



2017 EU-wide Transparency Exercise

Bank Name	Groupe Cr�dit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2017 EU-wide Transparency Exercise

Capital

Groupe Crédit Agricole

		(min EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	100,667	96,261	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	74,949	74,510	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,520	20,625	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,979	0	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4,446	3,802	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	63,076	66,522	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,148	1,361	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,301	-1,486	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-15,767	-15,747	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-59	-52	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	-391	-389	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-11	-11	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-181	-138	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-518	22	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	534	415	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-1,053	-392	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,978	7,708	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,541	5,218	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-124	-121	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	3,561	2,611	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	83,927	82,218	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,740	14,043	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	17,636	16,173	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-1,861	-2,662	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	965	531	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	520,963	519,880	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.39%	14.33%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.11%	15.81%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.32%	18.52%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	75,467	74,487	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]]	-
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.49%	14.33%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	83,927	82,218	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	80,884	79,584	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,462,417	1,484,211	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,464,416	1,485,089	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.4%	C 47.00 (r330,c010)	



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Risk exposure amounts

Groupe Crédit Agricole

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	463,490	463,788
Risk exposure amount for securitisation and re-securitisations in the banking book	5,769	5,712
Risk exposure amount for contributions to the default fund of a CCP	527	363
Risk exposure amount Other credit risk	457,193	457,713
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,695	6,775
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	133	120
Risk exposure amount for Credit Valuation Adjustment	4,479	3,898
Risk exposure amount for operational risk	45,298	45,419
Other risk exposure amounts	1	1
Total Risk Exposure Amount	520,963	519,880

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

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Groupe Crédit Agricole

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	28,900	14,337
Of which debt securities income	1,817	933
Of which loans and advances income	24,466	12,033
Interest expenses	14,925	7,069
(Of which deposits expenses)	7,042	3,668
(Of which debt securities issued expenses)	5,701	2,263
(Expenses on share capital repayable on demand)	0	0
Dividend income	131	231
Net Fee and commission income	11,978	6,391
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	739	178
Gains or (-) losses on financial assets and liabilities held for trading, net	2,124	742
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-841	-547
Gains or (-) losses from hedge accounting, net	-328	-237
Exchange differences [gain or (-) loss], net	-98	347
Net other operating income /(expenses)	625	309
TOTAL OPERATING INCOME, NET	28,306	14,681
(Administrative expenses)	18,635	9,716
(Depreciation)	1,182	589
(Provisions or (-) reversal of provisions)	440	-231
(Commitments and guarantees given)	18	33
(Other provisions)	422	-264
Of which pending legal issues and tax litigation ¹	162	
Of which restructuring ¹	34	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,136	586
(Loans and receivables)	2,213	756
(Held to maturity investments, AFS assets and financial assets measured at cost)	-77	-170
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	609	-4
(of which Goodwill)	540	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,773	1,043
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	7,078	5,069
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,116	3,838
Profit or (-) loss after tax from discontinued operations	8	15
PROFIT OR (-) LOSS FOR THE YEAR	5,124	3,853
Of which attributable to owners of the parent	4,777	3,651

⁽¹⁾ Information available only as of end of the year

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Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		(mth EUR, %)							
Consolidated data	Central governments or central banks	50,858	50,933	7,978		36,073	36,158	6,501	
	Regional governments or local authorities	1,868	2,001	460		582	734	331	
	Public sector entities	3,413	3,542	332		719	856	113	
	Multilateral Development Banks	953	894	0		98	44	0	
	International Organisations	1,241	1,241	20		371	371	0	
	Institutions	63,609	75,871	10,850		43,921	55,897	9,461	
	Corporates	107,073	77,732	65,168		96,839	69,054	63,060	
	of which: SME	14,282	12,271	12,362		15,280	13,336	13,444	
	Retail	30,447	25,591	17,996		31,907	26,842	18,497	
	of which: SME	7,250	6,554	3,753		10,070	9,167	5,241	
	Secured by mortgages on immovable property	10,623	10,481	4,688		11,159	10,927	4,914	
	of which: SME	655	642	269		725	711	310	
	Exposures in default	7,031	3,578	4,296	3,313	6,964	3,471	4,232	3,349
	Items associated with particularly high risk	1	1	1		55	55	82	
	Covered bonds	197	197	35		76	76	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29,007	16,101	7,685		32,422	18,765	7,796	
Equity	1,845	1,613	1,840		2,080	1,847	2,091		
Securitisation	698	544	388		719	578	437		
Other exposures	19,792	19,977	14,561		21,350	21,282	16,799		
Standardised Total²	328,656	290,296	136,298	4,253	285,334	246,955	134,322	3,995	

⁽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).

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
FRANCE	Central governments or central banks	26,031	26,015	3,338		9,206	9,190	2,437	
	Regional governments or local authorities	1,251	1,392	145		41	203	41	
	Public sector entities	3,003	3,116	212		169	307	45	
	Multilateral Development Banks	851	850	0		0	0	0	
	International Organisations	878	878	20		0	0	0	
	Institutions	35,273	47,489	3,832		14,106	27,622	2,162	
	Corporates	73,110	46,679	36,986		60,407	36,557	33,331	
	of which: SME	8,368	6,803	6,990		7,473	6,030	6,137	
	Retail	10,203	6,493	4,330		10,873	7,124	4,743	
	of which: SME	3,667	3,071	1,763		4,154	3,374	1,931	
	Secured by mortgages on immovable property	558	495	277		968	808	433	
	of which: SME	88	88	39		180	179	84	
	Exposures in default	2,243	1,061	1,233	1,076	2,113	1,069	1,220	963
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	121	121	27		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	28,148	15,246	7,455		30,651	17,641	7,317	
Equity	1,715	1,501	1,706		1,670	1,452	1,666		
Securitisation									
Other exposures	16,548	16,256	11,938		17,875	17,830	15,916		
Standardised Total²	202,002	163,400	78,000	2,002	178,800	159,100	80,000	1,634	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
ITALY	Central governments or central banks	7,773	7,878	1,859		11,257	11,381	1,801	
	Regional governments or local authorities	105	105	25		107	106	21	
	Public sector entities	12	12	2		16	16	4	
	Multilateral Development Banks	27	27	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,732	2,501	952		2,870	1,850	1,014	
	Corporates	17,329	16,456	15,199		16,431	15,413	13,887	
	of which: SME	3,163	3,116	3,129		3,706	3,652	3,634	
	Retail	10,719	10,478	7,739		8,135	7,906	5,643	
	of which: SME	704	668	382		1,637	1,603	916	
	Secured by mortgages on immovable property	2,195	2,193	824		2,140	2,140	788	
	of which: SME	383	383	152		356	356	137	
	Exposures in default	3,510	2,056	2,554	1,437	3,337	1,883	2,414	1,429
	Items associated with particularly high risk	0	0	0		54	54	81	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	7	9		636	130	98	
Equity	30	30	30		174	174	174		
Securitisation									
Other exposures	1,619	1,598	1,357		1,775	1,754	1,570		
Standardised Total²	1,657	1,598	1,357	1,657	1,775	1,754	1,570	1,623	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
		(mth EUR, %)							
UNITED STATES	Central governments or central banks	172	172	255		125	125	168	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,035	2,035	75		2,242	2,237	85	
	Corporates	328	247	220		387	254	243	
	of which: SME	17	17	17		21	21	26	
	Retail	4	4	2		7	6	4	
	of which: SME	4	4	2		6	6	3	
	Secured by mortgages on immovable property	34	30	15		32	29	15	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		4	4	5	
Equity	12	3	3		11	3	3		
Securitisation									
Other exposures	92	92	92		103	103	103		
Standardised Total²	9	9	9	9	103	103	103	9	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
LUXEMBOURG	Central governments or central banks	11,538	11,538	0		11,150	11,150	92	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	307	307	31		454	454	30	
	Multilateral Development Banks	0	0	0		26	26	0	
	International Organisations	363	363	0		371	371	0	
	Institutions	10,919	11,131	4,452		9,890	10,218	3,911	
	Corporates	2,753	2,403	2,323		3,738	2,798	2,798	
	of which: SME	41	41	41		53	53	53	
	Retail	3	3	2		4	4	2	
	of which: SME	2	2	1		3	3	2	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	6	5	0	1	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	76	76	8		76	76	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	814	814	184		930	912	288	
Equity	9	4	4		9	3	4		
Securitisation									
Other exposures	76	76	75		66	66	65		
Standardised Total²				11				10	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	30	30	38		17	17	29	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,080	9,087	199		9,371	8,612	244	
	Corporates	467	335	328		654	501	501	
	of which: SME	26	26	26		90	88	88	
	Retail	13	13	8		947	947	703	
	of which: SME	8	8	5		39	39	22	
	Secured by mortgages on immovable property	1	1	0		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	10	15	0	14	11	16	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		7	7	7	
Equity	17	17	17		17	17	17		
Securitisation									
Other exposures	37	37	37		26	26	26		
Standardised Total²				0				6	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	1,668	1,668	17		944	944	3	
	Regional governments or local authorities	35	35	7		2	2	0	
	Public sector entities	0	0	0		41	41	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	540	535	94		1,793	1,503	206	
	Corporates	1,198	1,135	1,072		2,094	2,092	1,990	
	of which: SME	364	286	286		791	734	736	
	Retail	595	595	340		1,899	1,896	1,209	
	of which: SME	0	0	0		1,195	1,195	683	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	24	24	5	47	33	48	14
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		62	12	12	
Equity	1	1	1		0	0	0		
Securitisation									
Other exposures	11	11	11		20	20	20		
Standardised Total²				5				20	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
JAPAN	Central governments or central banks	27	27	26		27	27	18	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	505	505	27		489	466	13	
	Corporates	66	65	64		48	47	45	
	of which: SME	0	0	0		0	0	0	
	Retail	6	6	3		5	5	3	
	of which: SME	6	6	3		5	5	3	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	16	16	23		4	4	5	
Equity	1	1	2		0	0	0		
Securitisation									
Other exposures	8	8	8		10	10	10		
Standardised Total²				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Cr dit Agricole

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	319	319	59		405	405	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	345	70		20	296	59	
	Corporates	167	108	106		265	221	222	
	of which: SME	17	12	12		60	56	57	
	Retail	450	151	111		558	286	206	
	of which: SME	11	10	6		47	46	27	
	Secured by mortgages on immovable property	4,121	4,121	1,781		4,124	4,124	1,771	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	69	47	50	14	54	36	39	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1	1	2		0	0	0		
Equity	10	10	10		10	10	10		
Securitisation									
Other exposures	393	393	274		395	395	272		
Standardised Total²				14				11	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	2	2	2		7	7	2	
	Regional governments or local authorities	7	7	1		5	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	176	174	25		179	178	38	
	Corporates	250	196	196		318	271	276	
	of which: SME	151	103	103		129	97	102	
	Retail	2,334	2,117	1,580		2,348	2,139	1,585	
	of which: SME	45	45	26		109	109	62	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	77	30	30	48	92	34	34	58
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	12	12	12		10	10	10		
Standardised Total²				61				73	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	155	155	67		225	225	56	
	Regional governments or local authorities	181	181	0		151	149	0	
	Public sector entities	44	41	41		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	161	154	42		274	271	108	
	Corporates	1,367	1,225	1,225		1,950	1,735	1,733	
	of which: SME	353	317	317		820	724	726	
	Retail	179	166	105		597	582	379	
	of which: SME	117	110	63		325	321	183	
	Secured by mortgages on immovable property	851	850	360		846	845	373	
	of which: SME	113	113	47		108	108	51	
	Exposures in default	103	63	79	35	150	102	137	40
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		1	1	1		
Equity	9	9	9		7	7	7		
Securitisation									
Other exposures	89	89	78		89	89	78		
Standardised Total²				39				44	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	140,707	20	146,211	3,022	0	63	166,053	17	172,052	3,278	0	55
	Institutions	88,056	482	88,057	17,756	0	514	100,963	457	102,060	16,541	2	533
	Corporates	330,136	7,645	255,153	123,970	250	6,412	336,316	6,556	255,639	120,845	192	6,095
	Corporates - Of Which: Specialised Lending	62,317	1,771	56,200	12,286	157	564	58,554	1,573	54,309	11,624	150	640
	Corporates - Of Which: SME	30,646	1,534	28,417	26,250	0	1,859	31,633	1,540	28,942	26,314	0	1,838
	Retail	518,446	14,316	512,431	101,559	329	11,500	537,192	14,378	530,480	108,956	4,736	11,153
	Retail - Secured on real estate property	306,578	5,305	306,578	49,008	0	3,327	319,487	5,369	319,474	46,481	1,644	3,054
	Retail - Secured on real estate property - Of Which: SME	17,569	970	17,569	3,790	0	752	17,756	944	17,755	6,521	295	763
	Retail - Secured on real estate property - Of Which: non-SME	289,009	4,335	289,009	45,218	0	2,575	301,731	4,326	301,719	39,960	1,349	2,291
	Retail - Qualifying Revolving	18,635	376	13,540	3,997	17	340	18,651	397	13,148	5,616	137	435
	Retail - Other Retail	193,233	8,635	291,079	46,554	312	7,833	199,055	8,712	197,858	56,859	2,955	7,664
	Retail - Other Retail - Of Which: SME	89,180	4,635	88,231	21,645	2	4,436	91,899	4,732	90,717	28,308	1,426	4,557
	Retail - Other Retail - Of Which: non-SME	104,053	4,000	104,082	26,909	310	3,397	107,156	3,980	107,142	28,551	1,529	3,107
	Equity	18,514	0	18,039	74,977	0	0	18,012	0	17,799	74,208	0	0
	Securitisation	38,441	0	38,408	5,381	0	0	40,781	0	40,735	5,275	0	114
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	93,932	0	94,266	578	0	49	106,591	0	107,728	452	0	41
	Institutions	49,538	35	48,505	10,133	0	83	65,669	41	66,993	9,997	0	128
	Corporates	136,920	3,068	114,808	68,415	10	4,680	155,054	2,900	123,893	70,656	4	4,309
	Corporates - Of Which: Specialised Lending	8,472	90	7,378	898	1	44	8,890	75	8,123	1,390	0	37
	Corporates - Of Which: SME	30,093	1,515	28,078	26,030	0	1,762	30,907	1,523	28,402	26,021	0	1,743
	Retail	473,005	11,013	467,364	86,552	324	9,484	490,136	10,240	483,839	94,061	4,734	9,169
	Retail - Secured on real estate property	291,079	4,555	291,079	46,800	0	3,150	302,846	3,811	302,835	44,345	1,644	2,931
	Retail - Secured on real estate property - Of Which: SME	15,982	730	15,981	3,494	0	707	16,278	733	16,278	6,257	295	723
	Retail - Secured on real estate property - Of Which: non-SME	275,098	3,825	275,098	43,306	0	2,443	286,568	3,078	286,558	38,088	1,349	2,208
	Retail - Qualifying Revolving	16,188	206	11,403	2,627	17	164	16,095	209	10,944	4,276	137	236
	Retail - Other Retail	165,738	6,252	164,882	37,124	307	6,170	171,195	6,221	170,060	45,440	2,952	6,001
	Retail - Other Retail - Of Which: SME	84,734	3,523	83,839	20,373	2	3,732	87,337	3,567	86,205	27,027	1,425	3,832
	Retail - Other Retail - Of Which: non-SME	81,004	2,729	81,043	16,752	305	2,437	83,858	2,653	83,855	18,413	1,527	2,170
	Equity	16,729	0	16,307	61,691	0	422	16,126	0	15,962	60,822	0	164
	Securitisation												
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
ITALY	Central banks and central governments	370	0	870	136	0	0	473	0	937	180	0	0
	Institutions	522	0	839	278	0	0	545	0	774	275	0	0
	Corporates	9,047	372	5,828	2,511	2	93	9,150	336	5,682	2,417	0	131
	Corporates - Of Which: Specialised Lending	2,461	132	2,315	367	2	24	2,460	127	2,219	318	0	14
	Corporates - Of Which: SME	18	0	9	545	0	0	18	0	8	15	0	0
	Retail	31,522	3,014	31,155	12,547	0	1,833	32,020	3,061	31,626	12,488	0	1,889
	Retail - Secured on real estate property	13,587	635	13,587	1,866	0	117	13,877	596	13,877	1,880	0	117
	Retail - Secured on real estate property - Of Which: SME	1,579	239	1,579	295	0	44	1,469	210	1,469	261	0	40
	Retail - Secured on real estate property - Of Which: non-SME	12,008	396	12,008	1,571	0	73	12,409	386	12,409	1,619	0	76
	Retail - Qualifying Revolving	2,405	170	2,102	1,362	0	176	2,510	188	2,168	1,224	0	198
	Retail - Other Retail	15,529	2,209	15,466	9,319	0	1,540	15,643	2,277	15,581	9,285	0	1,574
	Retail - Other Retail - Of Which: SME	4,187	1,095	4,133	1,092	0	692	4,278	1,130	4,227	1,095	0	721
	Retail - Other Retail - Of Which: non-SME	11,342	1,114	11,333	8,227	0	848	11,365	1,146	11,354	8,190	0	853
	Equity	764	0	749	2,721	0	14	771	0	753	2,718	0	17
	Securitisation												
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	5,731	0	6,217	0	0	0	6,927	0	7,358	1	0	0
	Institutions	2,232	33	3,774	381	0	34	1,696	32	3,399	372	0	32
	Corporates	44,348	384	30,820	13,458	57	43	40,642	208	26,569	11,788	15	95
	Corporates - Of Which: Specialised Lending	7,253	70	6,623	1,366	20	2	7,030	63	6,321	1,355	2	2
	Corporates - Of Which: SME	19	0	3	6	0	0	16	0	1	1	0	0
	Retail	157	5	156	23	0	3	174	4	174	21	0	0
	Retail - Secured on real estate property	118	4	118	17	0	2	132	3	132	12	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	117	4	117	16	0	2	132	3	132	12	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	3	0	2	1	0	0
	Retail - Other Retail	37	1	37	6	0	1	39	1	39	8	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	3	0	0	3	0	3	3	0	0
	Retail - Other Retail - Of Which: non-SME	34	1	34	3	0	1	37	1	37	3	0	0
	Equity	34	0	18	67	0	16	109	0	101	373	0	7
	Securitisation												
Other non credit-obligation assets													
IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
LUXEMBOURG	Central banks and central governments	3,680	0	3,723	453	0	0	5,568	0	5,607	1,062	0	0
	Institutions	981	0	981	71	0	0	760	0	760	59	0	0
	Corporates	7,440	122	6,335	3,143	5	18	8,317	153	6,999	3,034	10	15
	Corporates - Of Which: Specialised Lending	1,266	6	1,140	283	0	1	1,040	40	984	134	9	2
	Corporates - Of Which: SME	91	11	90	51	0	0	116	11	95	45	0	1
	Retail	913	32	912	60	1	7	1,840	846	1,838	69	0	3
	Retail - Secured on real estate property	65	26	65	7	0	2	830	793	829	6	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	64	26	64	7	0	1	829	792	828	6	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	847	7	847	53	1	6	1,009	54	1,009	63	0	3
	Retail - Other Retail - Of Which: SME	20	4	19	14	0	3	42	23	42	23	0	1
	Retail - Other Retail - Of Which: non-SME	828	3	828	38	1	3	967	31	967	40	0	2
	Equity	347	0	347	1,302	0	0	271	0	271	957	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	2,019	0	2,009	0	0	0	2,352	0	2,308	0	0	0
	Institutions	6,649	0	6,944	1,308	0	0	5,267	1	5,432	954	0	0
	Corporates	16,264	366	12,172	3,883	1	183	15,388	133	11,003	3,588	0	60
	Corporates - Of Which: Specialised Lending	6,079	174	5,438	1,039	0	87	5,731	15	5,109	1,112	0	0
	Corporates - Of Which: SME	7	0	6	4	0	0	9	0	8	9	0	0
	Retail	547	21	546	70	0	17	560	18	558	58	0	1
	Retail - Secured on real estate property	246	15	246	42	0	11	259	12	259	33	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	245	15	245	42	0	11	258	12	258	33	0	1
	Retail - Qualifying Revolving	7	0	7	2	0	0	7	0	6	3	0	0
	Retail - Other Retail	294	6	294	26	0	6	294	6	294	22	0	0
	Retail - Other Retail - Of Which: SME	3	1	3	0	0	1	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	291	5	291	25	0	5	293	5	293	22	0	0
	Equity	42	0	27	98	0	15	64	0	49	162	0	16
Securitisation													
Other non credit-obligation assets													
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	Central banks and central governments	4,722	0	5,307	34	0	0	5,834	0	6,303	30	0	0
	Institutions	2,402	0	3,104	519	0	0	2,277	1	2,926	433	0	0
	Corporates	14,890	236	9,375	2,611	21	55	13,569	85	8,681	2,636	1	22
	Corporates - Of Which: Specialised Lending	2,435	151	2,301	479	21	53	2,689	23	2,449	508	1	17
	Corporates - Of Which: SME	38	1	3	1	0	1	26	3	1	1	0	2
	Retail	2,813	55	2,812	1,128	0	26	2,915	53	2,915	1,165	0	20
	Retail - Secured on real estate property	58	4	58	9	0	3	60	3	60	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	4	58	9	0	3	60	3	60	8	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Other Retail	2,753	51	2,753	1,118	0	22	2,853	50	2,853	1,156	0	20
	Retail - Other Retail - Of Which: SME	15	0	15	3	0	0	16	0	16	3	0	0
	Retail - Other Retail - Of Which: non-SME	2,738	51	2,738	1,115	0	22	2,837	50	2,837	1,153	0	19
	Equity	0	0	0	1	0	0	1	0	1	5	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
JAPAN	Central banks and central governments	10,913	0	11,181	8	0	0	17,543	0	17,773	6	0	0
	Institutions	1,685	0	1,934	330	0	0	1,180	0	988	98	0	0
	Corporates	6,518	0	4,259	788	0	0	6,169	26	4,194	778	1	4
	Corporates - Of Which: Specialised Lending	2,095	0	2,060	112	0	0	2,023	33	1,993	174	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	3
	Retail	57	0	57	2	0	0	80	0	80	1	0	0
	Retail - Secured on real estate property	8	0	8	1	0	0	10	0	10	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	10	0	10	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	49	0	49	0	0	0	70	0	70	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	49	0	49	0	0	0	70	0	70	0	0	0
	Equity	102	0	102	347	0	0	108	0	108	366	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	1,168	0	1,175	0	0	0	1,606	0	1,686	0	0
	Institutions	1,385	1	3,200	91	0	1	1,441	1	1,150	27	0
	Corporates	7,405	10	4,626	1,732	0	95	6,634	9	4,276	1,619	80
	Corporates - Of Which: Specialised Lending	2,987	0	1,833	480	0	0	2,214	0	1,439	346	0
	Corporates - Of Which: SME	19	0	17	14	0	0	45	0	43	23	0
	Retail	1,754	43	1,753	212	0	50	1,768	39	1,767	162	26
	Retail - Secured on real estate property	674	34	674	146	0	20	675	28	674	99	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	673	33	673	146	0	20	673	28	673	98	3
	Retail - Other Retail	0	0	8	2	0	0	9	0	7	3	0
	Retail - Other Retail - Of Which: SME	1,072	10	1,072	64	0	30	1,084	10	1,086	60	23
	Retail - Other Retail - Of Which: non-SME	10	0	10	2	0	0	22	0	25	2	0
	Equity	1,062	10	1,062	62	0	30	1,061	10	1,061	58	23
	Other non credit-obligation assets	4	0	4	23	0	0	10	0	10	43	0
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	932	0	997	0	0	0	984	0	998	0	0
	Institutions	3,662	0	3,646	474	0	0	4,303	3	4,008	553	0
	Corporates	8,007	110	6,534	2,920	1	55	7,202	72	5,911	2,781	1
	Corporates - Of Which: Specialised Lending	1,537	59	1,334	334	0	28	1,169	22	967	239	0
	Corporates - Of Which: SME	89	0	23	8	0	0	25	0	16	18	1
	Retail	68	1	68	18	0	1	63	1	63	6	0
	Retail - Secured on real estate property	33	1	33	5	0	1	33	1	33	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	33	1	33	5	0	1	32	1	32	3	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: SME	33	0	33	12	0	0	29	0	29	2	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	10	0	0	0	0	0	0	0
	Equity	28	0	28	2	0	0	28	0	28	2	0
	Other non credit-obligation assets	0	0	0	0	0	0	22	0	22	63	0
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SPAIN	Central banks and central governments	2,124	2	2,287	606	0	0	1,585	0	1,726	351	0
	Institutions	762	0	1,102	268	0	0	607	0	904	203	0
	Corporates	5,847	419	3,914	2,106	2	187	5,260	383	3,597	1,852	0
	Corporates - Of Which: Specialised Lending	1,251	69	1,213	341	0	36	1,360	69	1,298	332	0
	Corporates - Of Which: SME	16	1	15	15	0	3	40	0	18	16	0
	Retail	438	5	437	35	0	11	469	4	468	32	0
	Retail - Secured on real estate property	62	3	62	10	0	2	61	3	61	8	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	62	3	62	10	0	2	61	3	61	8	0
	Retail - Other Retail	373	1	373	24	0	8	405	1	405	24	0
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	372	1	372	24	0	8	404	1	404	23	0
	Equity	15	0	14	51	0	1	19	0	19	66	0
	Other non credit-obligation assets											
IRB Total												

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Cr dit Agricole

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	125,243.5	42,641.1	82,602.5	13,336.1	1,691.6	11,644.5	11.1	0.0	11.1	57,612.0	0.0	57,612.0	41,032.7	41,025.3	7.4	13,336.0	0.0	13,336.0
Austria	305.0	0.0	305.0															
Belgium	3,641.7	0.3	3,641.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	185.1	0.0	185.1															
Estonia	0.0	0.0	0.0															
Finland	1,176.8	0.1	1,176.7															
France	80,864.9	36,924.2	43,940.7															
Germany	4,861.8	36.2	4,825.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	288.0	70.9	217.1															
Italy	7,853.1	287.7	7,565.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	2,146.0	0.1	2,146.0															
Malta	0.0	0.0	0.0															
Netherlands	1,214.8	7.2	1,207.6															
Poland	524.9	0.4	524.5															
Portugal	258.1	0.1	258.0															
Romania	17.6	0.0	17.5															
Slovakia	0.5	0.0	0.5															
Slovenia	16.5	0.0	16.5															
Spain	4,462.7	427.6	4,035.1															
Sweden	886.5	0.0	886.5															
United Kingdom	1,502.9	1,502.9	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	324.5	0.0	324.5															
Switzerland	247.6	0.0	247.6															
Australia	0.0	0.0	0.0															
Canada	782.2	0.0	782.2															
China	79.3	0.0	79.3															
Hong Kong	1,756.0	0.0	1,756.0															
Japan	5,922.6	644.6	5,278.0															
U.S.	842.0	0.0	842.0															
Other advanced economies non EEA	1,810.4	545.9	1,264.4															
Other Central and eastern Europe countries non EEA	105.2	101.4	3.8															
Middle East	819.0	815.1	3.9															
Latin America and the Caribbean	410.3	321.1	89.2															
Africa	1,239.2	565.1	674.1															
Others	688.4	389.9	298.4															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations)", social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Cr dit Agricole

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	128,736.8	41,347.7	87,389.1	18,416.1	2,078.6	16,337.6	13.2	0.0	13.2	50,601.8	0.0	50,601.8	39,271.4	39,267.8	3.6	20,540.1	0.0	20,540.1
Austria	475.7	0.0	475.7															
Belgium	4,734.1	38.1	4,696.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.6	0.0	0.6															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	267.8	0.0	267.8															
Estonia	0.0	0.0	0.0															
Finland	1,268.6	0.0	1,268.6															
France	79,468.2	35,220.2	44,248.0															
Germany	6,060.6	5.1	6,055.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	115.4	0.0	115.4															
Italy	10,661.6	323.1	10,338.5															
Latvia	0.2	0.0	0.2															
Lithuania	0.0	0.0	0.0															
Luxembourg	1,971.4	0.0	1,971.4															
Malta	0.0	0.0	0.0															
Netherlands	1,208.0	5.5	1,202.6															
Poland	747.7	0.4	747.3															
Portugal	215.2	0.0	215.2															
Romania	11.0	0.0	10.9															
Slovakia	3.9	0.0	3.9															
Slovenia	24.1	0.0	24.1															
Spain	3,052.2	244.0	2,808.2															
Sweden	803.1	0.0	803.1															
United Kingdom	1,834.5	1,829.5	5.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	338.3	0.0	338.3															
Switzerland	92.4	0.0	92.4															
Australia	0.0	0.0	0.0															
Canada	1,103.5	210.7	892.8															
China	71.2	0.0	71.2															
Hong Kong	1,703.1	0.3	1,702.8															
Japan	4,903.8	927.2	3,976.6															
U.S.	2,359.0	0.0	2,359.0															
Other advanced economies non EEA	2,122.0	405.9	1,716.2															
Other Central and eastern Europe countries non EEA	96.3	95.7	0.6															
Middle East	768.3	765.1	3.2															
Latin America and the Caribbean	406.5	310.9	95.6															
Africa	1,060.2	562.8	497.4															
Others	788.3	403.5	384.8															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	142,085	1	464	287	11	399	0	141,915	748	291	201	8	220	0
Central banks	5,106	0	0	0	0	0	0	4,707	0	0	0	0	0	0
General governments	70,962	0	0	0	0	0	0	71,153	299	0	0	0	0	0
Credit institutions	36,525	0	169	8	5	154	0	35,718	36	19	7	2	7	0
Other financial corporations	20,004	0	75	67	6	39	0	18,839	163	83	40	5	38	0
Non-financial corporations	9,488	0	219	213	0	205	0	11,498	250	189	154	1	175	0
Loans and advances (including at amortised cost and fair value)	903,892	4,248	29,535	27,642	6,312	15,776	7,827	927,780	5,542	29,354	26,857	5,779	15,792	8,177
Central banks	42,659	0	2	2	0	2	0	57,288	0	8	2	0	2	0
General governments	41,119	32	168	66	62	32	2	39,292	70	82	66	60	40	1
Credit institutions	72,365	14	478	473	11	435	6	64,402	126	448	446	10	407	17
Other financial corporations	22,172	26	891	832	87	599	45	22,646	62	876	846	200	645	65
Non-financial corporations	296,808	2,197	16,054	15,326	4,149	8,555	4,577	298,703	3,369	15,777	14,523	3,723	8,266	4,665
of which: small and medium-sized enterprises at amortised cost	90,426	882	7,241	6,624	1,390	4,071	2,018	134,765	492	8,990	7,779	2,000	5,017	2,902
Households	428,768	1,978	11,943	10,942	2,003	6,152	3,197	445,449	1,916	12,162	10,974	1,787	6,433	3,429
DEBT INSTRUMENTS other than HFT	1,045,976	4,248	29,999	27,929	6,322	16,175	7,827	1,069,695	6,290	29,644	27,058	5,787	16,012	8,177
OFF-BALANCE SHEET EXPOSURES	496,686		1,445	1,157	164	261	163	497,797		1,603	1,157	185	301	364

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/12/2016					As of 30/06/2017					
	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		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		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(min EUR, %)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	1	1	0	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	0	0	0	0	0	1	1	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	13,993	8,854	4,625	3,759	5,857	14,256	9,102	4,161	3,780	6,657	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	80	14	16	5	5	62	11	15	3	0	
Credit institutions	63	63	27	27	0	63	63	27	27	0	
Other financial corporations	109	83	33	31	19	118	97	38	35	36	
Non-financial corporations	9,687	6,045	3,310	2,507	4,658	9,593	5,991	2,773	2,456	4,915	
of which: small and medium-sized enterprises at amortised cost	2,531	1,785	598	565	1,413	3,457	2,357	843	792	2,133	
Households	4,055	2,649	1,239	1,190	1,175	4,421	2,940	1,308	1,259	1,706	
DEBT INSTRUMENTS other than HFT	13,993	8,854	4,625	3,759	5,857	14,257	9,103	4,161	3,780	6,657	
Loan commitments given	589	166	55	9	120	786	283	54	4	243	

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30