



2024 EU-wide Transparency Exercise

Bank Name	Groupe Cr�dit 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.

2024 EU-wide Transparency Exercise

Key Metrics

Groupe Crédit Agricole

(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

2024 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	108,358	111,431	112,446	115,303	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	128,235	128,852	130,295	133,608	C01.00 (0010),(0015)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	103,897	106,861	105,954	108,768	C01.00 (0010),(0015)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,818	22,368	22,335	23,240	C01.00 (0010),(0015)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	3,415	6,609	1	3,567	C01.00 (0010),(0015)	Articles 36(1) para (c), 26(2) and 36(1) para (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,301	-2,403	-2,381	-2,705	C01.00 (0010),(0015)	Articles 41(10), 26(1) para (e) and 36(1) para (f) of CRR
	A.1.4	Other Reserves	99,374	99,211	105,418	104,473	C01.00 (0010),(0015)	Articles 41(17) and 26(1) para (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010),(0015)	Articles 41(21), 26(1) para (f) and 36(1) para (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,712	3,719	3,789	4,031	C01.00 (0010),(0015)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-960	-1,518	-1,372	-1,345	C01.00 (0010),(0015)	Articles 32 to 35 and 36(1) para (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,305	-18,268	-18,209	-19,067	C01.00 (0010),(0015) + C01.00 (0040),(0015)	Articles 41(23), 36(1) para (b) and 37 of CRR; Articles 41(23), 36(1) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-145	97	99	95	C01.00 (0010),(0015)	Articles 36(1) para (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-400	-420	-429	-420	C01.00 (0010),(0015)	Articles 36(1) para (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-294	-302	-302	-331	C01.00 (0010),(0015)	Articles 41(10), 36(1) para (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010),(0015)	Articles 41(22), 36(1) para (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040),(0015)	Articles 36(1) para (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0040),(0015) + C01.00 (0040),(0015) + C01.00 (0040),(0015) + C01.00 (0040),(0015)	Articles 42(6), 36(1) para (i) and 80 to 84 of CRR; Articles 36(1) para (i), 34(2) para (b), 24(4) para (b) and 29 of CRR; Articles 36(1) para (i) and 27(2) of CRR; Articles 36(1) para (i), 34(2) para (b), 24(4) para (b) and 29 of CRR; Articles 36(1) para (i) and 27(2) of CRR; Articles 36(1) para (i), 34(2) para (b), 24(4) para (b) and 29 of CRR
	A.1.14.1	Offset: from securitisation positions (-)	0	0	0	0	C01.00 (0040),(0015)	Articles 36(1) para (i), 34(2) para (b), 24(4) para (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0040),(0015)	Articles 42(7), 36(1) para (k), 43 to 46, 49 (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0010),(0015)	Articles 36(1) para (c) and 39; Article 40(1) para (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0010),(0015)	Articles 42(7), 36(1) para (k), 45, 46, 47, 49(1) para (b), 49(2) (a), (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010),(0015)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-208	-208	-251	-271	C01.00 (0010),(0015)	Articles 36(1) para (m) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010),(0015)	Articles 36(1) para (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010),(0015)	Articles 36(1) para (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-1,311	-1,311	-1,311	-1,311	C01.00 (0010),(0015)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-1,762	-1,526	-1,763	-1,526	C01.00 (0010),(0015)	-
	A.1.21	Transitional adjustments	1,064	1,075	510	538	PAR (1.1.1.A - 1.1.1.B - 1.1.1.C)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020),(0015)	Articles 40(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0020),(0015)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,064	1,075	510	538	C01.00 (0020),(0015)	Articles 403 to 472, 479 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,491	8,744	7,123	7,479	C01.00 (0010),(0015)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	5,915	5,761	7,066	7,117	C01.00 (0040),(0015) + C01.00 (0040),(0015)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070),(0015)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	-190	-136	-84	-63	C01.00 (0060),(0015) + C01.00 (0070),(0015) + C01.00 (0070),(0015) + C01.00 (0070),(0015)	-	
A.2.4	Additional Tier 1 transitional adjustments	5,796	119	120	122	C01.00 (0060),(0015) + C01.00 (0060),(0015) + C01.00 (0060),(0015) + C01.00 (0060),(0015)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	111,188	112,824	113,978	116,963	C01.00 (0010),(0015)	Articles 39 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,047	16,228	17,318	17,646	C01.00 (0070),(0015)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	14,259	14,825	15,783	16,190	C01.00 (0070),(0015) + C01.00 (0080),(0015)	-	
A.4.2	Other Tier 2 Capital components and deductions	1,352	1,358	1,398	1,424	C01.00 (0050),(0015) + C01.00 (0050),(0015) + C01.00 (0050),(0015) + C01.00 (0050),(0015) + C01.00 (0070),(0015) + C01.00 (0070),(0015)	-	
A.4.3	Tier 2 transitional adjustments	1,435	45	37	31	C01.00 (0080),(0015) + C01.00 (0090),(0015) + C01.00 (0090),(0015)	-	
B	TOTAL RISK EXPOSURE AMOUNT	605,464	609,852	617,810	627,666	C01.00 (0010),(0015)	Articles 90(3), 90, 95 and 98 of CRR	
B.1	Offset: Transitional adjustments included	52	49	27	33	C01.01 (0010),(0040)	-	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.13%	17.83%	17.15%	17.33%	RA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.36%	18.47%	18.30%	18.49%	RA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.18%	21.13%	21.09%	21.29%	RA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	102,633	105,805	105,444	108,249	RA 1 A.1.23 A.1.23+PNUA 2+ A.1.23 A.2.2+ A.4+PNUA 4+ A.2.3 A.3 (0)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.95%	17.35%	17.07%	17.25%	RA 1 (3+ A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,064	1,075	510	538	C01.01 (0040),(0015)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040),(0015)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040),(0015)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	52	49	27	33	C01.01 (0040),(0040)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe Cr dit Agricole

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	494,819	499,935	506,343	514,599	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	21,480	19,859	20,903	21,353	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	5,092	5,239	5,099	4,754	C 02.00 (r0640, 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, c0010)*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.

2024 EU-wide Transparency Exercise

P&L

Groupe Cr dit Agricole

(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 subsidiaries, 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 subsidiaries, 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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Cr dit Agricole

(m€ EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	170,773				191,472				193,998				194,281				IAS 1.54 (f)	
Financial assets held for trading	311,273	46,517	252,898	11,858	296,782	46,555	239,490	13,738	306,150	54,959	238,988	12,243	330,362	56,788	250,625	12,949	IFRS 7.8(a)(i); 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	88	14	12	73	IFRS 7.8(a)(iii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	1,364,730				1,377,015				1,388,502				1,396,495				IFRS 7.8(c); 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	113,985				111,968				107,744				107,721					
TOTAL ASSETS	2,031,183				2,054,840				2,078,287				2,107,650				IAS 1.8(a), 10.6	

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

(m€ EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	32,818	709	39	-24	-5	-38	38,217	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)
	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 1.31.44(a)
Financial assets at amortized cost	Debt securities	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)
	Loans and advances	1,143,146	116,391	25,705	-2,929	-5,845	-12,522	1,134,035	136,118	25,503	-2,895	-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	-12,768	Annex V Part 1.31.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	279,521	264,356	264,928	286,220	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial 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
Financial 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
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	40,037	34,105	32,584	31,971	IFRS 9.6.2.1; Annex V.Part 1.26
Fair 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
Provisions	5,355	5,521	5,470	5,361	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,307	3,248	2,954	2,998	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	67,441	61,388	64,872	66,635	Annex V.Part 2.13
Liabilities 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
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	1,892,394	1,913,971	1,935,910	1,965,200	IAS 1.9(b); IG 6
TOTAL EQUITY	138,789	140,869	142,377	142,449	IAS 1.9(c), IG 6
TOTAL 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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	44,095	47,478	46,668	46,933	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	15,118	15,284	19,528	19,048	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		1,831,601	1,856,004	1,874,411	1,903,341	

2024 EU-wide Transparency Exercise
Market Risk
Groupe Cr dit Agricole

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	655	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	156	160	0	0	0	0							0	0	0	0							
Equities	10	5	38	9	51	13							39	10	54	11							
Of which: General risk	0	0	38	9	51	13							39	10	54	11							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
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	6	1							
Total	3,713	5,405	210	39	330	66	184	145	0	0	0	9,041	176	35	324	69	110	90	0	0	0	0	7,740
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
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	0							
Equities	5	10	40	9	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	38	315	77	189	174	0	0	0	8,056	137	34	395	118	158	158	0	0	0	0	8,612

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2023

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)	On balance sheet				Direct exposures				Off balance sheet		Risk weighted exposure amount
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
(min EUR)														
[0 - 3M]		25	19	25	0	0	0	14	746	-2	119	0	0	
[3M - 1Y]		78	50	28	0	0	50	0	300	6	396	0	0	
[1Y - 2Y]		51	58	27	0	0	51	0	1,408	26	1,179	0	0	
[2Y - 3Y]		267	264	8	0	0	23	0	67	23	393	0	0	
[3Y - 5Y]		299	231	75	0	110	114	0	1,358	99	1,479	0	0	
[5Y - 10Y]		383	369	122	0	116	143	0	182	217	3,566	0	0	
[10Y - more]		255	220	44	0	203	7	0	622	128	1,722	0	0	
Total		1,358	1,202	395	0	481	572	478	6,699	468	8,851	0	0	93
[0 - 3M]		1,314	1,204	110	0	0	1,204	10	1,790	29	3,064	35	0	
[3M - 1Y]		5,700	4,397	1,896	0	396	3,305	5	917	15	890	2,046	1	
[1Y - 2Y]		6,138	5,147	992	0	189	4,938	8	245	12	391	189	0	
[2Y - 3Y]		5,902	5,412	491	0	1,358	4,054	29	2,662	31	2,267	101	0	
[3Y - 5Y]		10,716	9,924	792	0	1,098	8,647	49	1,093	23	708	266	21	
[5Y - 10Y]		21,998	20,230	1,768	0	1,774	18,456	688	7,701	166	2,897	244	0	
[10Y - more]		29,720	28,184	837	0	270	28,913	313	3,582	927	9,059	736	24	
Total		81,530	75,647	6,565	0	4,587	69,573	1,198	17,066	1,198	19,285	3,376	24	7,651
[0 - 3M]		410	368	42	0	0	1,048	42	0	0	412	0	0	
[3M - 1Y]		1,535	602	932	0	104	498	9	227	-2	118	0	0	
[1Y - 2Y]		1,212	629	972	0	44	629	44	906	21	599	0	0	
[2Y - 3Y]		1,494	1,466	28	0	722	744	19	482	68	1,015	0	0	
[3Y - 5Y]		1,263	1,170	94	0	210	960	85	1,840	41	413	0	0	
[5Y - 10Y]		1,898	1,393	488	0	427	968	119	1,503	71	1,106	0	0	
[10Y - more]		790	245	632	0	0	166	182	1,063	117	698	0	0	
Total		8,993	5,881	2,799	0	1,574	4,228	476	7,130	362	4,322	0	0	31
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		73	73	0	0	0	73	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		9	9	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		103	68	36	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	514	1,027	23	110	0	0	
Total		185	150	45	0	0	73	514	1,662	23	110	0	0	11
[0 - 3M]		2,724	2,722	1,254	0	475	995	7	511	10	305	48	0	
[3M - 1Y]		2,411	1,229	1,742	0	107	982	1	117	11	221	26	0	
[1Y - 2Y]		4,691	4,152	960	0	415	3,316	0	0	0	29	372	0	
[2Y - 3Y]		1,918	1,212	706	0	587	625	10	79	157	2,712	0	0	
[3Y - 5Y]		2,323	1,797	607	0	1,247	479	12	132	12	79	27	0	
[5Y - 10Y]		3,073	2,571	1,172	0	790	1,098	-3	28	82	874	2	0	
[10Y - more]		443	235	208	0	235	235	389	566	-33	299	2	0	
Total		17,403	13,879	6,899	0	3,021	7,330	422	1,442	297	4,520	467	0	724

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount					
		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				
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		28	28	28	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		11	11	13	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		72	61	61	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		-5	-3	-3	0	-3	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		298	199	292	0	15	2	114	1	102	0	0	0	0	0	0	0
1Y1 - 2Y]		368	42	322	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		379	115	346	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		201	32	183	0	0	0	130	14	170	0	0	0	0	0	0	0
5Y1 - 10Y]		438	89	396	0	82	6	98	14	293	0	0	0	0	0	0	0
10Y+ more		187	0	187	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,474	489	1,289	0	125	31	612	29	979	0	0	0	0	0	0	0
[0 - 3M]		34	34	0	0	34	0	13	0	68	0	0	0	0	0	0	0
13M - 1Y]		387	187	0	0	61	126	6	126	6	37	0	0	0	0	0	0
1Y1 - 2Y]		374	374	0	0	297	77	765	8	82	32	0	0	0	0	0	0
2Y1 - 3Y]		483	483	1	0	421	62	1,122	1	9	0	0	0	0	0	0	0
3Y1 - 5Y]		212	212	0	0	212	0	44	44	20	0	0	0	0	0	0	0
5Y1 - 10Y]		159	159	1	0	69	89	69	1	15	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	1	20	0	0	0	0	0	0	0	0
Total		1,450	1,450	2	0	1,115	332	183	2,611	29	227	0	0	0	0	0	0
[0 - 3M]		1,392	1,392	1,392	0	0	0	0	0	453	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	96	64	1,670	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	46	781	1,028	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	35	971	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	9	458	3,625	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	17	420	2,836	0	0	0	0	0	0	0
10Y+ more		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,405	1,405	1,405	0	0	0	171	4,364	1,002	10,564	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		46	45	0	0	45	0	59	0	143	0	0	0	0	0	0	0
1Y1 - 2Y]		222	222	1	0	131	91	14	672	1	257	0	0	0	0	0	0
2Y1 - 3Y]		406	406	0	0	364	241	7	416	21	146	0	0	0	0	0	0
3Y1 - 5Y]		296	296	0	0	272	124	0	133	0	0	0	0	0	0	0	0
5Y1 - 10Y]		189	189	0	0	141	47	1	36	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,159	1,159	1	0	668	549	39	1,497	27	679	0	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2023

(min EUR)		Direct exposures											Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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	
[0 - 3M]	Australia	315	315	0	0	0	0	0	0	0	0	1	0	0	
[3M - 1Y]		136	136	0	0	0	0	0	0	0	0	4	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	4	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	4	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	1	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	1	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	9	0	0		
Total		452	452	0	0	0	0	451	7	58	4	34	0	0	0
[0 - 3M]	Canada	695	695	596	0	18	111	24	1,030	20	0	1,444	0	0	
[3M - 1Y]		513	513	0	0	49	463	4	118	2	0	66	0	0	
[1Y - 2Y]		1,038	0	0	0	213	825	14	202	5	0	294	0	0	
[2Y - 3Y]		726	726	0	0	444	283	3	66	4	0	101	46	0	
[3Y - 5Y]		448	448	0	0	335	293	2	77	4	0	313	0	0	
[5Y - 10Y]		986	986	0	0	380	606	13	187	31	0	497	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	10	0	0	0	0		
Total		4,407	4,407	566	0	1,283	2,651	61	2,353	75	2,353	46	0	0	179
[0 - 3M]	Hong Kong	1,225	1,032	250	0	46	1,827	21	46	11	0	650	0	0	
[3M - 1Y]		90	80	16	0	0	74	15	679	5	0	455	0	0	
[1Y - 2Y]		7	0	7	0	0	0	0	7	0	0	350	0	0	
[2Y - 3Y]		47	38	13	0	0	34	6	138	10	0	356	0	0	
[3Y - 5Y]		10	0	10	0	0	0	0	398	12	0	418	0	0	
[5Y - 10Y]		87	88	46	0	0	43	9	187	2	0	110	0	0	
[10Y - more]	12	12	12	0	0	0	2	59	0	0	0	0	0		
Total		1,478	1,248	354	0	46	1,878	70	3,493	44	2,340	0	0	0	19
[0 - 3M]	Japan	970	970	0	0	0	1,116	30	970	45	0	1,180	0	0	
[3M - 1Y]		463	463	5	0	171	293	11	252	38	0	1,024	0	0	
[1Y - 2Y]		888	883	5	0	393	491	0	5	4	0	132	0	0	
[2Y - 3Y]		967	955	117	0	817	32	1	35	0	0	18	0	0	
[3Y - 5Y]		1,939	1,937	332	0	1,766	53	1	41	0	0	0	0	0	
[5Y - 10Y]		402	395	68	0	169	226	7	214	9	0	110	0	0	
[10Y - more]	209	0	209	0	0	0	70	221	13	0	183	0	0		
Total		6,463	6,473	656	0	3,310	2,853	122	1,983	189	2,687	0	0	0	314
[0 - 3M]	U.S.	522	431	89	0	49	384	0	0	1	0	27	0	0	
[3M - 1Y]		416	270	145	0	102	169	37	1,073	4	0	46	0	0	
[1Y - 2Y]		732	408	324	0	0	368	80	1,445	1	0	189	176	0	
[2Y - 3Y]		576	88	487	0	42	46	13	186	0	0	0	0	0	
[3Y - 5Y]		773	303	470	0	0	470	4	169	0	0	28	0	0	
[5Y - 10Y]		1,967	1,179	788	0	0	1,179	6	58	0	0	0	0	0	
[10Y - more]	380	0	380	0	0	0	0	0	0	0	0	0	0		
Total		6,136	2,849	2,327	0	194	2,615	139	2,966	8	159	176	0	0	15
[0 - 3M]	China	196	196	20	0	0	170	0	0	0	0	56	0	0	
[3M - 1Y]		356	356	37	0	0	319	0	36	11	0	91	0	0	
[1Y - 2Y]		202	243	0	0	0	0	0	39	1	0	4	0	0	
[2Y - 3Y]		106	106	97	0	0	9	0	0	2	0	91	0	0	
[3Y - 5Y]		40	40	40	0	0	0	0	0	0	0	42	0	0	
[5Y - 10Y]		11	11	11	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		856	856	448	0	0	607	1	76	4	213	111	0	0	25
[0 - 3M]	Switzerland	0	0	0	0	0	0	232	7,455	76	41	3,487	0	0	
[3M - 1Y]		107	107	0	0	0	107	74	2,155	81	0	1,953	0	0	
[1Y - 2Y]		0	0	0	0	0	0	26	1,445	0	0	569	0	0	
[2Y - 3Y]		0	0	0	0	0	0	15	414	18	0	277	0	0	
[3Y - 5Y]		0	0	0	0	0	0	10	413	14	0	188	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		107	107	0	0	107	361	11,107	247	6,554	0	0	0	0	6
[0 - 3M]	Other advanced economies non EEA	317	300	300	0	0	17	82	3,599	0	0	1,999	0	0	
[3M - 1Y]		336	336	0	0	0	85	66	2,474	115	0	1,741	0	0	
[1Y - 2Y]		408	407	278	0	54	48	48	1,104	69	0	729	0	0	
[2Y - 3Y]		392	299	28	0	29	273	17	307	104	0	1,859	0	0	
[3Y - 5Y]		496	440	71	0	211	162	64	1,705	113	0	2,109	0	0	
[5Y - 10Y]		136	134	28	0	56	52	53	961	19	0	554	0	0	
[10Y - more]	258	70	258	0	0	0	0	7	7	0	52	0	0		
Total		2,871	2,604	1,696	0	341	664	330	10,245	472	6,707	131	0	0	241

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 31/12/2023

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		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
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		24	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		30	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		48	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		148	148	0	0	0	0	0	0	148	0	1	0	0	0	200	0	27
[0 - 3M]		1,277	1,277	1,110	0	0	0	0	0	267	1	56	0	17	1,066	0	0	0
[3M - 1Y]		319	319	2	0	0	0	0	0	318	0	86	0	63	283	0	0	0
[1Y - 2Y]		1,287	1,287	0	0	0	0	0	0	1,286	0	0	8	447	537	0	0	0
[2Y - 3Y]		1,151	1,151	0	0	0	0	0	0	1,151	0	0	0	14	133	0	0	0
[3Y - 5Y]		1,006	1,006	1	0	0	0	0	0	1,005	0	10	43	1,184	0	0	0	0
[5Y - 10Y]		1,438	1,437	3	0	0	0	0	0	1,435	0	7	2	16	0	0	0	0
[10Y - more]		104	104	0	0	0	0	0	0	104	0	0	0	0	0	0	0	0
Total		6,851	6,849	1,116	0	0	0	0	0	5,664	4	172	54	1,741	2,020	0	0	301
[0 - 3M]		88	88	13	0	0	0	0	0	88	0	0	0	0	0	0	0	0
[3M - 1Y]		113	113	11	0	0	0	0	0	35	0	0	0	5	0	0	0	0
[1Y - 2Y]		26	26	0	0	0	0	0	0	26	0	0	0	1	106	0	0	0
[2Y - 3Y]		23	23	0	0	0	0	0	0	23	0	0	0	3	85	0	0	0
[3Y - 5Y]		30	30	2	0	0	0	0	0	28	1	0	0	29	0	0	0	0
[5Y - 10Y]		6	6	1	0	0	0	0	0	6	0	0	0	7	209	0	0	0
[10Y - more]		5	5	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0
Total		308	308	27	0	0	0	0	0	153	1	59	1	46	370	0	0	36
[0 - 3M]		41	41	0	0	0	0	0	0	22	0	0	0	4	54	0	0	0
[3M - 1Y]		154	154	0	0	0	0	0	0	88	0	2	0	0	141	0	0	0
[1Y - 2Y]		174	174	0	0	0	0	0	0	123	0	0	0	0	119	0	0	0
[2Y - 3Y]		176	176	0	0	0	0	0	0	124	0	0	0	0	146	0	0	0
[3Y - 5Y]		203	203	0	0	0	0	0	0	203	0	0	0	1	830	0	0	0
[5Y - 10Y]		456	456	0	0	0	0	0	0	456	0	0	0	0	0	0	0	0
[10Y - more]		238	238	0	0	0	0	0	0	239	0	0	0	0	0	0	0	0
Total		1,439	1,439	0	0	0	0	0	0	1,390	2	0	0	1,288	13	0	0	495
[0 - 3M]		261	261	5	0	0	0	0	0	226	0	8	0	16	41	0	0	0
[3M - 1Y]		498	498	28	0	0	0	0	0	333	0	17	0	185	177	0	0	0
[1Y - 2Y]		392	392	10	0	0	0	0	0	382	0	0	1	26	10	0	0	0
[2Y - 3Y]		234	234	48	0	0	0	0	0	120	0	7	0	303	229	0	0	0
[3Y - 5Y]		221	220	13	0	0	0	0	0	208	0	5	0	515	186	0	0	0
[5Y - 10Y]		176	176	12	0	0	0	0	0	164	0	0	0	74	600	0	0	0
[10Y - more]		80	72	8	0	0	0	0	0	66	0	3	0	33	0	0	0	0
Total		1,821	1,813	131	0	0	0	0	0	866	8	1,508	83	1,110	1,243	4	0	590

Notes and definitions:

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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		
[0 - 3M]	Finland	0	0	0	0	0	0	1	208	1	230	0	0	101	
3M - 1Y		0	23	0	0	0	23	0	549	16	898	0	0		
1Y - 2Y		112	108	0	0	0	78	46	1,026	11	386	0	0		
2Y - 3Y		340	335	0	0	0	23	23	417	27	412	0	0		
3Y - 5Y		338	283	0	0	0	147	136	1,873	116	1,974	0	0		
5Y - 10Y		304	249	0	0	0	90	141	1,181	336	3,046	0	0		
10Y+ more	281	248	0	0	0	190	50	187	646	73	1,697	0	0		
Total	1,441	1,237	0	0	0	621	540	6,058	875	8,658	0	0			
[0 - 3M]	France	1,515	994	0	415	0	601	0	2,102	12	1,751	0	0	7,629	
3M - 1Y		6,416	5,556	0	892	0	232	5,097	0	901	18	3,351	1,934		1
1Y - 2Y		5,800	4,963	0	837	0	425	4,324	20	2,105	125	2,868	179		0
2Y - 3Y		5,214	5,067	0	319	0	1,431	3,293	19	699	9	427	315		21
3Y - 5Y		11,992	11,163	0	828	0	1,168	9,893	48	891	36	1,171	96		0
5Y - 10Y		22,292	20,625	0	1,667	0	1,779	18,846	600	7,260	289	4,031	238		0
10Y+ more	29,598	28,995	0	1,881	0	241	28,854	244	3,313	928	8,239	697	1		
Total	82,117	72,224	0	6,896	0	5,285	78,715	943	16,921	1,420	19,440	4,836	23		
[0 - 3M]	Germany	0	172	0	0	0	11	0	407	0	233	0	0	35	
3M - 1Y		1,509	954	0	555	0	198	756	23	236	9	426	0		0
1Y - 2Y		2,062	1,402	0	669	0	242	418	24	1,020	68	990	0		0
2Y - 3Y		1,217	1,166	0	51	0	399	767	14	297	52	1,437	0		0
3Y - 5Y		1,956	1,425	0	532	0	300	1,125	77	841	72	1,734	0		0
5Y - 10Y		2,791	2,178	0	975	0	975	784	60	843	81	1,751	0		0
10Y+ more	676	66	0	610	0	66	0	210	1,191	77	651	0	0		
Total	10,394	6,448	0	4,353	0	2,114	3,926	431	5,026	355	7,142	0	0		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	48	
3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0		
10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y		75	75	0	0	0	0	75	0	0	0	0	0		
1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y		1	1	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y		96	71	0	24	0	0	24	0	0	0	0	0		
10Y+ more	35	12	0	23	0	0	0	481	1,770	24	110	0	0		
Total	189	159	0	80	0	0	75	484	1,795	24	110	0	0		
[0 - 3M]	Italy	1,117	790	0	1,068	0	0	55	0	0	240	18	0	11	
3M - 1Y		4,710	4,096	0	1,241	0	390	3,122	0	48	0	39	400		0
1Y - 2Y		2,858	2,274	0	1,361	0	445	1,052	0	23	238	2,612	51		0
2Y - 3Y		845	670	0	272	0	276	394	10	126	7	134	0		0
3Y - 5Y		4,820	2,732	0	1,246	0	1,266	1,293	10	106	84	106	39		0
5Y - 10Y		2,359	1,698	0	662	0	582	1,108	2	28	89	793	1		0
10Y+ more	637	303	0	408	0	408	369	220	566	23	249	3	0		
Total	16,676	12,829	0	6,352	0	3,029	7,261	393	855	349	4,173	801	0		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		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			
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		28	19	17	0	11	0	0	0	0	0	0	0	0	0	0
10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Total		30	20	19	0	11	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		1	0	1	0	0	14	0	114	0	0	0	0	0	0	0
13M - 1Y]		1,148	443	1,117	0	11	11	102	0	0	0	0	0	0	0	0
1Y1 - 2Y]		115	58	56	0	7	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		44	30	38	0	5	1	85	17	150	0	0	0	0	0	0
3Y - 5Y]		140	43	87	0	43	0	23	7	380	200	0	0	0	0	0
5Y - 10Y]		338	132	262	0	77	7	103	2	38	0	0	0	0	0	0
10Y - more		226	20	226	0	0	17	315	0	0	0	0	0	0	0	0
Total		2,012	724	1,801	0	143	50	744	28	678	200	0	0	0	0	172
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		50	50	44	0	44	14	266	18	111	0	0	0	0	0	0
1Y1 - 2Y]		639	639	1	0	541	98	46	1,082	17	702	31	0	0	0	0
2Y - 3Y]		282	282	0	0	0	0	0	0	3	68	0	0	0	0	0
3Y - 5Y]		124	124	0	0	124	0	6	36	11	31	0	0	0	0	0
5Y - 10Y]		161	161	2	0	89	71	13	62	0	8	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,262	1,262	3	0	1,046	212	81	1,476	34	1,288	31	0	0	0	3
[0 - 3M]		2,303	2,303	2,303	0	0	0	4	407	22	358	0	0	0	0	0
13M - 1Y]		120	120	120	0	0	0	33	1,266	184	1,416	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	84	1,326	44	1,369	0	0	0	0	0
2Y - 3Y]		0	0	0	0	0	0	0	0	174	1,087	0	0	0	0	0
3Y - 5Y]		1	1	1	0	0	0	15	376	604	5,110	0	0	0	0	0
5Y - 10Y]		1	1	1	0	0	0	2	72	288	3,014	0	0	0	0	0
10Y - more		22	22	22	0	0	0	0	0	0	0	0	0	0	0	0
Total		2,447	2,447	2,447	0	0	0	109	3,465	1,307	12,562	0	0	0	0	55
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		202	202	136	0	66	0	0	24	0	176	0	0	0	0	0
1Y1 - 2Y]		415	415	0	0	180	235	7	310	10	1,159	0	0	0	0	0
2Y - 3Y]		236	236	0	0	53	183	0	90	14	46	0	0	0	0	0
3Y - 5Y]		141	141	0	0	141	0	0	37	0	121	0	0	0	0	0
5Y - 10Y]		189	189	0	0	141	48	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	11	34	244	0	0	0	0	0
Total		1,164	1,164	1	0	651	612	30	689	30	1,800	0	0	0	0	3

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost									
	Australia	285	285	0	0	0	0	285	0	1	0	0	0	0	0	0
	Canada	891	891	891	0	0	0	891	0	14	942	18	0	1,526	0	0
	Hong Kong	1,044	1,044	1,033	62	77	0	964	2	2,187	20	0	0	2,955	0	0
	Japan	643	643	643	0	74	0	569	74	1,244	22	42	0	353	0	0
	U.S.	3,021	3,021	3,021	0	48	0	2,973	48	3,369	0	0	0	1,414	0	0
	China	117	117	0	0	0	0	117	0	0	0	0	0	36	0	0
	Switzerland	0	0	0	0	0	0	0	0	2,036	47	0	0	6,915	0	0
	Other advanced economies non EEA	253	253	313	0	0	0	100	44	1,031	77	0	0	4,051	0	0
	Total	3,097	3,097	3,443	0	147	0	2,822	109	2,566	0	92	178	0	0	18

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2024

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio								Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
		Total gross carrying amount of non-derivative financial assets				Total carrying amount of non-derivative financial assets (net of short positions)				Carrying amount	Notional amount	Carrying amount	Notional amount					
		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost													
[0 - 3M]	Other Central and eastern Europe countries non EEA	3	3	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y]		16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		19	19	0	0	0	0	0	0	0	0	0	0	0	0	142	0	0
[3Y - 5Y]		36	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		75	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	200	200	0	0	0	0	0	0	0	0	1	0	0	0	142	0	27	
[0 - 3M]	Middle East	477	477	0	0	0	0	0	0	4	1,252	3	859	0	0	0	0	
[3M - 1Y]		306	306	0	0	0	0	0	0	0	303	2	154	1,115	0	0	1	
[1Y - 2Y]		1,310	1,310	3	0	0	0	0	0	1,307	0	0	57	314	0	0	0	
[2Y - 3Y]		1,178	1,178	0	0	0	0	0	1,178	0	0	87	1	1,459	396	0	0	
[3Y - 5Y]		955	955	4	0	0	0	0	955	0	0	981	24	448	272	0	0	
[5Y - 10Y]		1,553	1,553	1	0	0	0	0	1,551	0	0	161	3	26	0	0	0	
[10Y - more]	107	107	1	0	0	0	0	105	0	0	37	0	0	0	0	0		
Total	5,291	5,291	15	0	0	0	0	5,287	1	3,711	32	2,293	1,398	0	0	0	350	
[0 - 3M]	Latin America and the Caribbean	15	15	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y]		75	75	13	0	0	27	34	0	0	0	0	6	101	0	0	0	
[1Y - 2Y]		86	86	6	0	0	60	28	0	0	0	0	3	92	0	0	0	
[2Y - 3Y]		22	22	0	0	0	0	22	0	0	0	12	0	3	0	0	0	
[3Y - 5Y]		27	27	4	0	0	0	24	1	1	0	31	1	32	0	0	0	
[5Y - 10Y]		8	8	1	0	0	0	7	0	0	0	0	0	29	0	0	0	
[10Y - more]	10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0		
Total	251	251	40	0	0	86	120	1	2	52	2	68	361	0	0	0	35	
[0 - 3M]	Africa	40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		123	123	0	0	0	0	103	0	0	0	0	0	161	0	0	0	
[1Y - 2Y]		201	201	0	0	0	68	134	0	0	0	0	0	84	0	1	0	
[2Y - 3Y]		146	146	0	0	0	30	116	0	0	0	0	0	302	0	0	0	
[3Y - 5Y]		217	217	0	0	0	0	217	0	0	0	0	1	394	0	0	0	
[5Y - 10Y]		486	486	0	0	0	0	486	0	0	0	0	0	0	0	0	0	
[10Y - more]	253	253	0	0	0	0	261	0	0	0	0	0	0	0	0	0		
Total	1,400	1,400	0	0	0	133	1,267	0	0	0	0	0	1,184	1	0	0	441	
[0 - 3M]	Others	160	160	122	7	28	0	31	0	28	235	10	87	2	0	0	0	
[3M - 1Y]		708	699	21	0	0	582	105	1	1	149	0	21	13	1	0	0	
[1Y - 2Y]		308	308	30	0	0	287	100	1	0	115	3	46	0	0	0	0	
[2Y - 3Y]		350	250	62	0	0	39	149	5	0	840	58	463	229	0	0	0	
[3Y - 5Y]		497	483	20	0	0	0	477	1	1	104	18	500	86	0	0	0	
[5Y - 10Y]		346	333	74	0	0	28	239	1	0	59	3	19	123	0	0	0	
[10Y - more]	132	108	9	0	0	0	108	0	0	0	0	0	0	0	0	0		
Total	2,461	2,423	225	0	0	978	1,268	36	1,000	82	1,206	461	461	1	0	0	611	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Groupe Cr dit Agricole

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing 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 ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ³⁾				Of which Stage 3 ³⁾	Of which Stage 3 ³⁾	Of which Stage 3 ³⁾	Of which Stage 3 ³⁾			Of which: defaulted	Of which Stage 3 ³⁾				Of which Stage 3 ³⁾	Of which Stage 3 ³⁾	Of which Stage 3 ³⁾		
in EUR																						
Cash balances at central banks and other demand deposits	166,880	0	18	18	18	4	18	18	0	187,516	0	17	17	17	3	17	17	0	0	0		
Debt securities (including at amortised cost and fair value)	143,378	209	138	109	195	111	99	99	0	148,327	235	630	616	616	124	94	94	0	0	0		
Central banks	6,254	0	0	0	0	25	0	0	0	6,752	0	0	0	0	26	0	0	0	0	0		
General governments	72,822	0	0	0	0	49	0	0	0	77,037	0	0	0	0	55	0	0	0	0	0		
Credit institutions	32,199	0	5	0	5	14	0	0	0	32,514	0	4	4	4	14	4	4	0	0	0		
Other financial corporations	18,461	209	23	0	0	6	0	0	0	18,763	233	529	522	522	9	0	0	0	0	0		
Non-financial corporations	13,848	0	103	104	100	13	94	94	0	13,256	0	96	90	90	13	83	83	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,285,461	3,237	25,809	25,705	25,705	8,717	12,579	12,522	7,607	1,298,375	3,171	25,893	25,663	25,663	8,709	12,374	12,325	7,721	7,721	7,721		
Central banks	3,862	0	0	0	0	9	0	0	0	5,579	0	0	0	0	4	0	0	0	0	0		
General governments	39,473	4	174	171	171	39	53	51	94	40,369	46	71	71	71	50	47	47	4	4	4		
Credit institutions	112,416	3	481	481	481	47	376	376	0	115,624	1	467	467	467	45	366	366	366	366	366		
Other financial corporations	37,577	22	748	739	739	369	561	560	101	38,814	13	778	778	778	358	565	565	565	565	565		
Non-financial corporations	456,139	2,018	15,196	15,122	15,122	4,907	7,222	7,168	4,398	459,339	1,789	14,907	14,897	14,897	5,009	7,072	7,024	7,024	7,024	7,024		
of which: small and medium-sized enterprises	235,414	619	8,681	8,663	8,663	3,507	4,781	4,777	2,300	236,420	731	9,007	8,994	8,994	3,589	4,792	4,789	4,789	4,789	4,789		
of which: Loans collateralized by commercial immovable property	58,621	119	1,904	1,904	1,904	951	947	947	749	59,861	153	1,977	1,977	1,977	1,009	967	967	967	967	967		
Households	635,982	1,185	9,210	9,192	9,192	3,261	4,367	4,366	3,013	638,714	1,322	9,307	9,296	9,296	3,191	4,325	4,322	4,322	4,322	4,322		
of which: Loans collateralized by residential immovable property	197,326	282	2,569	2,566	2,566	1,296	1,036	1,036	1,283	197,171	306	2,560	2,560	2,560	1,270	1,029	1,029	1,029	1,029	1,029		
of which: Credit for consumption	64,899	248	2,688	2,685	2,685	438	1,531	1,531	38	65,519	257	2,708	2,708	2,708	475	1,524	1,524	1,524	1,524	1,524		
DEBT INSTRUMENTS other than MPT	1,585,709	3,444	25,862	25,832	25,832	8,832	12,695	12,638	7,607	1,632,217	3,464	26,240	26,138	26,138	8,838	12,485	12,436	12,436	12,436	12,436		
OFF-BALANCE SHEET EXPOSURES	709,797		1,794	1,786	1,786	1,390	569	569	287	723,091		1,794	1,786	1,786	1,278	597	597	597	597	597		

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Groupe Crédit Agricole

	As of 31/03/2024										As of 30/06/2024									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing 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 ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage ⁽⁴⁾			Of which Stage ⁽⁴⁾					Of which: defaulted	Of which Stage ⁽⁴⁾							
(in € bn)																				
Cash balances at central banks and other demand deposits	190,283	0	18	18	18	2	18	18	0	190,558	0	18	18	18	1	18	18	0		
Debt securities (including at amortised cost and fair value)	154,746	0	646	633	633	185	120	120	0	158,810	179	581	570	568	184	72	72	0		
Central banks	6,788	0	0	0	0	73	0	0	0	6,798	0	0	0	0	0	0	0	0		
General governments	78,608	0	0	0	0	95	0	0	0	81,219	0	0	0	0	0	0	0	0		
Credit institutions	36,106	0	4	4	4	20	4	4	0	36,052	0	4	4	4	21	4	4	0		
Other financial corporations	19,894	0	504	497	497	7	12	12	0	20,882	179	486	491	491	7	6	6	0		
Non-financial corporations	13,351	0	137	132	132	9	103	103	0	13,820	0	79	79	79	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	8,638	12,658	12,667	7,762	1,311,329	3,099	26,253	26,169	26,169	8,773	12,834	12,788	7,613		
Central banks	8,523	0	0	0	0	0	0	0	0	1,925	0	0	0	0	0	0	0	0		
General governments	39,829	20	70	69	69	51	46	48	8	39,400	34	70	70	70	51	46	48	8		
Credit institutions	121,088	2	460	460	460	46	371	371	0	123,040	0	464	464	464	49	391	391	0		
Other financial corporations	42,103	24	851	851	851	24	368	368	125	43,311	26	851	851	851	24	368	368	126		
Non-financial corporations	456,682	1,802	15,063	14,966	14,966	4,997	7,101	7,059	4,299	460,905	1,654	14,805	14,737	14,737	5,179	7,186	7,142	4,048		
of which: small and medium-sized enterprises	236,688	671	9,220	9,191	9,191	3,071	4,891	4,888	2,670	239,681	611	9,437	9,425	9,425	3,093	4,964	4,964	2,644		
of which: Loans collateralised by commercial immovable property	67,286	134	1,984	1,981	1,981	1,034	974	973	860	68,278	160	1,911	1,913	1,913	1,108	931	933	758		
Households	640,289	1,189	9,838	9,817	9,817	3,170	4,501	4,519	3,323	642,744	1,388	10,054	10,038	10,038	3,087	4,388	4,388	3,431		
of which: Loans collateralised by residential immovable property	198,184	295	2,769	2,766	2,766	1,240	1,089	1,089	1,647	197,827	309	2,869	2,866	2,866	1,237	1,097	1,096	1,491		
of which: Credit for consumption	65,730	256	2,788	2,784	2,784	448	1,557	1,557	35	66,401	251	2,809	2,806	2,806	358	1,589	1,589	37		
DEBT INSTRUMENTS other than HFT	1,653,817	3,038	26,844	26,814	26,812	8,803	12,795	12,743	7,792	1,666,681	3,278	26,862	26,754	26,754	8,938	12,824	12,879	7,613		
OFF-BALANCE SHEET EXPOSURES	746,791		1,854	1,854	1,854	1,274	696	696	129	728,838		2,039	2,039	2,039	1,284	625	625	349		

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

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/EP Framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1611 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/EP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	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		
General governments	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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3	3	1	1	0	0	3	3	1	1	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	1	1	1	1	0		1	1	1	1	0	0
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	2	2	0	0	0		2	2	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	0
Credit institutions	46	46	26	26	0	0	46	46	27	27	0	0
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 ²	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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Groupe Crédit Agricole

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
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	8,287	342	341	8,287	338	0	8,189	297	298	8,189	306	0	8,158	303	302	8,158	297	0	8,843	303	303	8,843	311	0
C Manufacturing	70,242	1,381	1,384	70,297	1,311	0	72,028	1,705	1,698	72,012	1,219	0	67,090	1,534	1,511	67,074	1,456	0	68,263	1,569	1,538	68,266	1,698	0
D Electricity, gas, steam and air conditioning supply	27,227	496	496	27,227	496	0	27,296	559	553	27,296	344	0	27,209	529	519	27,209	346	0	28,003	492	491	28,003	493	0
E Water supply	3,105	24	24	3,129	47	0	3,086	40	40	3,086	43	0	3,120	49	49	3,120	46	0	3,223	33	33	3,223	45	0
F Construction	16,175	1,067	1,066	16,175	821	0	15,927	1,116	1,115	15,927	892	0	15,928	1,081	1,079	15,928	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	2,189	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	26,672	1,391	1,390	26,672	558	0	26,222	1,176	1,175	26,222	586	0	26,260	1,105	1,105	26,260	917	0	26,114	925	926	26,114	911	0
I Accommodation and food service activities	12,926	855	854	12,926	854	0	12,695	854	852	12,695	831	0	12,970	846	843	12,970	846	0	12,951	849	839	12,951	813	0
J Information and communication	15,951	123	123	15,951	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	25,292	521	521	25,193	441	0	25,785	511	511	25,785	361	0	26,059	380	380	26,049	313	0	30,729	484	474	30,729	390	0
L Real estate activities	92,877	2,081	2,074	92,852	2,185	0	93,149	2,215	2,215	93,024	2,303	0	93,694	2,200	2,201	93,697	2,384	0	93,862	1,981	1,940	93,904	2,249	0
M Professional, scientific and technical activities	26,051	1,004	1,004	26,051	882	0	26,419	1,066	1,065	26,419	622	0	26,377	1,201	1,205	26,377	881	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	13,968	434	434	13,968	290	0	14,312	444	444	14,312	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	1,968	10	10	1,968	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 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	1,787	119	119	1,787	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	4,396	493	491	4,396	206	0	4,619	261	267	4,617	231	0	4,711	278	282	4,709	263	0	4,497	308	309	4,498	238	0
Loans and advances	456,139	15,195	15,122	456,088	12,220	0	456,339	14,987	14,897	456,285	12,130	0	456,682	15,063	14,966	456,627	12,098	0	460,505	14,805	14,737	460,548	12,365	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F 08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.