



2019 EU-wide Transparency Exercise

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2019 EU-wide Transparency Exercise

Key Metrics

Groupe Crédit Agricole

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	76,563	81,739	83,059	83,080	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76,563	81,739	83,059	83,080	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	83,315	88,512	91,082	90,998	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	83,315	88,512	91,082	90,998	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	96,504	102,049	105,704	105,845	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	96,504	102,049	105,704	105,845	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	538,367	542,093	548,039	552,609	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	538,367	542,093	548,039	552,609	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.22%	15.08%	15.16%	15.03%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.22%	15.08%	15.16%	15.03%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.48%	16.33%	16.62%	16.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.48%	16.33%	16.62%	16.47%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.93%	18.83%	19.29%	19.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.93%	18.83%	19.29%	19.15%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,607,319	1,617,218	1,615,126	1,645,514	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.18%	5.47%	5.64%	5.53%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2019 EU-wide Transparency Exercise

Leverage ratio

Groupe Crédit Agricole

(mln EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	83,315	88,512	91,082	90,998	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	81,555	86,749	89,285	87,693	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,607,319	1,617,218	1,615,126	1,645,514	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,607,319	1,617,218	1,615,126	1,645,514	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.2%	5.5%	5.6%	5.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.1%	5.4%	5.5%	5.3%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise

Capital

Groupe Cr dit Agricole

		(m�n EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	96,504	102,049	105,704	105,845	C 01.00 (�010,�010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	76,563	81,739	83,059	83,080	C 01.00 (�020,�010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	21,284	21,374	21,546	21,773	C 01.00 (�030,�010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	5,623	0	0	C 01.00 (�130,�010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,390	1,232	2,582	2,917	C 01.00 (�180,�010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	72,182	72,235	77,648	77,541	C 01.00 (�200,�010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (�210,�010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,605	2,668	2,756	2,814	C 01.00 (�230,�010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,589	-2,058	-2,116	-2,214	C 01.00 (�250,�010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-18,532	-18,614	-18,615	-19,026	C 01.00 (�300,�010) + C 01.00 (�340,�010)	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	-222	-203	-177	-166	C 01.00 (�370,�010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-405	-393	-418	-422	C 01.00 (�380,�010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-26	-22	-28	-6	C 01.00 (�390,�010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (�430,�010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (�440,�010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (�450,�010) + C 01.00 (�460,�010) + C 01.00 (�470,�010) + C 01.00 (�471,�010) + C 01.00 (�472,�010)	Articles 4(36), 36(1) point (a) (i) and 89 of CRR, Articles 36(1) point (a) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (a) (ii) and 37(2)(3) of CRR, Articles 36(1) point (a) (iv) and 153(8) of CRR and Articles 36(1) point (a) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (�460,�010)	Articles 36(1) point (a) (ii), 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	0	0	C 01.00 (�480,�010)	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	0	0	C 01.00 (�490,�010)	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	0	0	C 01.00 (�500,�010)	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	0	0	C 01.00 (�510,�010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (�524,�010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-124	-103	-118	-131	C 01.00 (�529,�010)	-
	A.1.21	Transitional adjustments	0	0	0	0	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	0	0	C 01.00 (�220,�010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (�240,�010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (�520,�010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,752	6,773	8,023	7,918	C 01.00 (�530,�010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,131	5,174	6,392	4,764	C 01.00 (�540,�010) + C 01.00 (�670,�010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (�720,�010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	-139	-164	-166	-151	C 01.00 (�690,�010) + C 01.00 (�700,�010) + C 01.00 (�710,�010) + C 01.00 (�740,�010) + C 01.00 (�744,�010) + C 01.00 (�746,�010)		
A.2.4	Additional Tier 1 transitional adjustments	1,760	1,763	1,797	3,305	C 01.00 (�660,�010) + C 01.00 (�680,�010) + C 01.00 (�730,�010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	83,315	88,512	91,082	90,998	C 01.00 (�015,�010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	13,189	13,537	14,622	14,847	C 01.00 (�750,�010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	14,341	14,317	15,442	15,837	C 01.00 (�760,�010) + C 01.00 (�890,�010)		
A.4.2	Other Tier 2 Capital components and deductions	-1,522	-1,124	-1,132	-1,270	C 01.00 (�910,�010) + C 01.00 (�920,�010) + C 01.00 (�930,�010) + C 01.00 (�940,�010) + C 01.00 (�950,�010) + C 01.00 (�970,�010) + C 01.00 (�974,�010) + C 01.00 (�978,�010)		
A.4.3	Tier 2 transitional adjustments	369	344	312	280	C 01.00 (�880,�010) + C 01.00 (�900,�010) + C 01.00 (�960,�010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	538,367	542,093	548,039	552,609	C 02.00 (�010,�010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (�010,�040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.22%	15.08%	15.16%	15.03%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.48%	16.33%	16.62%	16.47%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.93%	18.83%	19.29%	19.15%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	76,563	81,739	83,059	83,080	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.22%	15.08%	15.16%	15.03%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (�440,�010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (�440,�020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (�440,�030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (�440,�040)	

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



2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Groupe Crédit Agricole

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	452,887	449,938	455,145	459,010	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	132,894	130,327	137,921	137,373	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	83,513	83,672	84,324	85,644	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	161,532	163,086	154,946	158,590	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	74,948	72,852	77,955	77,402	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	15,387	14,891	15,388	16,597	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3,854	4,009	4,318	4,145	C 02.00 (R640, c010)
Settlement risk	1	7	3	5	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6,424	6,506	6,720	5,878	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	11,971	10,869	10,568	10,504	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	6,022	4,447	4,890	5,101	C 02.00 (R530, c010)
Of which IMA	5,950	6,421	5,668	5,388	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	72	68	60	64	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	47,843	55,873	55,896	56,469	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	9,195	9,841	9,729	10,338	C 02.00 (R610, c010)
Of which advanced measurement approach	38,648	46,032	46,167	46,131	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	538,367	542,093	548,039	552,609	

2019 EU-wide Transparency Exercise

P&L Groupe Cr dit Agricole

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	22,241	29,610	7,581	15,217
Of which debt securities income	1,899	2,477	522	1,219
Of which loans and advances income	17,906	24,053	6,278	12,755
Interest expenses	11,565	15,510	4,144	8,222
(Of which deposits expenses)	5,808	7,870	2,088	4,350
(Of which debt securities issued expenses)	3,292	4,448	1,070	2,080
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	151	159	26	112
Net Fee and commission income	10,196	13,668	3,487	6,777
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	40	120	48	68
Gains or (-) losses on financial assets and liabilities held for trading, net	1,430	1,690	1,708	2,105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	268	203	-955	-657
Gains or (-) losses from hedge accounting, net	-12	-13	-5	-16
Exchange differences [gain or (-) loss], net	177	305	19	155
Net other operating income /(expenses)	502	696	110	367
TOTAL OPERATING INCOME, NET	23,428	30,928	7,875	15,907
(Administrative expenses)	14,788	19,941	5,149	10,018
(Depreciation)	952	1,316	439	906
Modification gains or (-) losses, net	-30	-40	-12	-19
(Provisions or (-) reversal of provisions)	899	903	80	92
(Commitments and guarantees given)	-108	-126	12	-17
(Other provisions)	1,007	1,028	68	110
Of which pending legal issues and tax litigation ¹		1,138		
Of which restructuring ¹		-8		
(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)	1,246	1,785	298	898
(Financial assets at fair value through other comprehensive income)	-2	-2	0	-2
(Financial assets at amortised cost)	1,248	1,787	298	899
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	27	6	21
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	86	86	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,071	1,546	369	775
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	6,661	8,548	2,260	4,727
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,594	7,257	1,517	3,475
Profit or (-) loss after tax from discontinued operations	-3	-3	0	0
PROFIT OR (-) LOSS FOR THE YEAR	5,591	7,254	1,517	3,475
Of which attributable to owners of the parent	5,199	6,730	1,392	3,219

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."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		71,281				77,686				80,673				75,123									IAS 1.54 (i)
Financial assets held for trading		218,604	29,219	187,139	2,247	223,364	24,622	194,226	4,516	216,192	32,692	180,110	3,390	245,593	39,974	201,295	4,324						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		18,483	10,438	6,481	1,564	16,413	8,672	6,257	1,484	17,815	10,157	6,204	1,455	16,649	8,602	6,491	1,556						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		67	25	42	0	72	25	47	0	71	26	45	0	75	26	48	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		58,099	46,465	11,035	598	55,870	44,620	8,670	2,580	53,970	42,464	8,769	2,738	51,276	40,763	8,348	2,166						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		1,002,900				1,023,564				1,038,711				1,060,916									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		15,039	12	15,027	0	14,819	8	14,807	4	18,658	6	18,652	0	22,107	14	22,093	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		5,682				8,351				11,025				13,754									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		91,179				91,954				95,968				100,775									
TOTAL ASSETS		1,481,334				1,512,093				1,533,084				1,586,269									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	53,545	42	3	-24	-1	-3	51,291	19	3	-23	-3	-3	49,159	14	4	-24	-2	-4	46,883	15	3	-22	-2	-3	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	Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	70,016	106	54	-24	-2	-6	70,884	101	81	-24	-3	-19	76,117	100	83	-27	-4	-20	79,106	248	79	-29	-15	-20	Annex V. Part 1.31, 44(b)
	Loans and advances	863,743	65,533	24,487	-2,087	-3,926	-14,993	882,576	66,382	23,673	-1,880	-3,748	-14,458	895,140	63,748	23,439	-1,938	-3,679	-14,250	914,250	63,508	23,736	-1,864	-3,791	-14,293	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise
Market Risk
 Groupe Cr dit Agricole

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			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 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018											
Traded Debt Instruments	551	675	49	15	142	48							55	11	184	41								
Of which: General risk	270	298	49	15	142	48							55	11	184	41								
Of which: Specific risk	278	368	0	0	0	0							0	0	0	0								
Equities	21	29	24	6	31	10							25	6	41	9								
Of which: General risk	0	0	24	6	31	10							25	6	41	9								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	5,239	3,629	29	5	186	22							29	8	151	48								
Commodities risk	4	4	2	1	6	2							3	1	10	6								
Total	5,815	4,337	61	14	177	50	189	238	0	0	0	5,950	64	14	250	59	200	193	0	0	0	0	0	6,421
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019											
Traded Debt Instruments	657	724	59	13	211	47							57	15	235	59								
Of which: General risk	368	376	59	13	211	47							57	15	235	59								
Of which: Specific risk	287	347	0	0	0	0							0	0	0	0								
Equities	8	1	19	5	31	9							13	3	22	5								
Of which: General risk	0	0	19	5	31	9							13	3	22	5								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	4,044	4,181	37	11	185	51							31	6	191	34								
Commodities risk	3	7	3	1	10	2							2	0	10	1								
Total	4,712	4,913	71	15	249	55	133	133	0	0	0	5,668	71	18	220	61	140	104	0	0	0	0	0	5,388

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	45,083	44,985	5,261		54,397	54,295	6,072	
	Regional governments or local authorities	776	906	145		803	933	149	
	Public sector entities	1,081	1,167	219		1,100	1,214	252	
	Multilateral Development Banks	165	162	12		81	78	4	
	International Organisations	747	747	0		735	735	0	
	Institutions	47,980	57,946	9,365		42,371	56,995	8,598	
	Corporates	108,546	74,999	67,396		112,410	74,972	66,301	
	of which: SME	20,335	17,428	17,341		21,884	18,573	17,828	
	Retail	32,831	27,993	19,083		31,666	26,801	18,167	
	of which: SME	11,759	10,711	6,122		12,257	10,810	6,174	
	Secured by mortgages on immovable property	12,433	12,045	5,404		12,149	11,773	5,102	
	of which: SME	1,431	1,407	618		1,412	1,394	642	
	Exposures in default	6,551	2,822	3,453	3,516	6,219	2,735	3,256	3,259
	Items associated with particularly high risk	262	260	391		283	282	423	
	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)	39,455	23,843	9,054		36,095	21,728	7,729		
Equity	1,818	1,811	1,980		1,714	1,708	1,916		
Other exposures	21,147	21,026	15,543		21,534	21,422	15,766		
Standardised Total²	318,873	270,711	137,308	4,523	321,557	275,671	133,737	4,263	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	21,093	21,057	1,528		21,232	21,195	1,827	
	Regional governments or local authorities	419	570	114		452	605	121	
	Public sector entities	625	703	103		577	684	96	
	Multilateral Development Banks	54	54	2		38	38	1	
	International Organisations	103	103	0		100	100	0	
	Institutions	16,352	28,924	3,281		15,661	32,582	2,622	
	Corporates	67,456	38,640	34,908		71,418	38,266	34,224	
	of which: SME	11,653	9,471	9,366		13,394	10,960	10,366	
	Retail	9,881	6,495	4,251		9,696	6,271	4,106	
	of which: SME	4,207	3,489	1,996		4,334	3,285	1,867	
	Secured by mortgages on immovable property	1,503	1,241	701		1,575	1,309	737	
	of which: SME	252	239	116		270	258	126	
	Exposures in default	2,065	1,033	1,211	868	2,113	1,082	1,265	858
	Items associated with particularly high risk	261	260	389		282	281	422	
	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)	33,328	20,527	7,829		29,770	18,110	6,454		
Equity	1,473	1,472	1,592		1,379	1,379	1,526		
Other exposures	16,398	16,297	11,810		17,228	17,135	12,235		
Standardised Total²	163,981	162,977	118,110	1,257	172,228	171,135	122,235	1,270	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	14,816	14,958	1,860		12,863	13,016	2,179	
	Regional governments or local authorities	157	156	31		142	141	28	
	Public sector entities	118	115	79		190	186	116	
	Multilateral Development Banks	69	69	0		31	31	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,566	2,587	1,215		3,269	2,290	1,767	
	Corporates	20,174	18,828	16,943		20,353	18,708	16,830	
	of which: SME	4,792	4,559	4,610		4,383	4,137	4,058	
	Retail	10,015	9,542	6,715		8,482	8,065	5,641	
	of which: SME	2,588	2,467	1,409		2,366	2,271	1,295	
	Secured by mortgages on immovable property	3,757	3,733	1,419		3,304	3,296	1,301	
	of which: SME	904	898	354		868	866	370	
	Exposures in default	2,958	1,401	1,755	1,538	2,688	1,190	1,440	1,473
	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)	3,025	2,317	638		3,098	2,607	712		
Equity	62	56	56		56	50	58		
Other exposures	2,619	2,602	2,342		2,549	2,532	2,235		
Standardised Total²	148,881	148,881	148,881	1,989	148,881	148,881	148,881	1,889	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	88	88	130		81	81	133	
	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	2,562	2,558	559		2,379	2,372	534	
	Corporates	555	419	401		661	519	505	
	of which: SME	29	28	28		29	28	28	
	Retail	22	22	13		20	20	12	
	of which: SME	18	18	10		16	16	9	
	Secured by mortgages on immovable property	48	48	24		49	49	25	
	of which: SME	1	1	0		1	1	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)	20	20	1		20	20	1		
Equity	0	0	0		1	1	1		
Other exposures	598	598	277		284	284	209		
Standardised Total²	0	0	0	0	0	0	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
JAPAN	Central governments or central banks	45	45	18		43	43	22	
	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	675	671	20		642	637	31	
	Corporates	98	76	63		114	85	74	
	of which: SME	0	0	0		0	0	0	
	Retail	5	5	3		8	8	5	
	of which: SME	1	1	1		1	1	1	
	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)	1,472	297	129		1,437	290	112		
Equity	0	0	0		0	0	0		
Other exposures	7	7	7		4	4	4		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	4	4	5		8	8	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14,267	13,694	1,059		11,132	10,891	860	
	Corporates	972	677	676		954	688	688	
	of which: SME	160	145	145		203	162	162	
	Retail	915	890	655		921	882	647	
	of which: SME	76	67	38		108	84	48	
	Secured by mortgages on immovable property	22	19	10		25	22	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	26	38	3	13	10	14	3
	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)	4	4	4		4	4	4		
Equity	29	29	29		29	29	29		
Other exposures	25	25	25		32	32	32		
Standardised Total ²				9				8	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
LUXEMBOURG	Central governments or central banks	3,788	3,788	0		13,856	13,856	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	31	31	0		6	6	0	
	International Organisations	643	643	0		636	636	0	
	Institutions	595	569	204		582	544	191	
	Corporates	2,928	1,811	1,680		2,746	1,790	1,622	
	of which: SME	28	28	28		39	33	33	
	Retail	4	2	1		5	2	3	
	of which: SME	4	2	1		5	3	2	
	Secured by mortgages on immovable property	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	2	2	5	7	2	2	6
	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)	1,360	577	359		1,351	559	344		
Equity	5	5	8		6	6	11		
Other exposures	136	136	136		131	131	130		
Standardised Total ²				5				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	653	653	19		1,136	1,136	12	
	Regional governments or local authorities	6	6	0		9	9	0	
	Public sector entities	296	296	1		291	291	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,842	3,083	749		2,647	2,004	495	
	Corporates	2,076	2,088	1,555		2,157	2,109	1,374	
	of which: SME	752	722	684		840	791	712	
	Retail	1,909	1,909	1,254		1,984	1,959	1,284	
	of which: SME	999	999	571		1,063	1,038	593	
	Secured by mortgages on immovable property	323	322	147		321	320	147	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	29	38	10	41	28	38	12
	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)	123	34	33		130	38	19		
Equity	0	0	0		0	0	0		
Other exposures	26	26	26		35	35	35		
Standardised Total ²				21				23	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	644	644	20		758	758	13	
	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	284	287	105		218	225	96	
	Corporates	283	217	199		298	211	201	
	of which: SME	82	72	72		82	74	74	
	Retail	195	191	132		197	182	127	
	of which: SME	66	65	37		66	55	31	
	Secured by mortgages on immovable property	3,210	3,126	1,379		3,277	3,196	1,397	
	of which: SME	18	18	7		19	19	6	
	Exposures in default	39	31	46	5	41	33	47	5
	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	8	8	10		8	8	8		
Other exposures	393	393	274		415	415	294		
Standardised Total ²				5				5	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	10	10	10		16	16	10	
	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	834	822	331		834	818	288	
	Corporates	345	339	339		370	358	361	
	of which: SME	197	196	195		213	206	209	
	Retail	2,125	1,929	1,432		2,092	1,944	1,434	
	of which: SME	87	87	50		136	136	78	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	126	32	32	95	133	32	33	101
	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)	5	5	4		5	5	3		
Equity	0	0	0		0	0	0		
Other exposures	13	13	13		16	16	16		
Standardised Total ²				126				131	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
(mn EUR, %)									
SPAIN	Central governments or central banks	209	209	26		335	335	18	
	Regional governments or local authorities	152	152	0		156	156	0	
	Public sector entities	2	2	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	391	379	113		299	288	112	
	Corporates	1,684	1,461	1,459		1,761	1,518	1,520	
	of which: SME	777	680	681		807	707	711	
	Retail	796	752	481		842	791	506	
	of which: SME	489	461	263		524	488	279	
	Secured by mortgages on immovable property	1,019	1,016	673		1,016	1,014	429	
	of which: SME	153	152	87		152	151	86	
	Exposures in default	174	88	106	82	165	80	96	82
	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)	5	5	5		5	5	5		
Equity	14	14	14		4	4	4		
Other exposures	107	107	97		98	98	84		
Standardised Total ²				84				83	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	44,720	44,688	6,197		44,870	44,837	6,072	
	Regional governments or local authorities	808	933	148		829	943	144	
	Public sector entities	1,325	1,448	200		2,181	2,314	219	
	Multilateral Development Banks	61	61	12		28	27	9	
	International Organisations	806	806	0		786	785	0	
	Institutions	49,185	57,772	8,444		42,595	54,767	8,068	
	Corporates	117,445	79,518	70,526		117,289	79,821	79,593	
	of which: SME	21,363	17,782	17,379		22,135	18,381	18,019	
	Retail	32,039	27,021	18,374		32,495	27,404	18,647	
	of which: SME	12,421	10,674	6,114		12,854	10,693	6,115	
	Secured by mortgages on immovable property	12,177	11,796	5,320		12,188	11,799	5,166	
	of which: SME	1,376	1,357	628		1,300	1,274	586	
	Exposures in default	6,012	2,574	3,052	3,234	6,003	2,674	3,197	3,158
	Items associated with particularly high risk	289	288	432		292	291	437	
	Covered bonds	0	0	0		137	137	137	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	38,014	23,431	9,103		36,244	21,617	8,226	
Equity	1,527	1,527	1,707		1,325	1,325	1,478		
Other exposures	24,323	24,169	18,333		24,857	24,709	18,559		
Standardised Total ²	328,719	276,030	141,848	4,431	322,119	273,451	140,952	4,244	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	20,387	20,385	1,912		21,374	21,374	1,891	
	Regional governments or local authorities	449	598	120		446	590	118	
	Public sector entities	657	779	112		1,302	1,434	129	
	Multilateral Development Banks	29	29	1		22	22	1	
	International Organisations	34	34	0		50	50	0	
	Institutions	20,510	31,770	3,228		15,710	30,886	3,184	
	Corporates	74,232	41,470	37,164		72,736	39,812	35,862	
	of which: SME	13,432	10,762	10,515		13,645	10,945	10,704	
	Retail	9,587	6,427	4,241		9,529	6,241	4,109	
	of which: SME	4,362	3,267	1,870		4,533	3,226	1,848	
	Secured by mortgages on immovable property	1,625	1,361	750		1,637	1,373	756	
	of which: SME	223	212	104		229	217	108	
	Exposures in default	1,918	930	1,067	842	1,903	951	1,080	831
	Items associated with particularly high risk	286	285	427		290	288	433	
	Covered bonds	0	0	0		137	137	137	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	31,212	19,030	7,324		29,926	17,555	6,620	
Equity	1,176	1,176	1,335		1,053	1,053	1,185		
Other exposures	18,746	18,610	13,777		19,357	19,226	13,821		
Standardised Total ²				1,433				1,343	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	14,544	14,696	2,218		13,529	13,678	2,087	
	Regional governments or local authorities	140	139	28		132	131	26	
	Public sector entities	119	112	80		124	118	83	
	Multilateral Development Banks	24	24	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,055	2,017	1,081		3,578	2,438	1,366	
	Corporates	20,242	18,700	16,671		20,924	19,266	17,202	
	of which: SME	4,174	3,938	3,827		4,327	4,070	3,989	
	Retail	8,648	8,244	5,776		9,128	8,699	6,101	
	of which: SME	2,361	2,278	1,301		2,478	2,368	1,352	
	Secured by mortgages on immovable property	3,213	3,199	1,261		3,188	3,165	1,240	
	of which: SME	856	853	366		800	789	335	
	Exposures in default	2,667	1,197	1,442	1,450	2,716	1,264	1,550	1,437
	Items associated with particularly high risk	3	3	4		3	3	4	
	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)	3,420	3,287	1,148		3,197	3,085	1,096	
Equity	36	36	36		48	48	48		
Other exposures	3,268	3,251	2,719		3,103	3,088	2,839		
Standardised Total ²				1,817				1,796	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	103	103	148		96	96	140	
	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	2,253	2,242	506		2,031	2,027	467	
	Corporates	908	635	617		872	574	553	
	of which: SME	26	26	26		25	25	25	
	Retail	22	10	6		21	7	4	
	of which: SME	18	6	3		18	4	2	
	Secured by mortgages on immovable property	47	47	23		11	11	6	
	of which: SME	1	1	0		1	1	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)	24	24	1		25	25	4	
Equity	1	1	1		12	12	12		
Other exposures	304	304	246		262	262	232		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
JAPAN	Central governments or central banks	43	43	27		40	40	26	
	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	647	644	35		851	849	38	
	Corporates	44	67	54		48	70	58	
	of which: SME	1	0	0		0	0	0	
	Retail	5	0	0		6	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	1	1		0	1	1	
	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)	1,385	280	108		1,314	266	84		
Equity	0	0	0		1	1	2		
Other exposures	12	12	12		13	13	13		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	12	12	25		13	13	31	
	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	13,397	12,972	873		11,532	10,973	530	
	Corporates	976	681	682		899	612	613	
	of which: SME	173	134	134		184	121	121	
	Retail	948	892	657		909	846	624	
	of which: SME	108	66	38		111	60	34	
	Secured by mortgages on immovable property	26	23	11		27	25	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	10	13	3	0	0	0	3
	Items associated with particularly high risk	0	0	0		23	19	27	
	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)	4	4	4		0	0	0		
Equity	29	29	29		12	12	12		
Other exposures	42	42	42		34	34	34		
Standardised Total ²				3				3	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
LUXEMBOURG	Central governments or central banks	3,514	3,514	2		3,975	3,975	0	
	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	771	771	0		735	735	0	
	Institutions	640	596	119		299	267	54	
	Corporates	3,525	2,110	1,951		3,697	2,284	2,095	
	of which: SME	38	29	29		26	23	23	
	Retail	5	4	2		8	4	2	
	of which: SME	5	4	2		8	4	2	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	2	2	6	8	1	2	7
	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)	1,409	636	387		1,306	557	329		
Equity	7	7	12		5	5	8		
Other exposures	167	167	167		169	169	168		
Standardised Total ²				6				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	550	550	23		474	474	24	
	Regional governments or local authorities	6	6	0		7	7	0	
	Public sector entities	540	540	1		740	740	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,642	1,921	525		2,635	1,875	517	
	Corporates	1,904	1,733	1,679		1,825	1,682	1,635	
	of which: SME	859	805	758		838	788	741	
	Retail	2,250	2,116	1,385		2,303	2,133	1,401	
	of which: SME	1,265	1,131	646		1,280	1,110	634	
	Secured by mortgages on immovable property	315	314	146		311	311	145	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	52	40	54	12	47	37	50	9
	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)	135	31	31		130	27	27		
Equity	0	0	0		0	0	0		
Other exposures	87	87	87		85	85	85		
Standardised Total ²				19				16	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	659	659	15		670	670	11	
	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	238	248	90		231	233	85	
	Corporates	350	257	237		319	235	225	
	of which: SME	76	65	65		81	64	64	
	Retail	209	188	131		212	190	133	
	of which: SME	69	58	33		71	52	30	
	Secured by mortgages on immovable property	3,298	3,219	1,379		3,365	3,287	1,405	
	of which: SME	19	19	6		19	19	6	
	Exposures in default	42	35	51	4	40	33	49	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	10		9	9	10		
Other exposures	467	467	316		479	479	321		
Standardised Total ²				4				4	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
NETHERLANDS	Central governments or central banks	12	12	10		10	10	10	
	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	1,087	1,059	337		1,106	1,070	343	
	Corporates	349	320	320		337	313	315	
	of which: SME	195	183	184		219	211	212	
	Retail	2,045	1,882	1,388		1,983	1,816	1,336	
	of which: SME	146	133	76		167	144	82	
	Secured by mortgages on immovable property	2	2	1		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	135	32	33	103	140	46	48	94
	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)	5	5	3		6	6	4		
Equity	0	0	0		64	64	64		
Other exposures	23	23	23		9	9	9		
Standardised Total ²				134				121	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	820	820	17		823	808	15	
	Regional governments or local authorities	167	167	0		199	193	0	
	Public sector entities	3	3	2		11	6	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	329	318	111		416	375	58	
	Corporates	1,906	2,157	1,864		2,141	2,320	2,031	
	of which: SME	433	380	380		706	590	595	
	Retail	766	738	473		827	741	475	
	of which: SME	468	451	258		525	450	257	
	Secured by mortgages on immovable property	1,021	1,019	676		1,022	1,020	524	
	of which: SME	154	153	87		153	152	85	
	Exposures in default	167	83	100	82	166	86	105	78
	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)	18	18	16		6	6	5		
Equity	4	4	4		4	4	4		
Other exposures	105	105	93		128	128	108		
Standardised Total ²				82				78	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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	Of which: defaulted	
			Of which: defaulted				Of which: defaulted				
(min EUR, %)											
Consolidated data	Central banks and central governments	184,547	84	191,614	3,003	0	189,849	78	198,008	2,698	0
	Institutions	101,608	406	98,346	18,126	2	49	99,612	410	97,010	16,549
	Corporates	356,931	5,767	276,671	125,922	113	5,509	363,434	5,411	281,874	127,978
	Corporates - Of Which: Specialised Lending	59,439	1,312	52,977	11,182	89	778	60,425	1,230	54,293	11,196
	Corporates - Of Which: SME	34,366	1,388	31,478	27,977	0	1,598	35,816	1,381	32,721	28,811
	Retail	578,047	12,904	571,147	108,677	2,752	11,347	589,743	12,571	582,783	110,723
	Retail - Secured on real estate property	355,831	4,936	355,820	47,675	1,207	3,243	364,766	4,871	364,757	48,045
	Retail - Secured on real estate property - Of Which: SME	20,310	855	20,309	6,846	201	712	21,158	848	21,157	7,127
	Retail - Secured on real estate property - Of Which: non-SME	335,521	4,082	335,511	40,829	1,006	2,531	343,607	4,023	343,600	40,918
	Retail - Qualifying Revolving	19,210	381	13,571	5,561	25	463	19,233	353	13,665	5,544
	Retail - Other Retail	203,007	7,586	201,756	55,442	1,521	7,641	205,744	7,347	204,361	57,135
	Retail - Other Retail - Of Which: SME	91,983	4,172	90,773	27,672	860	4,293	94,323	4,072	92,978	29,807
	Retail - Other Retail - Of Which: non-SME	111,024	3,414	110,983	27,770	661	3,348	111,421	3,275	111,382	27,328
	Equity	18,732	0	18,731	74,948	0	0	18,230	0	18,210	72,852
	Other non credit-obligation assets										
IRB Total ²				330,679						330,801	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach									
		As of 30/09/2018					As of 31/12/2018				
		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	Of which: defaulted	
			Of which: defaulted				Of which: defaulted				
(min EUR, %)											
FRANCE	Central banks and central governments	108,715	60	109,742	505	0	110,453	47	111,585	471	0
	Institutions	59,413	31	59,979	9,660	2	54	60,617	31	61,334	9,783
	Corporates	156,478	2,799	131,067	74,930	3	3,460	161,055	2,718	135,470	77,304
	Corporates - Of Which: Specialised Lending	9,998	81	8,252	1,548	0	312	9,840	81	8,987	1,645
	Corporates - Of Which: SME	33,765	1,372	31,038	27,560	0	1,581	35,186	1,371	32,265	28,499
	Retail	527,493	10,430	437,022	85,949	2,455	9,285	431,123	9,167	424,906	86,048
	Retail - Secured on real estate property	339,028	4,487	254,725	37,918	926	3,092	241,315	3,392	241,200	36,668
	Retail - Secured on real estate property - Of Which: SME	18,650	705	18,649	6,550	200	693	18,989	671	18,989	6,734
	Retail - Secured on real estate property - Of Which: non-SME	320,378	3,781	236,077	31,368	726	2,399	222,325	2,720	222,211	29,935
	Retail - Qualifying Revolving	15,931	213	10,905	4,019	25	212	15,953	209	11,028	4,045
	Retail - Other Retail	172,533	5,731	171,392	44,012	1,504	5,980	173,855	5,566	172,678	45,335
	Retail - Other Retail - Of Which: SME	87,652	3,247	86,526	26,576	852	3,625	88,066	3,158	86,897	27,688
	Retail - Other Retail - Of Which: non-SME	84,881	2,484	84,866	17,436	652	2,356	85,789	2,409	85,781	17,646
	Equity	18,036	0	18,036	71,294	0	0	17,544	0	17,524	68,941
	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 30/09/2018					As of 31/12/2018				
		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	Of which: defaulted	
			Of which: defaulted				Of which: defaulted				
(min EUR, %)											
ITALY	Central banks and central governments	551	0	890	216	0	550	0	1,079	242	0
	Institutions	585	0	675	381	0	566	0	665	371	0
	Corporates	10,592	372	6,796	2,903	66	206	11,331	364	7,245	3,085
	Corporates - Of Which: Specialised Lending	2,781	149	2,518	273	64	15	3,039	158	2,804	273
	Corporates - Of Which: SME	88	0	30	23	0	0	101	0	31	47
	Retail	32,794	2,205	32,082	12,515	1	1,950	35,809	2,108	34,968	13,009
	Retail - Secured on real estate property	15,070	372	15,070	2,052	1	144	17,085	427	17,085	2,420
	Retail - Secured on real estate property - Of Which: SME	1,649	148	1,649	292	0	19	2,155	175	2,155	388
	Retail - Secured on real estate property - Of Which: non-SME	13,420	224	13,420	1,761	1	125	14,930	252	14,930	2,032
	Retail - Qualifying Revolving	3,236	168	2,632	1,526	0	251	3,237	144	2,602	1,484
	Retail - Other Retail	14,489	1,665	14,380	8,937	0	1,555	15,486	1,538	15,281	9,105
	Retail - Other Retail - Of Which: SME	3,705	883	3,621	935	0	664	5,503	866	5,326	1,905
	Retail - Other Retail - Of Which: non-SME	10,784	782	10,759	8,001	0	891	9,983	672	9,955	7,200
	Equity	240	0	240	812	0	0	244	0	244	827
	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 30/09/2018					As of 31/12/2018				
		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	Of which: defaulted	
			Of which: defaulted				Of which: defaulted				
(min EUR, %)											
UNITED STATES	Central banks and central governments	7,303	0	7,814	10	0	7,277	0	7,775	1	0
	Institutions	2,217	28	3,015	200	0	30	2,463	28	3,046	270
	Corporates	45,393	52	30,661	10,545	2	314	46,472	32	33,680	10,861
	Corporates - Of Which: Specialised Lending	7,087	22	6,411	1,414	2	28	6,855	18	6,255	1,396
	Corporates - Of Which: SME	81	1	61	116	0	0	81	1	58	49
	Retail	138	3	137	23	1	1	152	4	151	22
	Retail - Secured on real estate property	101	3	101	16	1	0	102	3	102	14
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	101	3	101	15	1	0	101	3	101	14
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail	34	0	34	7	0	0	47	2	47	7
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: non-SME	33	0	33	7	0	0	46	0	46	7
	Equity	146	0	146	540	0	0	133	0	133	491
	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 30/09/2018					As of 31/12/2018				
		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	Of which: defaulted	
			Of which: defaulted				Of which: defaulted				
(min EUR, %)											
JAPAN	Central banks and central governments	27,300	0	27,481	26	0	29,715	0	29,884	33	0
	Institutions	1,913	0	1,870	227	0	1,376	0	1,337	187	0
	Corporates	8,792	34	6,655	1,193	0	4	7,435	33	5,197	636
	Corporates - Of Which: Specialised Lending	1,882	33	1,870	87	0	2	2,420	33	2,370	95
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	134	0	134	1	0	0	146	0	146	1
	Retail - Secured on real estate property	6	0	6	1	0	0	7	0	7	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	1	0	0	7	0	7	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	127	0	127	0	0	0	138	0	138	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	127	0	127	0	0	138	0	138	0	
	Equity	6	0	6	22	0	0	5	0	5	19
	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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Crédit Agricole

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	2,129	0	2,538	5	0	0	3,344	0	3,763	5	0	0
	Institutions	4,936	0	4,719	733	0	0	4,880	0	5,111	891	0	0
	Corporates	18,832	182	12,839	3,972	1	210	18,912	142	13,107	4,163	0	215
	Corporates - Of Which: Specialised Lending	7,212	0	6,559	1,383	0	59	7,243	0	6,547	1,248	0	67
	Corporates - Of Which: SME	12	8	10	7	0	0	17	3	16	10	0	0
	Retail	549	14	548	56	4	1	577	14	576	74	4	1
	Retail - Secured on real estate property	217	10	217	31	3	1	228	10	228	32	3	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	215	10	215	30	3	1	225	10	225	30	3	1
	Retail - Qualifying Revolving	7	0	6	3	0	0	7	0	6	3	0	0
	Retail - Other Retail	325	4	324	22	1	0	342	4	342	39	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	323	4	323	22	1	0	341	4	341	39	1	0
	Equity	40	0	40	140	0	0	24	0	24	79	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
LUXEMBOURG	Central banks and central governments	5,643	0	5,671	824	0	2	5,179	0	5,205	714	0	2
	Institutions	1,840	0	1,840	88	0	0	1,014	0	1,014	70	0	0
	Corporates	11,451	77	9,900	3,862	0	11	12,148	66	10,457	3,880	0	7
	Corporates - Of Which: Specialised Lending	841	33	794	125	0	0	1,085	0	1,029	177	0	0
	Corporates - Of Which: SME	54	2	51	51	0	2	56	2	54	51	0	2
	Retail	1,650	43	85,943	7,576	268	4	106,382	1,026	106,488	8,874	326	5
	Retail - Secured on real estate property	269	17	84,561	7,472	261	1	104,875	996	104,982	8,726	317	2
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	267	16	84,559	7,471	261	1	104,873	995	104,980	8,726	317	2
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1,381	26	1,381	104	6	3	1,506	31	1,506	147	9	4
	Retail - Other Retail - Of Which: SME	361	20	361	86	6	0	467	25	467	122	8	1
	Retail - Other Retail - Of Which: non-SME	1,020	6	1,020	18	0	3	1,039	6	1,039	25	1	3
	Equity	166	0	166	541	0	0	168	0	168	551	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
GERMANY	Central banks and central governments	5,532	0	6,017	8	0	0	5,315	0	5,751	8	0	0
	Institutions	1,680	1	2,063	437	0	1	1,502	0	1,887	389	0	1
	Corporates	13,724	18	9,892	2,893	0	42	12,954	18	8,899	2,695	0	50
	Corporates - Of Which: Specialised Lending	2,367	0	2,163	327	0	0	1,908	0	1,814	288	0	0
	Corporates - Of Which: SME	1	0	0	0	0	1	4	0	3	6	0	2
	Retail	3,366	56	3,365	1,343	1	55	3,462	56	3,461	1,381	1	55
	Retail - Secured on real estate property	39	2	39	6	1	0	38	2	38	5	1	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	38	2	38	6	1	0	37	2	37	5	1	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail	3,325	54	3,325	1,336	0	55	3,422	54	3,422	1,376	0	55
	Retail - Other Retail - Of Which: SME	22	0	22	3	0	0	24	0	24	4	0	0
	Retail - Other Retail - Of Which: non-SME	3,303	54	3,303	1,333	0	55	3,398	54	3,398	1,372	0	55
	Equity	12	0	12	35	0	0	11	0	11	34	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	961	0	1,021	0	0	0	1,257	0	1,320	0	0	0
	Institutions	1,439	1	1,086	274	0	1	3,061	1	2,893	114	0	0
	Corporates	6,947	6	4,269	1,587	0	85	6,886	6	4,176	1,447	0	90
	Corporates - Of Which: Specialised Lending	2,198	0	1,304	375	0	1	2,328	0	1,318	293	0	1
	Corporates - Of Which: SME	41	0	32	26	0	1	37	0	33	24	0	1
	Retail	1,607	37	1,605	174	11	7	1,618	39	1,616	180	11	7
	Retail - Secured on real estate property	497	26	496	89	8	2	505	25	505	89	8	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	496	26	495	89	8	2	504	25	504	89	8	3
	Retail - Qualifying Revolving	8	0	7	3	0	0	9	0	7	3	0	0
	Retail - Other Retail	1,102	11	1,102	82	3	5	1,104	14	1,104	88	3	5
	Retail - Other Retail - Of Which: SME	27	0	27	5	0	0	31	0	31	8	0	0
	Retail - Other Retail - Of Which: non-SME	1,075	11	1,075	77	3	5	1,074	14	1,074	80	3	5
	Equity	18	0	18	72	0	0	18	0	18	72	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
NETHERLANDS	Central banks and central governments	243	0	290	0	0	0	199	0	246	0	0	0
	Institutions	3,943	0	3,661	545	0	0	4,066	0	3,785	579	0	0
	Corporates	7,250	144	6,291	2,640	2	52	7,420	56	6,219	2,592	1	17
	Corporates - Of Which: Specialised Lending	1,450	3	1,314	329	0	0	1,586	4	1,400	374	1	0
	Corporates - Of Which: SME	4	0	0	0	0	1	4	0	0	0	0	1
	Retail	48	1	47	6	0	0	48	1	47	6	0	0
	Retail - Secured on real estate property	22	1	22	4	0	0	21	1	21	4	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	21	1	21	3	0	0	21	1	21	3	0	0
	Retail - Qualifying Revolving	2	0	1	1	0	0	2	0	1	1	0	0
	Retail - Other Retail	24	0	24	1	0	0	25	0	25	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	24	0	24	1	0	0	24	0	24	1	0	0
	Equity	17	0	17	50	0	0	17	0	17	49	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		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				
(min EUR, %)													
SPAIN	Central banks and central governments	686	0	828	169	0	0	841	0	977	182	0	0
	Institutions	857	0	1,133	288	0	0	693	0	906	196	0	0
	Corporates	5,357	147	3,313	1,867	0	144	5,528	145	3,605	2,024	0	141
	Corporates - Of Which: Specialised Lending	1,340	12	1,292	342	0	15	1,305	9	1,259	319	0	14
	Corporates - Of Which: SME	8	0	6	5	0	0	8	0	5	5	0	0
	Retail	428	16	428	30	2	0	415	15	415	31	1	0
	Retail - Secured on real estate property	48	2	48	7	1	0	48	1	48	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	2	47	7	1	0	47	1	47	7	0	0

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Cr dit Agricole

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	2,675	0	3,286	5	0	0	881	0	2,583	5	0	1
	Institutions	4,499	0	4,789	838	0	0	4,920	0	5,180	839	0	3
	Corporates	19,952	149	13,847	4,424	0	196	16,065	123	13,689	4,252	0	162
	Corporates - Of Which: Specialised Lending	8,084	0	7,310	1,340	0	48	5,712	0	7,029	1,266	0	20
	Corporates - Of Which: SME	15	3	14	7	0	0	13	3	13	6	0	0
	Retail	590	16	593	55	2	1	675	24	613	58	3	11
	Retail - Secured on real estate property	230	9	230	27	1	1	297	9	230	28	1	7
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	227	9	227	26	1	1	294	9	227	27	1	7
	Retail - Qualifying Revolving	7	0	9	1	0	0	7	0	10	1	0	0
	Retail - Other Retail	353	8	353	27	1	0	371	14	372	29	2	4
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	351	7	352	27	1	0	370	14	372	29	2	4
	Equity	24	0	24	80	0	0	333	0	333	1,137	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	5,163	0	5,186	810	0	0	4,773	0	4,796	284	0	1
	Institutions	2,560	0	2,561	129	0	0	5,951	0	5,951	217	0	0
	Corporates	12,191	66	10,607	3,746	0	6	12,831	88	10,399	3,731	0	31
	Corporates - Of Which: Specialised Lending	1,137	0	1,068	205	0	0	922	0	916	208	0	0
	Corporates - Of Which: SME	60	4	57	57	0	3	60	4	60	62	0	6
	Retail	1,833	51	110,737	9,125	130	5	1,003	12	115,319	9,643	134	7
	Retail - Secured on real estate property	313	17	109,216	9,028	126	2	50	3	113,906	9,545	130	2
	Retail - Secured on real estate property - Of Which: SME	2	1	2	1	0	0	1	1	2	1	0	1
	Retail - Secured on real estate property - Of Which: non-SME	311	16	109,214	9,027	126	2	49	2	113,904	9,544	130	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1,520	34	1,521	97	4	3	952	9	1,412	98	4	5
	Retail - Other Retail - Of Which: SME	481	26	482	94	3	0	9	2	468	78	3	2
	Retail - Other Retail - Of Which: non-SME	1,039	8	1,039	3	1	3	943	7	944	20	1	4
	Equity	179	0	179	585	0	0	194	0	180	586	0	14
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 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	5,470	0	5,899	12	0	0	5,267	0	5,667	12	0	0
	Institutions	1,783	0	1,972	455	0	0	1,802	0	2,007	455	0	0
	Corporates	14,247	1	10,163	3,027	0	43	11,785	77	10,067	2,960	9	42
	Corporates - Of Which: Specialised Lending	1,992	0	1,890	292	0	0	1,189	0	1,660	214	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	2	0	0	0	0	0
	Retail	3,569	52	3,570	1,420	0	54	3,713	61	3,691	1,473	18	58
	Retail - Secured on real estate property	44	3	44	5	0	0	64	3	43	6	0	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	43	3	43	5	0	0	63	3	42	5	0	2
	Retail - Qualifying Revolving	2	0	3	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	3,523	49	3,523	1,414	0	54	3,646	58	3,646	1,467	18	56
	Retail - Other Retail - Of Which: SME	26	0	26	4	0	0	28	0	28	4	0	0
	Retail - Other Retail - Of Which: non-SME	3,497	49	3,497	1,410	0	54	3,618	58	3,617	1,463	18	56
	Equity	13	0	13	39	0	0	19	0	19	58	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments	1,009	0	1,073	0	0	0	1,148	0	1,211	0	0	0
	Institutions	2,953	7	2,621	53	0	0	2,550	1	2,230	45	0	5
	Corporates	6,966	7	4,393	1,538	0	89	7,978	7	4,454	1,412	0	92
	Corporates - Of Which: Specialised Lending	2,564	0	1,622	438	0	0	3,219	0	1,707	447	0	1
	Corporates - Of Which: SME	25	0	23	21	0	1	18	0	13	7	0	0
	Retail	1,625	38	1,627	142	4	8	1,758	49	1,523	157	4	30
	Retail - Secured on real estate property	516	24	515	74	3	2	754	32	513	73	3	18
	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	516	24	515	74	3	2	753	32	512	73	3	18
	Retail - Qualifying Revolving	9	0	10	1	0	0	9	0	11	1	0	0
	Retail - Other Retail	1,100	13	1,101	67	1	6	995	17	999	82	2	12
	Retail - Other Retail - Of Which: SME	27	0	27	3	0	0	31	0	32	3	0	0
	Retail - Other Retail - Of Which: non-SME	1,074	13	1,074	64	1	6	964	17	966	79	2	12
	Equity	19	0	19	74	0	0	11	0	11	16	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
NETHERLANDS	Central banks and central governments	221	0	270	0	0	0	233	0	300	0	0	0
	Institutions	4,354	0	4,062	664	0	0	5,019	0	4,737	743	0	0
	Corporates	7,688	59	6,373	2,649	0	16	9,537	15	6,275	2,602	0	18
	Corporates - Of Which: Specialised Lending	1,534	0	1,323	312	0	0	1,596	0	1,375	305	0	0
	Corporates - Of Which: SME	4	0	0	0	0	1	0	0	0	0	0	0
	Retail	48	1	49	4	0	0	66	4	55	6	0	1
	Retail - Secured on real estate property	22	1	22	3	0	0	38	1	25	4	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	21	1	21	3	0	0	37	1	24	4	0	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	3	0	0	0
	Retail - Other Retail	24	0	24	1	0	0	27	0	27	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	24	0	24	1	0	0	27	0	27	1	0	0
	Equity	18	0	18	52	0	0	18	0	18	53	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	973	0	1,109	195	0	0	1,322	0	1,457	209	0	0
	Institutions	800	0	1,040	266	0	0	957	0	1,202	272	0	0
	Corporates	5,818	145	3,962	2,098	0	135	5,415	143	3,670	2,050	0	94
	Corporates - Of Which: Specialised Lending	1,376	9	1,331	328	0	14	1,176	9	1,308	334	0	15
	Corporates - Of Which: SME	10	0	9	13	0	0	11	0	9	13	0	0
	Retail	407	15	408	43	0	0	462	15	450	29	0	2
	Retail - Secured on real estate property	51	1	51	6	0	0	63	1	50	6	0	1
	Retail - Secured on real estate property - Of Which: SME	1</											

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet			
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Spain	189	175	19	0	150	20	0	1	33	1,301	0	0	
[3M - 1Y [		191	158	33	0	100	58	15	401	0	0	0	0	
[1Y - 2Y [		164	133	31	0	81	52	3	92	2	101	1	0	
[2Y - 3Y [		97	74	24	0	74	0	13	114	170	1,464	0	0	
[3Y - 5Y [		167	142	25	0	0	0	29	200	0	0	0	0	
[5Y - 10Y [		153	93	60	0	0	0	17	100	2	55	0	0	
[10Y - more		269	210	62	0	205	1	0	0	0	0	0	0	0	
Total		1,231	984	254	0	537	440	77	907	207	2,922	1	0	182	
[0 - 3M [	Sweden	0	0	0	0	0	0	4	509	4	348	0	0	
[3M - 1Y [		144	144	1	0	57	86	38	747	6	163	0	0	
[1Y - 2Y [		294	294	2	0	205	88	13	676	2	43	0	0	
[2Y - 3Y [		109	109	0	0	109	0	34	131	0	1	49	0	
[3Y - 5Y [		65	56	9	0	21	35	9	31	0	0	0	0	
[5Y - 10Y [		22	22	0	0	0	22	2	26	2	25	0	0	
[10Y - more		0	0	0	0	0	0	7	21	11	45	0	0		
Total		635	626	13	0	392	231	108	2,141	25	626	49	0	2	
[0 - 3M [	United Kingdom	3,081	3,081	2,988	0	93	0	0	0	2	1,037	0	0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	6	123	0	0	
[1Y - 2Y [		160	160	0	0	54	107	48	771	6	122	0	0	
[2Y - 3Y [		26	26	0	0	0	26	2	119	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	13	379	0	0	0	0	
[5Y - 10Y [		7	7	0	0	0	0	0	7	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		3,275	3,275	2,995	0	147	133	63	1,269	14	1,281	2	0	5	
[0 - 3M [	Iceland	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 [	Liechtenstein	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 [	Norway	52	52	1	0	11	51	2	20	2	5	0	0	
[3M - 1Y [		171	171	1	0	111	59	2	13	16	264	0	0	
[1Y - 2Y [		88	88	0	0	61	27	0	0	2	79	0	0	
[2Y - 3Y [		23	23	1	0	22	0	6	50	0	0	0	0	
[3Y - 5Y [		18	18	0	0	0	18	0	0	0	0	0	0	
[5Y - 10Y [		386	386	0	0	18	368	18	60	0	39	0	0	
[10Y - more		0	0	0	0	0	0	0	2	0	0	0	0		
Total		738	738	3	0	212	524	30	175	22	387	0	0	0	
[0 - 3M [	Australia	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 [	Canada	474	474	364	0	83	26	25	1,317	9	390	0	0	
[3M - 1Y [		261	261	0	0	229	31	12	257	6	86	0	0	
[1Y - 2Y [		310	310	0	0	223	86	0	160	2	301	0	0	
[2Y - 3Y [		282	282	0	0	35	247	15	128	0	0	44	0	
[3Y - 5Y [		26	26	0	0	22	4	7	364	0	0	0	0	
[5Y - 10Y [		490	490	0	0	22	468	16	458	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	17	0	0	0	0		
Total		1,842	1,842	364	0	615	863	76	2,701	16	777	44	0	46	
[0 - 3M [	Hong Kong	1,298	1,010	320	0	13	978	15	1,849	13	1,352	0	0	
[3M - 1Y [		99	40	66	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		15	0	15	0	0	0	0	0	1	83	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		119	57	119	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		103	0	103	0	0	0	0	0	0	0	0	0	
[10Y - more		34	34	0	0	0	0	0	0	0	0	0	0		
Total		1,648	1,142	658	0	0	991	15	1,849	14	1,614	0	0	1	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2018

(mln EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Japan	1,678	1,678	0	0	8	1,669	44	297	0	26	0	0	33	
[3M - 1Y [		426	426	4	0	128	294	1	160	0	79	0	0
[1Y - 2Y [		255	255	7	0	127	122	1	48	0	44	0	0
[2Y - 3Y [		84	83	1	0	39	44	3	90	2	91	0	0
[3Y - 5Y [		203	144	76	0	71	56	2	122	1	17	0	0
[5Y - 10Y [		229	118	111	0	111	111	3	30	19	176	0	0
[10Y - more		619	80	619	0	0	0	2	4	0	0	0	0		
Total		3,494	2,777	825	0	374	2,295	56	750	23	432	0	0		
[0 - 3M [U.S.	175	137	39	0	5	131	3	188	0	99	0	0	0	
[3M - 1Y [		1,838	1,499	352	0	152	1,486	6	258	4	175	0	0
[1Y - 2Y [		851	340	698	0	0	0	0	0	0	47	0	0
[2Y - 3Y [		167	0	167	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		1,167	578	1,167	0	0	0	0	44	1	454	0	0
[5Y - 10Y [		258	0	258	0	0	0	0	0	0	13	0	0
[10Y - more		270	156	270	0	0	0	0	0	18	151	0	0		
Total		4,725	2,710	2,951	0	157	1,617	9	489	23	927	0	0		
[0 - 3M [China	27	0	0	0	0	27	0	4	0	13	0	0	16	
[3M - 1Y [		0	0	0	0	0	0	0	0	5	188	0	0
[1Y - 2Y [		5	5	5	0	0	0	2	192	3	295	0	0
[2Y - 3Y [		0	0	0	0	0	0	2	332	0	27	0	0
[3Y - 5Y [		3	3	3	0	0	0	1	52	1	96	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	13	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		35	34	8	0	0	27	6	638	11	632	2	0		
[0 - 3M [Switzerland	0	0	0	0	0	0	2	0	0	66	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	2	131	2	100	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 [		45	0	45	0	45	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		45	45	0	0	45	0	2	131	4	166	0	0		
[0 - 3M [Other advanced economies non EEA	237	237	51	0	15	186	15	975	5	898	1	0	18	
[3M - 1Y [		561	388	388	0	15	158	18	482	3	457	0	0
[1Y - 2Y [		108	108	108	0	0	0	13	559	15	460	0	0
[2Y - 3Y [		205	202	31	0	0	175	30	644	3	154	0	0
[3Y - 5Y [		74	31	74	0	0	0	10	438	9	343	0	0
[5Y - 10Y [		57	55	57	0	0	0	12	138	3	66	0	0
[10Y - more		23	23	23	0	0	0	2	97	0	0	0	0		
Total		1,267	1,194	733	0	15	519	100	3,333	38	2,377	1	0		
[0 - 3M [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	4	0	4	0	0	10	
[3M - 1Y [		0	0	0	0	0	0	0	9	0	9	0	0
[1Y - 2Y [		19	19	0	0	0	19	0	10	0	9	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	1	0	1	0	0
[3Y - 5Y [		114	114	0	0	0	114	2	24	1	10	3	0
[5Y - 10Y [		0	0	0	0	0	0	0	1	0	1	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		134	134	0	0	0	134	2	49	2	35	3	0		
[0 - 3M [Middle East	1	0	1	0	1	0	0	0	0	0	0	0	197	
[3M - 1Y [		0	0	0	0	0	0	0	2	0	9	1	0
[1Y - 2Y [		1	1	1	0	0	0	0	3	14	130	3	0
[2Y - 3Y [		52	52	8	0	44	0	2	113	1	96	0	0
[3Y - 5Y [		1,784	1,784	1	0	1,783	0	3	269	0	11	211	0
[5Y - 10Y [		196	196	2	0	194	0	6	23	0	10	1,317	0
[10Y - more		46	46	2	0	45	0	1	26	0	0	91	0		
Total		2,080	2,080	13	0	2,068	0	13	437	15	256	1,624	0		
[0 - 3M [Latin America and the Caribbean	97	97	97	0	0	0	0	234	0	133	0	0	56	
[3M - 1Y [		290	290	280	0	10	10	1	245	0	11	0	0
[1Y - 2Y [		10	10	9	0	1	0	0	10	0	26	0	0
[2Y - 3Y [		60	60	0	0	60	0	0	37	0	39	0	0
[3Y - 5Y [		0	0	0	0	0	0	1	53	1	45	0	0
[5Y - 10Y [		212	212	0	0	212	0	1	9	1	10	596	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		670	670	387	0	0	283	3	588	3	264	596	0		

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 31/12/2018

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[0 - 3M [Africa	109	109	0	0	27	82	0	13	0	13	10	0			
[3M - 1Y [		116	116	0	0	107	9	0	4	0	4	178	0	
[1Y - 2Y [		183	183	18	0	38	127	0	1	0	20	67	0	
[2Y - 3Y [		31	31	0	0	22	9	0	1	0	2	0	0	
[3Y - 5Y [		536	536	0	0	43	493	0	13	1	13	141	0	
[5Y - 10Y [		155	155	0	0	129	26	0	1	0	2	65	0	
[10Y - more		7	7	0	0	3	3	0	0	0	0	36	0			
Total		1,137	1,137	18	0	370	749	1	33	1	54	498	0	463		
[0 - 3M [Others	101	101	39	0	62	0	58	4,415	46	4,956	4	0			
[3M - 1Y [		129	129	0	0	105	24	41	4,998	39	2,000	0	0	
[1Y - 2Y [		213	213	0	0	109	103	66	7,147	8	1,491	0	0	
[2Y - 3Y [		185	185	0	0	0	185	18	1,706	2	68	24	0	
[3Y - 5Y [		137	137	1	0	0	137	12	769	4	188	132	0	
[5Y - 10Y [		99	99	0	0	0	99	1	17	0	14	111	0	
[10Y - more		1	1	0	0	1	1	0	0	0	0	0	0			
Total		863	863	40	0	276	547	195	19,054	98	8,717	272	0	193		

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 Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2019

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
		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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [Spain	132	131	1	0	100	31	19	576	0	0	0	0	0	0	0		
[3M - 1Y [		844	818	72	0	694	78	1	200	4	119	0	0	0	0	
[1Y - 2Y [		739	702	39	0	77	623	12	192	110	1,563	0	0	0	0	
[2Y - 3Y [		96	71	27	0	71	0	0	14	0	14	0	0	0	0	
[3Y - 5Y [		178	171	19	0	0	158	0	200	0	0	0	0	0	0	
[5Y - 10Y [		148	73	112	0	37	0	28	200	4	55	0	0	0	0	
[10Y - more		458	237	0	0	1	0	22	100	4	0	0	0	0	0			
Total		2,597	2,187	507	0	1,090	999	82	1,281	118	1,752	0	0	0	217			
[0 - 3M [Sweden	40	40	0	0	0	40	10	295	0	13	0	0	0	0		
[3M - 1Y [177	177	1	0	132	44	14	905	2	146	0	0	0	0		
[1Y - 2Y [	189		189	0	0	144	44	6	164	1	4	0	0	0	0		
[2Y - 3Y [	113		113	0	0	113	0	36	127	0	0	47	0	0	0		
[3Y - 5Y [	72		72	0	0	22	49	7	63	1	33	0	0	0	0		
[5Y - 10Y [	43		43	0	0	20	22	0	2	2	30	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	634		634	3	0	431	200	76	1,567	24	281	47	0	0	5			
[0 - 3M [United Kingdom		1,783	1,783	1,783	0	0	0	0	408	0	0	0	0	0	0		
[3M - 1Y [162	162	0	0	54	107	23	287	14	247	0	0	0	0		
[1Y - 2Y [		53	53	0	0	0	53	40	559	1	36	0	0	0	0	
[2Y - 3Y [		175	175	0	0	0	175	9	411	0	182	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	7	327	0	0	0	0	0	0	
[5Y - 10Y [		9	9	0	0	0	9	32	967	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		2,182	2,182	1,792	0	54	335	110	2,958	15	464	0	0	0	6			
[0 - 3M [Iceland	0	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	0	0		
[1Y - 2Y [	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		
[3Y - 5Y [	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		
[10Y - more	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 - 3M [Liechtenstein		0	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	0	0		
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [169	169	0	0	142	27	2	81	1	271	0	0	0	0		
[1Y - 2Y [	83		83	0	0	44	39	5	47	0	0	0	0	0	0		
[2Y - 3Y [	70		70	3	0	48	19	0	4	0	0	0	0	0	0		
[3Y - 5Y [	0		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [	386		386	0	0	19	367	10	62	5	78	0	0	0	0		
[10Y - more	0		0	0	0	0	0	0	0	1	32	0	0	0	0			
Total	708		708	3	0	253	452	17	195	7	381	0	0	0	0			
[0 - 3M [Australia		0	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	0	0		
[1Y - 2Y [		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	
[3Y - 5Y [		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	
[10Y - more		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 - 3M [Canada	779	779	691	0	88	0	5	407	6	457	0	0	0	0		
[3M - 1Y [268	268	0	0	264	4	5	243	0	28	0	0	0	0		
[1Y - 2Y [	412		412	0	0	122	290	0	0	4	471	0	0	0	0		
[2Y - 3Y [	647		647	0	0	458	189	11	165	0	28	44	0	0	0		
[3Y - 5Y [	310		310	0	0	89	220	8	171	72	2,030	0	0	0	0		
[5Y - 10Y [	480		465	16	0	105	358	26	445	1	26	0	0	0	0		
[10Y - more	0		0	0	0	0	0	3	41	0	0	0	0	0	0			
Total	2,896		2,880	708	0	1,127	1,061	57	1,473	83	3,041	44	0	0	70			
[0 - 3M [Hong Kong		1,032	1,030	72	0	960	35	2	2,788	7	1,404	0	0	0	0		
[3M - 1Y [42	42	0	0	0	0	0	344	0	60	0	0	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	56	3	110	0	0	0	0	
[2Y - 3Y [		12	12	0	0	0	0	0	0	0	42	0	0	0	0	
[3Y - 5Y [		118	34	105	0	0	13	1	110	0	0	0	0	0	0	
[5Y - 10Y [		94	1	94	0	0	0	0	20	0	0	0	0	0	0	
[10Y - more		36	36	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1,334	1,135	361	0	0	973	38	3,318	10	1,616	0	0	0	1			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Cr dit Agricole

As of 30/06/2019

(mln EUR)		Direct exposures													Off-balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
								Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M [Japan	924	924	2	0	0	922	1	183	1	358	0	0	0			
[3M - 1Y [		266	266	62	0	0	116	0	0	0	81	0	0		
[1Y - 2Y [		489	473	269	0	71	149	3	127	2	137	0	0		
[2Y - 3Y [		136	136	25	0	61	51	1	10	0	0	0	0		
[3Y - 5Y [		177	174	3	0	74	100	2	113	1	16	0	0		
[5Y - 10Y [		268	177	154	0	0	114	4	30	20	181	0	0		
[10Y - more		647	3	647	0	0	0	2	4	0	0	0	0				
Total		2,907	2,153	1,162	0	293	1,452	12	467	24	772	0	0	37			
[0 - 3M [U.S.	933	853	868	0	5	60	3	117	0	44	0	0	0			
[3M - 1Y [		1,470	1,417	481	0	2	885	3	162	2	64	0	0		
[1Y - 2Y [		1,957	1,647	769	0	156	1,032	5	73	0	41	0	0		
[2Y - 3Y [		1,011	445	949	0	0	61	2	44	0	0	0	0		
[3Y - 5Y [		315	0	315	0	0	0	1	19	0	0	0	0		
[5Y - 10Y [		1,122	9	1,122	0	0	0	0	0	0	0	0	0		
[10Y - more		102	38	102	0	0	0	0	0	0	0	0	0				
Total		6,911	4,409	4,608	0	162	2,141	14	415	3	149	0	0	0			
[0 - 3M [China	0	26	0	0	0	26	1	31	0	31	0	0	0			
[3M - 1Y [		0	0	0	0	0	0	1	193	5	335	0	0		
[1Y - 2Y [		9	9	9	0	0	0	7	364	1	120	0	0		
[2Y - 3Y [		0	0	0	0	0	0	1	27	0	27	0	0		
[3Y - 5Y [		8	8	8	0	0	0	3	88	3	127	0	0		
[5Y - 10Y [		7	7	7	0	0	0	0	7	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0				
Total		50	50	24	0	0	26	12	703	10	641	0	0	14			
[0 - 3M [Switzerland	0	0	0	0	0	0	2	206	5	179	0	0	0			
[3M - 1Y [		0	0	0	0	0	0	0	94	9	605	0	0		
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [		46	46	0	0	46	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		46	46	0	0	46	0	3	300	14	784	0	0	6			
[0 - 3M [Other advanced economies non EEA	221	221	42	0	8	171	20	537	12	890	1	0	0			
[3M - 1Y [		144	144	76	0	8	59	11	773	5	607	0	0		
[1Y - 2Y [		202	202	202	0	0	0	15	850	15	478	0	0		
[2Y - 3Y [		289	289	113	0	0	176	15	147	2	73	0	0		
[3Y - 5Y [		63	5	63	0	0	0	16	515	11	354	0	0		
[5Y - 10Y [		130	129	130	0	0	0	7	88	5	76	0	0		
[10Y - more		21	0	21	0	0	0	6	72	7	88	0	0				
Total		1,070	991	647	0	17	406	89	2,980	55	2,566	1	0	13			
[0 - 3M [Other Central and eastern Europe countries non EEA	3	3	0	0	0	3	0	4	0	4	0	0	0			
[3M - 1Y [		18	18	0	0	0	18	0	4	0	8	0	0		
[1Y - 2Y [		19	19	0	0	0	19	0	10	0	7	0	0		
[2Y - 3Y [		17	17	0	0	0	17	1	13	0	0	0	0		
[3Y - 5Y [		28	28	0	0	0	28	1	21	2	21	0	0		
[5Y - 10Y [		42	42	0	0	0	42	0	1	0	1	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0				
Total		128	128	0	0	0	128	2	53	3	41	2	0	10			
[0 - 3M [Middle East	2	2	0	0	2	0	0	2	0	19	0	0	0			
[3M - 1Y [		19	19	0	0	0	18	0	5	0	26	71	0		
[1Y - 2Y [		94	94	0	0	0	94	0	10	15	131	236	0		
[2Y - 3Y [		49	49	0	0	0	49	1	51	1	108	216	0		
[3Y - 5Y [		1,933	1,933	0	0	0	1,933	7	274	1	15	536	0		
[5Y - 10Y [		245	245	0	0	0	245	24	35	0	11	576	0		
[10Y - more		33	33	0	0	0	33	4	26	0	0	0	0				
Total		2,375	2,375	1	0	0	2,374	36	400	17	291	1,653	0	263			
[0 - 3M [Latin America and the Caribbean	11	11	1	0	0	10	0	179	0	9	0	0	0			
[3M - 1Y [		89	89	27	0	0	63	0	15	0	23	0	0		
[1Y - 2Y [		61	61	0	0	0	61	0	42	0	41	0	0		
[2Y - 3Y [		52	52	0	0	0	52	1	36	1	32	38	0		
[3Y - 5Y [		55	55	0	0	0	55	0	13	1	14	84	0		
[5Y - 10Y [		29	29	0	0	0	29	2	29	1	26	179	0		
[10Y - more		5	5	0	0	0	5	0	0	0	0	209	0				
Total		302	302	28	0	0	274	3	314	2	146	511	0	52			

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Groupe Crédit Agricole

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount
				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [Africa	97	97	0	0	0	97	0	0	0	0	0	0	0	0	2	0	
[3M - 1Y [207	207	0	0	73	134	0	0	0	0	0	0	0	0	117	0	
[1Y - 2Y [168	168	16	0	12	139	0	0	2	0	20	0	0	0	163	0	
[2Y - 3Y [167	167	0	0	44	123	0	0	7	0	10	0	0	0	49	0	
[3Y - 5Y [357	357	0	0	110	247	0	0	2	0	0	0	0	0	8	0	
[5Y - 10Y [124	124	0	0	63	61	0	0	1	0	0	0	0	0	0	0	
[10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0	
Total		1,130	1,130	17	0	303	811	0	13	1	30	339	0	0	422			
[0 - 3M [Others	200	200	35	0	64	101	48	6,255	6	1,269	25	0	0	0	0		
[3M - 1Y [		204	204	18	0	113	73	84	9,412	7	4,812	33	0	0	0	0
[1Y - 2Y [		263	263	0	0	178	85	19	1,839	22	1,214	152	0	0	0	0
[2Y - 3Y [		66	66	0	0	0	66	59	2,394	2	126	0	0	0	0	0
[3Y - 5Y [		77	77	1	0	76	0	47	1,489	12	260	106	0	0	0	0
[5Y - 10Y [		123	123	0	0	123	0	0	9	0	10	0	0	0	0	0
[10Y - more		16	16	0	0	0	16	0	0	0	0	0	0	0	0	0		
Total		950	950	55	0	355	541	257	21,398	50	7,692	316	0	0	229			

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

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

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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	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				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	138,128	0	76	58	51	9	0	134,575	0	110	85	53	23	0
Central banks	4,917	0	0	0	4	0	0	4,846	0	0	0	4	0	0
General governments	62,042	0	0	0	24	0	0	61,318	0	0	0	22	0	0
Credit institutions	35,429	0	10	7	15	7	0	35,321	0	8	7	17	7	0
Other financial corporations	23,292	0	63	48	2	0	0	20,496	0	72	49	2	0	0
Non-financial corporations	12,449	0	3	3	5	3	0	12,595	0	31	29	8	16	0
Loans and advances (including at amortised cost and fair value)	1,021,681	2,985	26,103	24,487	5,806	15,209	5,948	1,046,944	3,012	25,343	23,673	5,433	14,662	6,740
Central banks	78,317	0	0	0	8	0	0	93,468	0	2	2	9	2	0
General governments	37,733	182	139	127	38	45	61	38,614	168	120	112	40	44	54
Credit institutions	69,934	42	412	412	61	392	0	67,710	25	414	414	39	393	0
Other financial corporations	25,551	24	887	871	258	745	66	26,657	205	857	848	203	741	62
Non-financial corporations	325,853	1,591	13,540	12,760	3,138	7,809	2,802	330,555	1,619	13,305	12,543	2,986	7,662	3,634
of which: small and medium-sized enterprises at amortised cost	145,270	532	7,958	7,507	2,142	4,873	918	152,006	531	7,701	7,257	2,002	4,870	1,705
Households	484,292	1,147	11,126	10,316	2,303	6,217	3,019	489,940	995	10,645	9,755	2,156	5,819	2,990
DEBT INSTRUMENTS other than HFT	1,159,809	2,985	26,179	24,544	5,856	15,218	5,948	1,181,519	3,012	25,453	23,758	5,486	14,685	6,740
OFF-BALANCE SHEET EXPOSURES	536,196		3,291	2,988	578	435	96	531,403		3,666	1,243	942	464	77

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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 ⁴		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: defaulted		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	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	139,057	0	136	87	56	24	0	138,756	221	121	83	68	23	0
Central banks	5,302	0	0	0	4	0	0	5,134	0	0	0	3	0	0
General governments	64,218	0	10	0	25	0	0	58,144	0	8	0	24	0	0
Credit institutions	34,979	0	7	7	17	7	0	39,337	0	7	7	17	7	0
Other financial corporations	21,590	0	85	50	3	0	0	22,968	221	79	51	18	0	0
Non-financial corporations	12,968	0	34	30	8	17	0	13,175	0	27	25	6	16	0
Loans and advances (including at amortised cost and fair value)	1,059,663	2,930	25,263	23,439	5,400	14,477	6,766	1,073,355	3,049	25,509	23,736	5,423	14,534	6,732
Central banks	84,544	0	2	2	10	2	0	83,635	0	2	2	9	2	0
General governments	39,518	141	108	96	41	42	54	40,620	178	123	114	41	44	40
Credit institutions	73,880	24	421	421	37	400	0	74,819	20	416	416	36	396	0
Other financial corporations	30,157	273	859	841	230	726	75	26,892	21	868	849	200	728	55
Non-financial corporations	336,200	1,441	13,173	12,365	2,980	7,544	3,485	342,565	1,794	13,344	12,656	3,006	7,649	3,478
of which: small and medium-sized enterprises at amortised cost	152,595	501	7,735	7,281	1,997	4,859	943	155,207	528	7,760	7,264	2,042	4,879	1,639
Households	495,364	1,051	10,701	9,714	2,102	5,762	3,152	504,825	1,036	10,757	9,699	2,130	5,715	3,159
DEBT INSTRUMENTS other than HFT	1,198,720	2,930	25,399	23,526	5,456	14,500	6,766	1,212,111	3,270	25,630	23,819	5,491	14,557	6,732
OFF-BALANCE SHEET EXPOSURES	576,323		3,869	3,595	966	461	96	564,217		3,522	3,250	906	450	212

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 30/09/2018					As of 31/12/2018				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	12	1	0	0	0	12	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	1	1	0	0	0	1	1	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	11	0	0	0	0	11	0	0	0	0
Loans and advances (including at amortised cost and fair value)	13,076	7,923	4,002	3,630	4,794	12,751	7,852	3,903	3,537	4,911
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	55	11	6	5	5	40	9	6	4	2
Credit institutions	50	50	25	25	0	51	51	25	25	0
Other financial corporations	188	152	105	101	24	246	211	130	126	31
Non-financial corporations	8,340	4,926	2,486	2,228	3,163	7,891	4,675	2,339	2,095	3,129
of which: small and medium-sized enterprises at amortised cost	3,533	2,138	1,031	932	1,149	3,583	2,243	1,155	1,049	1,355
Households	4,444	2,783	1,379	1,270	1,602	4,523	2,907	1,403	1,287	1,750
DEBT INSTRUMENTS other than HFT	13,087	7,923	4,002	3,630	4,794	12,763	7,853	3,904	3,537	4,911
Loan commitments given	301	117	9	6	98	302	109	9	6	93

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

	As of 31/03/2019					As of 30/06/2019				
	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	12	1	1	1	0	12	1	1	1	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	1	1	1	0	1	1	1	1	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	11	0	0	0	0	11	0	0	0	0
Loans and advances (including at amortised cost and fair value)	12,441	7,835	3,863	3,524	4,607	12,331	7,968	3,804	3,468	4,488
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	46	9	5	3	4	41	6	6	3	4
Credit institutions	51	51	25	25	0	52	52	25	25	0
Other financial corporations	263	233	139	136	31	258	226	132	129	32
Non-financial corporations	7,677	4,560	2,349	2,106	3,031	7,453	4,590	2,330	2,100	2,862
of which: small and medium-sized enterprises at amortised cost	3,462	2,249	1,179	1,066	1,210	3,413	2,259	1,180	1,074	1,211
Households	4,404	2,983	1,344	1,253	1,541	4,527	3,094	1,311	1,210	1,590
DEBT INSTRUMENTS other than HFT	12,453	7,836	3,863	3,525	4,607	12,343	7,969	3,805	3,469	4,488
Loan commitments given	260	108	16	13	71	310	108	26	16	79

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.