0	0	0
NETTIEREANDS		48	0	33	3	0	0	50	0	34	3	0	0
	Retail - Qualifying Revolving	1	0	3	0	0	0	1	0	3	0	0	0
	Retail - Other Retail	21	10	22	1	1	0	21	10	21	1	1	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	21	10	22		0		21	10	21			0
	Natar - Other Natari - Of Whitch: non-SME Equity	- 21	10	5	15			- 21	10	- 21	15		0
	Other non credit-obligation assets			,					_ i				
	IRB Total												



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po:	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0 - 3M [Austria	18: 31: 11: 2- 6: 555		0 1 3 7 11 6 255		0 0 83 0 0	0 177 32 27 13 61 106	11 11 11 11 6	431 0 257 289 108 0 0	0 0 2 3 0 0	0 90 25 0 0 38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		34
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	199 477 67 68 81 326 62 42 42 42 42 42 42 42 42 42 42 42 42 42	9 178 2 470 2 43 5 81 7 342 4 2,225	199 2 20 3 24	0	0 0 0 0 119 511 669 1,300	0 470 43 81 223 1,476 2,518 4,812		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 0 9 16 0 0	0 94 0 80 146 0	0 0 0 0 0		348
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	144 3 3 15: 111 10:	5 0 0 0 0 0 0 5 145 145 1 1 1 1 151 1 1 10 1 10	0 0 0 0 0	6	0 0 77 0 0 0 82 78 236	5 0 68 31 151 37 22 315	6 6 6 1: 333 411	0 0 25 981 100 1.185 2,291	0 0 4 0 1	0 0 285 50 0 25 0	0 0 0 0 0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia					200	3.3		2,207		300			



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	<u> </u>						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			-
						1					1			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	delivative illialiciat assets (liet											amount
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[2	5 10	25				1	746	2	119	0		
[3M-1Y] [1Y-2Y]		7.	8 50 1 50	28 2		0 27	50 23	55	300	6 26	396	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Finland	26 29 38	7 264 9 231 3 369	8 75 122		24 110 118	235 114 143	8:	87 1,358 2 2,177	23 99 384	1,479 1,479	0		
[10Y - more Total		25 1,35	5 220 8 1,202	44		203	7 572	143	622 6,699	128 668	1,722	0		93
[0-3M[[3M-1Y[[1Y-2Y[1,31 5,70 6.13	0 4 397	110 1,886 992		0 306 180	1,204 3,360 4,938	11	1,706 617 245	25 15 12	3,064 i 899	2.048		
[2Y - 3Y [[3Y - 5Y [France	6,13 5,90 10,79	6 9.974	491 783		1,358	4,054 8,647	29	2,662	31 23	91 2,267 2,267 708 2,897	101 265 244	2	
	4	21,99 29,72 81,53	0 29 184	1,768 537 6,565		1,774 270 4,957	18,456 28,913 69,571	31:	3,582	166 927 1,199	9.059	736	2	7,881
1 0 - 3 M I 1 Y I - 1 M I		41 1,53 1,21 1,49	0 366	43 932 573		68 104 104 44 722 5 210 6 427	299 498 595	23	2 1,048 9 227 9 906	42	412	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany	1,41 1,49 1,26	5 602 2 639 4 1,466 3 1,170 0 1,393	28 94 488		722	744 960	19	482 1.840	68 41	559 1,015 413 1,106	0		
[5Y - 10Y [[10Y - more Total		1,88 79 8,59	9 245	488 632 2,790		427 0 0	966 166 4.228	119 18: 47!	1,063	71 117 362	698	0		
[0-3M[[3M-1Y[0,00	3,001	2,750		1,574	4,220	471	7,130	362	9,322	· ·		31
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Croatia													
[5Y - 10Y [[10Y - more														
Total [0-3M[[3M-1Y[
[1Y - 2Y [[2Y - 3Y [Greece													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M [1		0 0	0		0	0		0	0	0	0		
[3M - 1Y [th-man-		0 0	0 0		0 0	0		7 139 0 0 187	0		0		
[3Y - 5Y [[5Y - 10Y [Hungary		0 0	0		0	0	41	817 706	1 58	210	0		
[10Y - more Total [0 - 3M [1		0 0 0	0 0		0 0	0	111	7 1,860 0 0	60	1,060	0		75
[3M-1Y[[1Y-2Y[7	3 73 0 0	0		0	73		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland	10	9 9 9	9 36		0	0		0 0	0	0	0		
[10Y - more Total [0 - 3M[18 2,72		0 45 1,254		0 0	73	51/ 51/	1 1,627 3 1,652	23 23	110 110 305	0 0 43		11
[3M - 1Y] [1Y - 2Y]		2.43	1 229	1,743		107	995 582 3,316		521 117 0	10 1 0	223	20		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	4,69 1,91 2,32 3,07	8 1,212 3 1,757 3 2,571	960 706 567 1,172		415 587 1,247 790	625 479 1,098	10	79	157 3 92	29 2,712 1 79 2 874	0 27		
[5Y - 10Y [[10Y - more Total	-	3,07 44 17,60	3 235	1,172 208 6,609		0 3,621	235	389	5 566 2 1,442	33 297	299	2 2 467		725



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	<u> </u>						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[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	6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Uthuania													
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Luxembourg	27. 43 15 27 58 44 47 2848	2 272 5 585 7 445 2 472	0 0 2 2 3 3 3 8		0 0 0 0 14 178 137	278 434 157 270 571 267 300 2,278	117 1 213 7 65 480	2,913 571 1,339	5 3 157 12 48 89 218	168 1,236 1,251 1,745	0 0 0		24
[0 - 3M[Malita													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	22 69 42 51 53 1,07 20	1 509 5 620 2 1,062	22 47 10 8 16 10 33 147		45 25 63 3122 283 252 0	159 622 351 191 336 810 176 2,644	60	369 0 0 30 2 21 388 2 185 409	4 2 12 4 1 9 26	354 13 421 136 30 87 203 1,242	0		429
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	29 1,000 34 64 3	5 295 4 1,034 4 344 5 645 1 1 1 6 36	0 0 0 1		48 47 279 631 0 0 0	247 988 64 14 0 36 0		75 23 0 0 0 0 4 0 0 0	3 0 0 0 0	75 0 0 0 0 0	0 41 0 850 0 0		61
10 a M	Portugal	2,00 4 6 1 1 5 5	7 16 2 62 5 5 10 0 7 48 2 0	1 3 3 1 5 5 5 10 0 27 12 146		0 0 0	292.1 202 0 0 0 0 0 0 0 0 0 0 0	18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	102 1,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0	0 298 0 0 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20
10 a 1 1 1 1 1 1 1 1 1	Romania	12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	2,018 0 0 0 0 0 0 0 0 0 1 18 12 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 31/12/2023							
							Dire	ct exposures							
		(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
													Off-balance sh	neet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual M		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	amount
[0 - 3) [3M - 1 [1Y - 2 [2Y - 3 [3Y - 5 [5Y - 10	1 Yes	Stovakia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 0 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 - 1 [3M - 1 [1Y - 2 [2Y - 3 [3Y - 5 [5Y - 10 [10Y - m	1 M [12] 1	Slovenia	1. 21 2.	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 111 28 0 13 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3
[0 - 3h 1 3m - 1 1 1	M	Spain	: 299 166 177 20 43 18 18	1 32 8 89 7 0	3 282 123 146 183 356 187 1,280		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 11 12 18 83 6	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 2 114 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 14 14	0 102 9 0 175 293 0	0 0 0 0		83
[0 - 3) [3M - 1 [1Y - 2 [2Y - 3 [33 - 5 [5Y - 10 [10Y - m Tota	MI 37 [27]	Sweden	3:18:18:18:37:74:48:21:19:19:19:19:19:19:19:19:19:19:19:19:19	4 34 7 187 4 374 3 483 2 212 8 159 0 0	0 0 1 0 1		0 34 0 61 0 227 0 4221 0 212 0 89 0 0 1,115	65 65 65	0 1 6 7 2 2 2 10 9 1	3 430 6 161 5 765 0 1,122 6 44 2 69 1 20	3 6 8 1 2 1 0	68 37 82 5 20 15	0 0 32 0 0 0 32		
[0 - 3M - 1	M[24] 24] 34] 04]	United Kingdom	1393	2 1,392 0 0 0 0 0 0 0 0 0 0 0 0 0	1,392 1,392 0 0 0 0 0 13 1,405		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(C)	0 9 0 4 0 0 4	3 163 5 2,498 6 781 0 35 9 458 7 420	7 64 118 107 384 322	453 1,670 1,028 971 3,625 2,836	0 0 0 0		
[0 - 3 h] [0 - 3 h] [3 M - 1] [3 M - 2] [2 Y - 3] [3 Y - 5] [5 Y - 10] [10 Y - m] Tota	M[1Y[3Y 0Y	Iceland	1,401	5 1,405	1,400		0		0 17	1 4,356	1,002	10,584	0		72
Tota [0 - 3h [3M - 1 [11' - 2 [22' - 3 [33' - 5' [55' - 10 [110' - m Tota	M[1Y[3Y[5Y[0Y[Liechtenstein													
[0-3h [3M-1] [1Y-2] [2Y-3] [3Y-5] [5Y-10]	M[191 291 391 591 001 more	Norway	(4 4) 222 40 40 18 18 1,11,14	0 0 45 45 5 45 5 6 45 5 6 5 296 6 9 189 0 0 8 1,158	0 1 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47	0 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 55 59 4 672 418 8 133 1 36 1 1 170 9 1,487	21 0 0	58 143 257 146 0 0 274	0 0 0 0		



General governments exposures by country of the counterparty

				Groupe Crédit Agricole As of 31/12/2023 Direct exposures On balance sheet Derivatives										
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
	(min cory													
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profitorioss	completiensive income								
[0-3M[3M-1Y		31! 138	5 6 315	0		0 0	315 136	5	0 1	0	1 4	0		
[1Y - 2Y [[2Y - 3Y [Australia		0	0		0	C C		0 0	1	4	0		
[3Y - 5Y [[5Y - 10Y [0 0	0		0			9	1	13	0		
[10Y - more Total [0 - 3M [450	2 452 5 695	0		0 0	451	2	7 69 1 1.630	4	34 1.444	0		0
[3M-1Y] [1Y-2Y]		51: 1,03i	9 519	0		49	463 825	3	118	2 5	68	0		
[2Y - 3Y [[3Y - 5Y [Canada	726 448	6 726	0		213 444 5 185 3 380	283 263		68 77	4	294 101 313	45 0		
[5Y - 10Y [10Y - more		988	0	0		0		12	187	31 10	497 45	0		
Total 10 - 3M f		4,40° 1,22!		566 250	-	1,289	2,551		2,332 1 1,827	75 11	2,763 650			179
[3M - 1Y [[1Y - 2Y [91	0 7 0	16 7 13		0	74	11	679 265 138	5	650 455 350 356 418	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong	10	0 0 7	10		0	3- (358	12	418	0		
[10Y - more Total		1,470	2 12 8 1,248	12		0 46	1,078	3 70	59	0	2,340	0		19
[0-3M[[3M-1Y[97/ 46:	970 3 463	0		0 175	970 283	31	1,118	45 38	1,180 1,024	0		
[1Y-2Y[[2Y-3Y[Japan	888 963	8 883 7 955 9 1,807	5 117		393	491	2	5 33	4	132 18	0		
[3Y - 5Y] [5Y - 10Y]		1,905 46: 20:	9 1,807 2 395	102 68 209		1,756	51 226		41 7 214 321	9	0 110 193	0		
[10Y - more Total [0 - 3M [1	5,861 5,361	9 0 8 5,473 2 433	506		3,310	2,053	70 3 123		13 109		0		318
[3M-1Y] [1Y-2Y]		416 750	6 270 2 408	99 145 384		102 0 102	165 368	3	7 1,073 1,445	4	45 59	0 175		
[2Y - 3Y [13Y - 5Y [u.s.	576 773	6 88 3 470	384 487 303 728		42	46 470	12	186 1 169	0	0 28	0		
[5Y - 10Y [[10Y - more Total		1,907	7 1,179	728 180 2,327		0 0	1,175		93	0	0	0	1	
[ME-0]		5,13i	6 196	2,327 20 37		194	2,615 176	5 138	2,966	0	159 0	175 50		15
[3M - 1Y] [1Y - 2Y]		35i 25:	0 350 2 251 6 106	37 243 97		0	313		36	1	91 91	. 57		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China	100 40 11	106 0 40 1 11	97 40 11		0			0	1 0	91 42 n	0		
[10Y - more Total	_	956	0 0	0		0	507	7	0 76	0	0	0		29
[0-3M[[3M-1Y[10	0 7 107	0		0	107	7 74	7,455 4 2,155	101 81	3,497 1,953	0		
[1Y - 2Y [[2Y - 3Y [Switzerland		0 0	0		0	C C	31	670 5 414	33 18	599 277 188	0		
[3Y - 5Y [[5Y - 10Y [0	0		0	0	10	413	14 0	188	0		
f10Y - more Total		107	0 0 7 107 7 317	0 0 300		0 0	107	7 36:	0 1 11,107	0 247	0 6,514 1.666			6
[0-3M[13M - 1Y 1Y - 2Y		31:		300 250 278		0	17 85	5 66	2.473	47 115 69	1.741	94		
[2Y-3Y] [3Y-5Y]	Other advanced economies non EE	30: 466	2 299 6 440	28 73		0 231	273 163		3 1,104 7 307 1 1,795	69 104 113	729 1,858 2,108 554	0		
[5Y - 10Y [[10Y - more		136	6 134 8 70	28		56	52	5	961	19	52	3		
Total		2,07	1 2,004	1,066	1	341	664	331	10,245	473	8,707	133		243



General governments exposures by country of the counterparty

						Groupe Crédit Agricole							
						As of 31/12/2023							
					Di	ect exposures							
	(mln EUR)			On balance sheet				Deriva	tives		Off balan	ce sheet	
				Non-derivative fir	ancial assets by accounting portfolio		D erivatives with pos	sitive fair value	D erivatives wit	th negative fair value	Off-balance sh	eet exposures	
								ı					Risk weighted exposure amount
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 designated at fair value profit or loss	of which: Financial assets at fa through value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	3 111 24 21 30 49	3 11 24 21 30 49	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 11 0 24 0 21 0 30 0 49 0 10	0 0 0 0 0	0 1 0 0 0	000000000000000000000000000000000000000		0 0 0 200 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[15Y-10Y [10Y-more Total	Middle East	148 1.3777 319 1.287 1.151 1.006 1.438 104 6.6518	1,377 319 1,287 1,151 1,006 1,437	8 1.110 2 0 0 1 1 2 0	0 0 0 0 0 0	0 1484 0 267 0 318 0 1,286 0 1,151 0 1,005 0 1,435 0 104	1 3 0 0 0	55 96 0 5 10 7	0 0 8 0 43 2 0	0 0 177 0 63 3 447 144 3 1,184 2 16 0 0	0		27
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 2Yf 12Y - 3Yf 13Y - 5Yf 15Y - 10Yf 120Y - more Total	Latin America and the Caribbean	99 113 29 23 30 9 5	99 113 29 23 30 8	113 11 0 0 2 1 0 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	06 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1	0 10 3 5 41 0	000000000000000000000000000000000000000	29 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 106 55 0 209 0		36
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [33' - 5Y] [13Y - 5Y] [15Y - 10Y] [10V' - more Total	Africa	41 154 177 175 203 456 235	41 154 174 175 203 456 235	0 0 0 0 0	0 0 0	22 19 66 88 67 11 123 68 11 124 69 0 203 70 0 456 70 0 235 70 0 1248	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0	000000000000000000000000000000000000000		54 141 119 145 830 0 0		
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	261 458 392 234 221 176 80	261 488 392 234 220 176 72	9 23 23 20 49 13 12 14 131	0 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 13 97 12 120	8 17 0 7 5 0	72 185 1 724 506 16	0 11 1 47 26 8 0	1 177 1 26 1 77 303 5 515 3 74 0 0	41 27 10 229 186 600 150		590

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	amount
[0 - 3M [Austria	100 9: 122 200 40- 111 1.144		2 0 21 10 5 4		0 0 81 178 0 47 0	100 90 26 30 80 352 114 793	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 3 6 0	0 0 197 129 228 0 0	0		
10 - 3M f [3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10V - more Total	Belgium	1,144 15/5 39 11:1 3,20 90: 4,08 4,15/6	0 150 4 350 1 108 0 320 3 874 0 3.053	37 37 44 3 13 12 145 246 519		0 0 0 119 0 572 725	113 350 108 188 874 2.489		0 0 0 0	0 0 0 13 21 0 0	0 0 0 80 146 0 0	0 0 0 0 0		3421
[0 - 3M[Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Gzech Republic													
[0 - 3M [Denmark	6 77 166 1: 14 16: 77 658	0 70 70 9 169 3 1 146 3 1 163 3 1 163 7 8 8 638 638	0 0 3 0 0 8 0	6	0 0 135 0 4 80 74 293	0 69 31 13 142 74 3 333	6. 1 35	1,235	0 0 1 5 5 1 0	0 0 285 50 731 25 0 0	0		1
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	•						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	essets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h 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 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] 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Finland	5 111 34 33 30 22 28	1 248	9 33 37 10 54 74 40 258		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 75 237 136 141 50	1 44 22 19(9) 183	1,973 1 1,181 7 646	1 16 11 27 116 330 73	3,046	0 0 0 0		101
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	1,01 6,41 5,80 5,21 11,90 22,29 29,90	5 994 5,556 0 4,963 4 5,067 2 11,163 2 20,625 5 28,906	415 862 837 319 829 1,667 1,081		0 0 0 232 0 0 425 0 0 1,431 0 1,188 0 0 1,779 0 241	601 5,097 4,324 3,293 9,892 18,846	3 2: 2: 19 4: 4: 600	2,152 5 501 5 2,105 6 699 3 891 0 7,260 4 3,313	12 19 125 9 38 289 928	1,751 1,355 2,868 427 1,171 4,033 8,238	651 1,934 179 315 80 238	2:	7,559
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 100Y-more	Germany	11 1.150 2,06 1.21 1.95 2.79 6.7	2 99 954 9 954 2 6660 7 1,166 5 1,425 1 2,178 6 6	177 555 1,402 51 532 1,032 610		0 0 0 198 0 0 242 0 0 399 0 300 0 975 0 0 2.114	11	221 24 14 77 86 210	3 407 326 4 1,020 4 297 7 941 0 843	3 9 60 52 72 81 77	233 426 990 1,437 1,734 1,721 601	0 0 0 0 0 0 0		3
10 3M	Croatia	10,00	0,040	دون.		2,114	3,320	43.1	3,020	300	1,240	v		35
10 3 1 1 1 1 1 1 1 1 1	Greece													
10 at	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	6 6 73 3	0 0 139 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 82 0	0 0 0 466 850 0	0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y] [10Y - more Total	Ireland	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 34 15		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 75 0 0 0	110 (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 2 25 3	90 0 0 0 0 0 0 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		88
[0.3M[13M-1Y 11Y-2Y 22Y-3Y 33Y-5Y 5Y-10Y 10Y-more	Italy	18 1.11 4,73 2,285 9 4,4,02 2,39	7 756 3 4,095 8 2,274 3 670 9 2,732 9 1,698	50 1,063 1,241 1,361 272 1,346 662 408		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,108 229	10 10 10 10 10	0 0 48 0 23 126 64 2 28 566 566	24 2 0 238 7 9 89 23	240 39 2,612 134 106	18 400 51 0 29		
Total	1	16,67	7 303 6 12,529	6,352		0 3,029	7,261	393	855	369	249	501		796



General governments exposures by country of the counterparty

							Groupe Crédit Agricole	·						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Regi	n 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	amount
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	22 33 66 13,36 67	35 385 38 638 45 1,337	3		0 0 0 0 34 489 134	0 55 221 3885 604 848 471 2.587	5 254 5 57 6 76 5 548	5,771 7 1,175 5 560 1,529	54 247	299 1,213 916 1,830	0 0 0		
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	11 33 34 99 66 21 22 3,2)	20 112 126 424 127 27 371 424 138 898 451 4651 266 252 3,159 252 3,159 252	215 22		0 65 0 238 164 178 0	7 7 200 370 166 529 433 266 2,096	178	0 68 22 22 2 20 173 5 91 1,100 4 1,654	0 10 2 20 7 6 51	0 780 42 2,220 130 113 426 3,710	0 0		321
[0·3M] [3M-1Y] 11Y-2Y 12Y-3Y [3Y-5Y] [5Y-10Y] [10Y-more	Poland	22 44 22 5 3 27:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1		0 0 284 431 255 47 0 0 0 1,016	0 5 60 25 45 388 216	6	0 23 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 0 0 0 0 0 0 0 0 0 0	0	0 0 466 0 2 0		
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 66 1 1 40 3 8 2 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 10	6	0 0 0 7 233 0 0 0 0 0 1 18 0 0 0 0 0 0 0 0 0 0 0 0	0	4 70 0 0 2 0 0	0 0 0 0		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M] [3M - 1Y] [2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	1	3400 0 0 0 0 0 0 0 0 0 0 0 0 0 0	139 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 0 0 0 0	6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
					No. of the last of	4			lika dalamaka	D. d. od.	hhira dalamahar	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net		Non-derivative imanciat a	ssets by accounting portfolio		Derivatives with po	nive ian value	Delivatives with	h negative fair value			Risk weighted exposure amount
			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	
[0 - 3M [13M - 1Y 1 Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Stovakia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	21	0 0 1 0 0 0 0 0 0 1 1 1	0 0 1 0 0 17 17		0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf [10Y - more Total	Spain	1,14 1111 14 14 14 22 22 20	5 56 56 4 30 0 43 8 132 5 20	1 1,1,17 59 39 97 262 226 1,801		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11	114 102 0 85 25 103 315	0 0 0 17 7 2	0 9 0 150 380 38	0 0 0 0 200 0 0		470
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	1.200 (5) (6) (6) (2) (2) (1) (1) (1)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 2		0 11 541 282 124 89 0	73	11 44 4 11	11 266 1,082 0 36 62 20	3 10 17 3 1 0 0	111 337 702 68 31 8 0	0 0 31 0 0		21
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	2,300 120 120 0 2,200 120 120 120 120 120 120 120 120 120	3 2,303 0 120 0 0 0 1 1 1 1 1 2	2,303 120 0 0 1 1 1 22 2,447		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		33 55 (11 (100	407 1,266 1,326 0 376 72	22 184 44 174 604 280 0	358 1,416 1,597 1,087 5,110 3,014	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M	lceland	2,5%	2,001	2,001					3,400	1,307	14,004	J	,	99
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
Total [0 - 3M[13M - 197 119 - 297 129 - 397 139 - 597 159 - 1097 1007 - more Total	Norway	200 411 211 14 188	1 141 9 189 0 0	0 1 0 0 0		0 136 180 53 141 0 141 0 651	48 48	11	4 254 310 50 37 0 34	1 1 10 14 0 0 3	141 175 1,159 46 131 0 244	0 0 0		2



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[13M-1Y1		281	5 285	0		0	285		1	0	3	0		
[1Y-2Y] [2Y-3Y]		10	7 107	0		0	107		0 0	1	4	0		
[3Y - 5Y [[5Y - 10Y [Australia		0 2	0 2		0	0		5 5	1	9	0		
[10Y - more Total	4	456	0 0	0		0 0	454		5 59 7 71	0	0 34	0		1
[0-3M[[3M-1Y[89:	1 891 0 600	891 0		0 202	398	14	843 590 1 1,003	16 3	1,626 178	0		
[1Y - 2Y [[2Y - 3Y [Canada	1,350 67:	1,352 1 671 8 238 2 1,142	1 0		587 383 127	764 288	14	1,003	9 25	1,573 3,858	48		
[3Y - 5Y [5Y - 10Y		238 1,142		0		127 458	111 684	38	28 1,033 1,118	4 79	80 2,400			
[10Y - more Total	1	4,94		893 62		1,805	2,245 904	93	1 205 3 4,820	5 141				172
[0-3M] [3M-1Y] [1Y-2Y]		1,04 15-	4 1,035 4 147 3 76	7 27		0	904 147	15	2 2,187 3 490 3 174	7	2,955 788 103 336	0		
[2Y-3Y] [3Y-5Y]	Hong Kong	3-1	4 34	0		0	34		151 1 328	7	336 481	0		
[5Y - 10Y [[10Y - more		98	94 6 6	56 6		0	42	2	279	1 0	33 0	0		
Total [0-3M[1,44i 64:	3 643	185 0	-	74	1,183 570	54	3,618 5 1,244 9 1,572	42 22	4,697 353	0		22
[3M-1Y[[1Y-2Y[1,009 1,09	5 1,005 4 1,063	15 59		284 594 597	705 442	59	1,572	0	3 135	0		
[2Y - 3Y [13Y - 5Y [Japan	969 1,51:	9 921 7 1,440	48 78		1,373	42 67		23	0	0	0		
[5Y - 10Y [[10Y - more Total		716 109	5	398 105		108	210 0 2.035	79	72 5 257 5 3,241	31 38	236 336	0		
Total [0-3M[[3M-1Y[6,041 399 1,411		702 126 762		3,312	2,035 226 545	191	3,241 369 1 682	94	1,063 14 50	0		308
[3M-1Y] [1Y-2Y] [2Y-3Y]		758 548	8 471	762 573 492		0	185 47	61	1,204	0	0	0 0 178		
[3Y - 5Y [[5Y - 10Y [u.s.	1,37t 2,45t	839 1,301	531 1,381		0	839 1,069		87	0	28 n	0 0		
[10Y - more Total	-	49	58 4 3,966	490 4,355		0 147	2,932		0 0 2,556	0	0	0		15
[0-3M[[3M-1Y[117	7 117	0 63		0	117 163		0 41	0	0 137	36		
[1Y - 2Y [[2Y - 3Y [China	10:	5 65	79 61		0 0	22		14 7	0	0 98	0		
[3Y - 5Y [[5Y - 10Y [119 40	9 119 0 40	119 40		0	0		62	1 0	45 1	0		
[10Y - more Total	1	669	9 669	0 362		0	307		0 147	3	0 281	54 112		29
[0-3M[[3M-1Y[0	0		0	0	2:	7 2,036 L 989	170 149 17	6,915 3,257	0		
[1Y-2Y] [2Y-3Y]	Switzerland		0	0		0	0	20	380 3 234 563	17 25	470 411 509	0		
[3Y - 5Y [[5Y - 10Y [0	0		0	0	1	0	0	0	0		
[10Y - more Total [0 - 3M[ļ	26:	0 0 3 263	0 0 113		0 0	0 150	10: 4-	4,202 1 1,831	371 77	11,563 4,051	6		18
[3M - 1Y [756 990	9 759 3 993	311 436 48 283		9 47	440 510	8:	1,489	85 72	2.582	127		
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EE	A 25:	9 759 3 993 1 239 1 243	48 283		62	141 26	74	550 980 1,302	45 78	809 1,021 2,593	0		
[5Y - 10Y [[10Y - more]	16. 15-	7 138 4 87	58 154		55	53	75	0	22 5	553	0		
Total	1	3,06	2,722	1,403		344	1,320	37:	7 8,621	383	11,669	136		249



General governments exposures by country of the counterparty

							Groupe Crédit Agricole							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with positive fair value Derivatives v			n negative fair value	Off-balance shi	eet exposures	
		Total gross carrying amount of non-derivative financial assets												Risk weighted exposure amount
Residual Maturity	Country / Region		Total carrying amount of non- derivative financial assets (ne 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	
[0-3M[[3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	3 3 16 16 25 25 25 29 30 30 30 30 30 73 73 73 27 27 27		0 0 0 0	0 0 0 0 0	0 0 0 0	3 16 25 19 36 73 27	0 0 0 0 0	1 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 142 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	200 4773 308 1,310 1,179 969 1,555 107 5,500	477 308 1,310 1,178 969 1,553	477 0 0 5 5 5 5 5 5 5 5 5 5 1 1 1 1 1 1 1 1		0 0 0 0 0 0	200 477 303 1,307 1,178 965 1,551 106 5,887	4 8 0 0 6	1,392 903 170 87 981 161	0 3 2 0 1 24 3 0	0 826 134 57 1,459 448 26 47 2,988	142 0 1,115 314 166 373 0 0 0		27
10 - 3M 13M - 17 17 - 27	Latin America and the Caribbean	15 73 73 92 92 27 27 8 8	15 73 95 22 27 8	15 13 8 0 4 1	0 0 0 0 0	0 27 60 0 0 0	0 34 28 22 24 7	0 0 0 1 1	1 6 3 12 31 0	0 0 0 0 1 1 2	0 6 3 3 3 3 2 25 0	0 101 51 0 0 209		35
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	45 123 2010 146 217 486 261	45 123 201 146 217 486 261	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	16 19 68 30 0 0	30 103 134 116 217 486 261	0 0 0 0	0 0 0 0	0	0 0 0 1 1	32 161 94 302 594 0		
10-3M	Others	1,480 160 708 388 250 497 340 116 2,464	160 699 389 250 483 333	7 21 33 62 20 74 9	0 0	122 582 207 39 0 288	31 105 150 149 477 239 108	28 1 1 5 1 1 0	235 148 111 840 104 59	0 0 3 58 18 3 0	1 87 21 45 483 550 19 0	2 13 0 229 96 121 0		631

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

ſ					As of 30/09/2023									As of 31/12/2023						
		Gross	carrying amount/ Nominal arr	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gro	ss carrying amount/ Nominal ar	mount	Accumulated impairs credit risk and provisi	College of the control of					
		Of which performing but past due>30 days and <=90 days				Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			
Cash balances at central banks and other demand deposits	166,880	0	18	18	18	4	18	18	0	187,5	16	17	17	1	17 \$	17		17 0		
Debt securities (including at amortised cost and fair value)	143,378	209	136	109	105	111	99	99	۰	148,3	233	630	618	61	16 124	94		54 O		
Central banks	6,254	0	0	0	0	25	0	0	0	6,71	2 (0	0		0 26	0		0 0		
General governments	72,822	. 0	0	0	0	49	0	0	0	77,0	17 (0	0		0 55	0		0 0		
Credit institutions	32,195	0	5	5	5	16	5	5	0	32,5	18 (4	4		4 19	4		4 0		
Other financial corporations	18,461	209	23	0	0	8	0	0	0	18,7	13 233	529	522	52	22 5	6		6 0		
Non-financial corporations	13,646	0	108	104	100	13	94	94	0	13,2	66 (96	92	9	90 15	83		±3 0		
Loans and advances(including at amortised cost and fair value)	1,285,451	3,237	25,809	25,705	25,705	8,717	12,579	12,522	7,607	1,296,3	15 3,171	25,593	25,503	25,50	3 8,709	12,374	12,3	25 7,721		
Central banks	3,862	. 0	0	0	0	9	0	0	0	5,5	e e	0	0		0 6	0		0 0		
General governments	39,475	9	174	171	171	38	52	52	96	40,3	15 45	72	71	7	71 50	47		17 8		
Credit institutions	112,416	3	481	481	481	47	376	376	0	115,6	14 1	467	467	46	37 45	366	3	36 0		
Other financial corporations	37,577	22	748	739	739	365	561	560	101	36,8	14 13	780	778	77	78 356	565	5	35 108		
Non-financial corporations	456,139	2,018	15,196	15,122	15,122	4,997	7,222	7,168	4,398	459,3	1,786	14,967	14,897	14,89	97 5,059	7,072	7,0	24 4,505		
of which: small and medium-sized enterprises	235,414	619	8,681	8,663	8,663	3,507	4,781	4,777	2,390	236,4	10 731	9,007	8,994	8,99	3,589	4,792	4,7	89 2,608		
of which: Loans collateralised by commercial immovable property	58,621	119	1,904	1,904	1,904	955	947	947	749	59,8	153	1,977	1,977	1,97	77 1,008	987	9	37 762		
Households	635,982	1,185	9,210	9,192	9,192	3,261	4,367	4,366	3,013	638,7	1,322	9,307	9,290	9,29	3,191	4,325	4,3	23 3,100		
of which: Loans collateralised by residential immovable property	197,326	282	2,569	2,566	2,566	1,296	1,036	1,036	1,283	197,1	71 306	2,562	2,560	2,56	1,270	1,029	1,0	29 1,357		
of which: Credit for consumption	64,899	248	2,688	2,685	2,685	438	1,531	1,531	38	65,5	19 257	2,709	2,706	2,70	06 475	1,524	1,5	24 40		
DEBT INSTRUMENTS other than HFT	1,595,709	3,446	25,962	25,832	25,828	8,832	12,695	12,638	7,607	1,632,2	3,404	26,240	26,138	26,13	8,836	12,485	12,4	36 7,721		
OFF-BALANCE SHEET EXPOSURES	709,707		1,786	1,785	1,785	1,300	559	559	287	723,0	1	1,766	1,766	1,76	1,278	597	5	97 175		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

nstitutions suport hear the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fairvalue due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for eff-chalence sheet expose

[&]quot;For the condition of t

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 perior



Performing and non-performing exposures Groupe Crédit Agricole

					As of 31/03/2024									As of 30/06/2024				
		Gros:	carrying amount/ Nominal ar	nount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴				Gros	is carrying amount/ Nominal an	nount		Accumulated impairm- credit risk and provisio	ent, accumulated negative chang	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performin	g exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	190,28	3 0	18	18	18	1	18	18	0	190,556	0	18	18	1	1	18	18	
Debt securities (including at amortised cost and fair value)	154,749	5 0	646	633	631	160	120	120	0	158,810	179	581	570	56	164	72	72	۰
Central banks	6,788	8 0	0	0	0	75		0	0	6,798	0	0	0		57	0	0	
General governments	78,600	6 0	0	0	0	56	0	0	0	81,219	0	0	0		60	0	0	
Credit institutions	36,106	6 0	4	4	4	20	4	4	0	36,092	0	4	4		23	4	4	
Other financial corporations	19,894	4 0	504	497	497	1	12	12	0	20,882	179	498	491	49	1 7	6	6	
Non-financial corporations	13,35	1 0	137	132	130	9	103	103	0	13,820	0	79	75	7.	16	62	62	. 0
Loans and advances (including at amortised cost and fair value)	1,308,590	3,038	26,283	26,163	26,163	8,636	12,658	12,607	7,752	1,311,325	3,099	26,253	26,169	26,16	8,773	12,834	12,788	7,613
Central banks	8,523	3 0	0	0	0			0	0	1,925	0	0	0		8	0	0	
General governments	39,929	9 20	70	69	69	51	45	45	8	39,400	34	79	78	7	51	46	46	9
Credit institutions	121,068	2	460	460	460	46	371	371	0	123,040	0	464	464	46	4 49	391	391	. 0
Other financial corporations	42,10	3 24	851	851	851	366	619	619	125	43,311	26	852	851	85	1 398	622	622	126
Non-financial corporations	456,682	1,802	15,063	14,966	14,966	4,997	7,101	7,053	4,295	460,905	1,654	14,805	14,737	14,73	5,179	7,186	7,142	4,048
of which: small and medium-sized enterprises	236,668	671	9,220	9,191	9,191	3,571	4,891	4,888	2,670	239,681	615	9,437	9,425	9,42	3,693	4,966	4,964	2,644
of which: Loans collateralised by commercial immovable property	67,266	134	1,984	1,981	1,981	1,034	974	973	860	68,276	160	1,913	1,913	1,91	1,189	935	935	756
Households	640,285	1,189	9,838	9,817	9,817	3,170	4,521	4,519	3,323	642,744	1,386	10,054	10,038	10,03	3,087	4,588	4,586	3,431
of which: Loans collateralised by residential immovable property	198,184	4 295	2,769	2,766	2,766	1,240	1,086	1,085	1,447	197,827	309	2,868	2,866	2,86	1,237	1,097	1,096	1,491
of which: Credit for consumption	65,730	256	2,768	2,764	2,764	448	1,557	1,557	35	66,401	251	2,808	2,806	2,80	358	1,589	1,589	37
DEBT INSTRUMENTS other than HFT	1,653,617	7 3,038	26,946	26,814	26,812	8,803	12,795	12,745	7,752	1,660,691	3,278	26,852	26,756	26,75	8,938	12,924	12,878	7,613
OFF-BALANCE SHEET EXPOSURES	746,70	1	1,854	1,854	1,854	1,274	608	608	129	728,836		2,039	2,039	2,03	1,284	625	625	349

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

			As of 30/0	09/2023				As of 31/	/12/2023			
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			
		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
(mln EUR)										-	-	-
Cash balances at central banks and other demand deposits	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	3	3	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		2	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,568	8,062	3,764	3,336	6,070	2,529	13,449	7,853	3,591	3,202	5,791	2,598
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	45	6	6	5	0	0	65	4	5	3	0	0
Credit institutions	46	46	26	26	0	0	46	46	27	27	0	0
Other financial corporations	218	135	79	73	104	43	243	155	77	69	115	54
Non-financial corporations	8,745	5,384	2,470	2,186	3,772	1,781	8,587	5,183	2,348	2,087	3,454	1,732
of which: small and medium-sized enterprises	3,736	2,224	1,228	1,074	1,992		3,607	2,160	1,165	1,022	1,895	
Households	4,514	2,491	1,182	1,045	2,194	705	4,507	2,465	1,134	1,016	2,221	812
DEBT INSTRUMENTS other than HFT	13,573	8,067	3,765	3,337	6,070		13,451	7,856	3,592	3,203	5,791	
Loan commitments given	535	125	45	20	182	42	591	183	60	32	179	45
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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

^{OP}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 F18.00 / F19.00), 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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Groupe Crédit Agricole

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia	al guarantees received rbearance measures	Gross carryin exposures wi measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia on exposures with fo	
		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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	9
Debt securities (including at amortised cost and fair value)	3	3	1	1	0	0	3	3	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	2	2	0	0	0		2	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,886	7,998	3,706	3,238	5,829	2,531	14,027	7,673	3,618	3,119	6,131	2,513
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	62	4	6	3	0	0	58	4	6	3	0	o
Credit institutions	46	46	26	26	0	0	46	46	27	27	0	o
Other financial corporations	275	148	90	71	129	50	260	131	83	59	126	49
Non-financial corporations	8,913	5,287	2,450	2,120	3,410	1,639	8,965	4,943	2,370	2,013	3,628	1,589
of which: small and medium-sized enterprises	3,583	2,148	1,152	1,012	1,825		3,627	2,136	1,142	991	1,861	
Households	4,589	2,513	1,134	1,018	2,290	842	4,699	2,548	1,132	1,017	2,378	875
DEBT INSTRUMENTS other than HFT	13,889	8,001	3,707	3,239	5,829		14,030	7,676	3,619	3,119	6,131	
Loan commitments given	693	184	63	36	178	38	1,065	409	112	79	189	25
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit	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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

			As of 3	0/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					0/06/2024			
	Gross carry	ingamount				Accumulated	Gross carry	ring amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ingamount				Accumulated
		Of which: non- performing	non- and performing sub			negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing	š	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: impairs defaulted	impairment	ent	non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	38,497	1,254	1,222	38,497	1,621	0	38,567	1,247	1,219	38,567	1,442	0	38,413	1,289	1,261	38,412	1,425	0	39,171	1,322	1,304	39,171	1,558	0
B Mining and quarrying	9,207	342	341	9,207	338	0	8,169	297	296	8,169	306	0	8,158	303	302	8,158	297	0	6,843	303	303	6,843	311	0
C Manufacturing	70,442	1,881	1,864	70,427	1,211	0	72,028	1,705	1,688	72,012	1,219	0	67,690	1,534	1,511	67,674	1,145	0	68,763	1,562	1,538	68,746	1,086	0
D Electricity, gas, steam and air conditioning supply	27,227	486	485	27,227	336	0	27,296	535	533	27,296	344	0	27,909	520	519	27,909	345	0	28,003	492	491	28,003	353	0
E Water supply	3,126	54	54	3,126	47	0	3,068	50	50	3,068	43	0	3,135	50	49	3,135	45	0	3,210	51	50	3,210	45	0
F Construction	16,175	1,057	1,056	16,175	821	0	15,827	1,116	1,115	15,827	892	0	15,828	1,081	1,079	15,828	877	0	15,763	1,078	1,077	15,763	869	0
G Wholesale and retail trade	58,811	2,089	2,077	58,811	1,772	0	58,204	2,189	2,180	58,204	1,784	0	57,505	2,232	2,222	57,505	1,747	0	58,502	2,165	2,159	58,502	1,811	0
H Transport and storage	26,673	1,301	1,300	26,673	558	0	28,232	1,176	1,175	28,232	588	0	28,260	1,105	1,105	28,260	517	0	28,114	922	920	28,114	511	0
I Accommodation and food service activities	12,629	855	854	12,629	834	0	12,695	834	832	12,695	833	0	12,970	846	843	12,970	846	0	12,351	840	839	12,351	813	0
J Information and communication	15,901	123	123	15,901	157	0	17,655	125	125	17,655	154	0	17,178	200	200	17,178	159	0	17,869	257	257	17,869	265	0
K Financial and insurance activities	28,202	521	521	28,193	441	0	26,765	511	511	26,755	361	0	28,059	380	380	28,049	313	0	30,739	484	474	30,729	390	0
L Real estate activities	92,877	2,081	2,074	92,852	2,185	0	93,549	2,215	2,212	93,524	2,303	0	93,894	2,290	2,283	93,867	2,384	0	93,962	1,941	1,940	93,934	2,249	0
M Professional, scientific and technical activities	26,001	1,004	1,004	26,001	882	0	26,419	1,066	1,065	26,419	922	0	26,377	1,261	1,255	26,377	981	0	24,613	1,354	1,354	24,613	1,109	0
N Administrative and support service activities	13,223	339	339	13,223	257	0	13,471	346	346	13,471	259	0	13,566	434	434	13,566	290	0	14,332	444	444	14,332	277	0
O Public administration and defence, compulsory social security	1,319	17	17	1,319	13	0	1,696	11	11	1,696	10	0	1,958	10	10	1,958	10	0	3,245	46	46	3,245	44	0
P Education	595	45	45	595	34	0	611	47	47	611	33	0	593	50	50	593	38	0	529	43	43	529	28	0
Q Human health services and social work activities	7,079	1,366	1,366	7,079	387	0	6,824	1,132	1,131	6,824	328	0	6,757	1,085	1,085	6,757	335	0	6,598	1,075	1,074	6,598	330	0
R Arts, entertainment and recreation	1,757	119	119	1,757	89	0	1,644	115	115	1,644	79	0	1,681	116	116	1,681	79	0	1,800	120	120	1,800	78	0
S Other services	6,398	263	261	6,396	236	0	6,619	251	247	6,617	231	0	6,751	278	262	6,749	263	0	6,497	308	305	6,495	238	0
Loans and advances	456,139	15,196	15,122	456,088	12,220	0	459,339	14,967	14,897	459,285	12,130	0	456,682	15,063	14,966	456,627	12,098	0	460,905	14,805	14,737	460,848	12,365	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.