



2016 EU-wide Transparency Exercise

Bank Name	Groupe Credit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2016 EU-wide Transparency Exercise

Capital

Groupe Credit Agricole

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	98,254	95,431	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	68,846	69,856	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,166	20,138	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	4,802	0	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4,520	5,094	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	58,267	63,005	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,162	1,190	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,511	-1,797	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-16,137	-16,152	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-188	-125	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-1,099	-386	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-21	-5	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-300	-220	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-823	-885	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	754	542	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-1,577	-1,427	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,914	9,086	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,433	5,432	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	-123	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	4,481	3,777	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	77,760	78,943	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20,494	16,488	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	19,343	17,299	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-993	-1,856	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	2,143	1,045	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	509,403	518,527	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.52%	13.47%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.26%	15.22%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.29%	18.40%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	69,669	70,742	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.68%	13.64%	[B.1]/[B-B.1]	-

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



2016 EU-wide Transparency Exercise

Risk exposure amounts

Groupe Credit Agricole

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	453,624	462,078
Risk exposure amount for securitisation and re-securitisations in the banking book	5,354	5,495
Risk exposure amount for contributions to the default fund of a CCP	408	314
Risk exposure amount Other credit risk	447,863	456,269
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,419	7,021
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	165	144
Risk exposure amount for Credit Valuation Adjustment	4,881	5,499
Risk exposure amount for operational risk	43,478	43,927
Other risk exposure amounts	2	2
Total Risk Exposure Amount	509,403	518,527

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

2016 EU-wide Transparency Exercise

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Groupe Credit Agricole

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	30,632	14,943
Of which debt securities income	2,064	866
Of which loans and advances income	25,840	12,288
Interest expenses	16,415	8,472
(Of which deposits expenses)	7,328	3,542
(Of which debt securities issued expenses)	6,670	3,543
(Expenses on share capital repayable on demand)	0	0
Dividend income	128	78
Net Fee and commission income	11,843	6,080
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	531	481
Gains or (-) losses on financial assets and liabilities held for trading, net	1,552	1,388
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	903	-240
Gains or (-) losses from hedge accounting, net	-34	18
Exchange differences [gain or (-) loss], net	44	-306
Net other operating income /(expenses)	661	314
TOTAL OPERATING INCOME, NET	29,846	14,283
(Administrative expenses)	18,434	9,483
(Depreciation)	1,114	555
(Provisions or (-) reversal of provisions)	387	100
(Commitments and guarantees given)	-13	13
(Other provisions)	400	87
Of which pending legal issues and tax litigation ¹	582	
Of which restructuring ¹	-3	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,557	1,149
(Loans and receivables)	2,433	1,197
(Held to maturity investments, AFS assets and financial assets measured at cost)	124	-48
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	103	49
(of which Goodwill)	10	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,672	853
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,923	3,799
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,466	2,910
Profit or (-) loss after tax from discontinued operations	-24	11
PROFIT OR (-) LOSS FOR THE YEAR	6,442	2,921
Of which attributable to owners of the parent	6,054	2,746

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Credit Agricole

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(m€ EUR, %)									
Consolidated data	Central governments or central banks	48,916	48,886	9,934		41,395	41,369	10,355	
	Regional governments or local authorities	890	854	394		1,760	1,733	475	
	Public sector entities	8,259	8,251	291		19,369	19,359	359	
	Multilateral Development Banks	829	742	0		1,116	1,044	0	
	International Organisations	1,524	1,524	27		1,398	1,398	21	
	Institutions	74,689	77,275	12,557		71,395	81,847	12,005	
	Corporates	96,791	72,657	61,416		101,446	75,360	64,733	
	of which: SME	14,269	12,951	12,667		14,694	13,037	12,759	
	Retail	30,541	23,679	16,683		29,588	24,882	17,393	
	of which: SME	6,173	5,685	3,257		7,182	6,816	3,904	
	Secured by mortgages on immovable property	11,606	12,910	5,612		12,514	12,292	5,656	
	of which: SME	1,118	1,280	556		1,194	1,184	508	
	Exposures in default	7,339	3,809	4,533	3,426	7,099	3,542	4,213	3,428
	Items associated with particularly high risk	33	33	49		30	29	44	
	Covered bonds	175	175	25		209	209	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	34,373	20,700	7,639		26,966	14,757	7,180	
	Equity	1,449	1,220	1,396		1,397	1,134	1,371	
Securitisation	462	279	262		425	289	255		
Other exposures	21,909	22,747	15,858		20,058	20,242	15,208		
Standardised Total²	339,785	295,740	136,677	4,314	336,167	299,505	139,305	4,340	

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	23,561	23,531	4,398		23,555	23,535	4,804	
	Regional governments or local authorities	348	316	61		1,141	1,119	128	
	Public sector entities	7,929	7,926	90		18,921	18,913	191	
	Multilateral Development Banks	740	740	0		1,042	1,042	0	
	International Organisations	956	956	27		1,036	1,036	21	
	Institutions	51,937	54,025	4,181		37,568	47,429	4,244	
	Corporates	67,673	46,839	36,394		71,173	48,546	38,617	
	of which: SME	6,703	5,908	5,960		7,223	6,088	6,137	
	Retail	11,184	7,245	4,787		10,746	7,252	4,750	
	of which: SME	3,922	3,684	2,115		4,144	3,905	2,240	
	Secured by mortgages on immovable property	286	227	116		494	434	279	
	of which: SME	0	0	0		29	28	16	
	Exposures in default	2,271	1,107	1,245	1,143	2,081	929	1,020	1,107
	Items associated with particularly high risk	32	32	49		29	29	44	
	Covered bonds	98	98	17		133	133	32	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	33,384	19,714	7,326		26,173	13,967	6,979	
	Equity	1,294	1,101	1,240		1,256	1,034	1,218	
Securitisation									
Other exposures	18,403	19,270	13,223		16,677	16,911	12,629		
Standardised Total²				2,033				2,024	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ITALY	Central governments or central banks	9,312	9,312	1,933		7,942	7,935	1,916	
	Regional governments or local authorities	140	139	51		161	160	75	
	Public sector entities	124	123	123		89	89	89	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,294	3,265	936		3,376	3,341	1,124	
	Corporates	11,858	11,602	11,135		13,710	13,382	12,893	
	of which: SME	5,335	5,224	4,960		5,468	5,375	5,090	
	Retail	11,480	9,598	7,108		10,247	9,992	7,410	
	of which: SME	634	452	257		507	473	270	
	Secured by mortgages on immovable property	4,011	5,425	2,443		4,635	4,525	1,993	
	of which: SME	1,019	1,182	514		1,060	1,052	449	
	Exposures in default	3,912	2,363	2,908	1,491	3,783	2,182	2,739	1,532
	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)	11	8	10		10	7	9	
	Equity	8	8	8		8	8	8	
Securitisation									
Other exposures	1,764	1,745	1,300		1,700	1,680	1,336		
Standardised Total²				1,710				1,741	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	183	183	238		177	177	321	
	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	975	969	35		4,338	4,331	68	
	Corporates	1,444	1,324	1,323		1,540	1,417	1,416	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	45	18	18		37	24	24	
Securitisation									
Other exposures	119	119	119		99	99	99		
Standardised Total²				27				14	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Credit Agricole

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
LUXEMBOURG	Central governments or central banks	10,975	10,975	76		4,454	4,454	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	156	156	31		304	304	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	567	567	0		362	362	0	
	Institutions	15,334	15,459	6,418		13,813	14,073	5,559	
	Corporates	2,009	1,878	1,752		2,558	2,231	2,156	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	77	77	8		76	76	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	955	955	274		759	759	176		
Equity	13	7	9		12	7	8		
Securitisation									
Other exposures									
Standardised Total²	104	104	103	6	79	79	79	6	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
GERMANY	Central governments or central banks	454	454	19		520	520	28	
	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	421	416	81		336	331	50	
	Corporates	2,041	1,963	1,949		1,293	1,209	1,205	
	of which: SME	279	206	206		301	224	224	
	Retail	0	0	0		713	713	407	
	of which: SME	0	0	0		713	713	407	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	19	19	7	30	23	23	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)	0	0	0		0	0	0		
Equity	1	1	2		1	1	1		
Securitisation									
Other exposures									
Standardised Total²	9	9	9	7	14	14	14	7	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
UNITED KINGDOM	Central governments or central banks	50	50	35		30	30	36	
	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	34	34	6		9,575	9,575	190	
	Corporates	355	245	237		366	267	234	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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)	0	0	0		0	0	0		
Equity	17	17	17		17	17	17		
Securitisation									
Other exposures									
Standardised Total²	80	80	80	0	66	66	66	0	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
JAPAN	Central governments or central banks	10	10	25		11	11	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	368	368	22		816	816	39	
	Corporates	47	44	44		42	40	40	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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)	13	13	20		0	0	1		
Equity	1	1	1		1	1	2		
Securitisation									
Other exposures									
Standardised Total²	12	12	12	0	8	8	8	0	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Credit Agricole

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	327	327	72		285	285	128	
	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	12	367	73		11	350	70	
	Corporates	6	6	4		6	6	4	
	of which: SME	0	0	0		0	0	0	
	Retail	488	161	120		461	150	112	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3,963	3,944	1,380		3,964	3,944	1,727	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	54	31	31	14	63	44	48	10
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1	1	2		1	1	2		
Equity	5	5	5		10	10	10		
Securitisation									
Other exposures									
Standardised Total ²	398	397	282	15	411	410	284	10	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	2	2	5		6	6	4	
	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	141	141	28		149	149	30	
	Corporates	80	80	80		130	77	77	
	of which: SME	80	80	80		130	77	77	
	Retail	2,451	2,146	1,609		2,349	2,122	1,591	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	14	14	35	63	18	18	45
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	15	15	15	55	11	11	11	60	

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

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

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
SPAIN	Central governments or central banks	190	190	87		204	204	99	
	Regional governments or local authorities	116	116	0		182	182	0	
	Public sector entities	50	46	46		49	46	46	
	Multilateral Development Banks	1	1	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	73	73	25		214	214	42	
	Corporates	1,478	1,203	1,122		1,344	1,174	1,174	
	of which: SME	276	242	231		257	227	227	
	Retail	209	194	128		227	211	139	
	of which: SME	107	99	56		116	108	62	
	Secured by mortgages on immovable property	713	710	294		763	761	314	
	of which: SME	91	90	38		99	98	40	
	Exposures in default	112	71	79	39	101	61	69	38
	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	7	7	7		7	7	7		
Securitisation									
Other exposures									
Standardised Total ²	92	92	79	51	88	88	76	52	

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

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Credit Agricole

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	129,955	19	135,648	3,238	0	45	150,490	17	155,815	2,737	0	63
	Institutions	84,892	512	86,273	20,829	0	551	86,586	492	87,496	18,963	0	532
	Corporates	313,892	5,978	241,846	120,372	216	6,016	314,380	6,927	246,802	123,164	244	6,159
	Corporates - Of Which: Specialised Lending	57,905	1,159	53,714	11,953	52	373	59,876	1,392	55,221	12,283	61	427
	Corporates - Of Which: SME	29,078	1,501	26,800	25,035	0	1,732	29,512	1,486	27,297	25,546	0	1,827
	Retail	489,174	14,781	483,024	95,146	330	11,870	500,409	14,711	494,662	98,383	314	11,856
	Retail - Secured on real estate property	282,947	5,152	282,947	45,810	0	3,309	289,393	5,266	289,393	46,551	0	3,362
	Retail - Secured on real estate property - Of Which: SME	17,023	952	17,022	3,698	0	736	17,200	1,008	17,200	3,701	0	770
	Retail - Secured on real estate property - Of Which: non-SME	265,924	4,200	265,924	42,112	0	2,573	272,193	4,257	272,193	42,851	0	2,591
	Retail - Qualifying Revolving	19,183	456	13,912	3,964	17	357	18,666	459	13,705	4,069	16	385
	Retail - Other Retail	187,044	9,172	186,384	45,352	313	8,204	192,351	8,986	191,554	47,763	298	8,110
	Retail - Other Retail - Of Which: SME	87,099	4,762	86,184	20,965	8	4,584	88,869	4,750	88,052	21,067	8	4,564
	Retail - Other Retail - Of Which: non-SME	99,945	4,411	99,981	24,387	306	3,621	103,482	4,237	103,512	26,696	290	3,545
	Equity	17,990	0	17,470	71,864	0	0	18,284	0	17,832	73,971	0	0
	Securitisation	34,192	0	34,156	5,092	0	0	35,769	0	35,733	5,240	0	118
Other non credit-obligation assets													
IRB Total				316,540						322,450			

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

		IRB Approach												
		As of 31/12/2015					As of 30/06/2016							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	77,735	2	78,488	442	0	29	94,285	0	94,905	370	0	48	
	Institutions	48,990	24	48,254	9,512	0	89	50,817	18	50,057	10,967	0	86	
	Corporates	134,962	3,026	108,973	66,538	11	4,694	133,390	2,925	111,711	67,188	8	4,662	
	Corporates - Of Which: Specialised Lending	8,771	84	7,889	11,30	7	71	41	8,806	82	8,057	1,125	0	46
	Corporates - Of Which: SME	28,328	1,496	26,269	24,716	0	1,685	29,029	1,478	26,997	25,391	0	1,716	
	Retail	444,643	11,159	438,579	81,570	326	9,749	455,146	11,113	449,725	83,244	308	9,619	
	Retail - Secured on real estate property	268,304	4,525	268,384	43,691	0	3,159	274,473	4,515	274,473	44,379	0	3,184	
	Retail - Secured on real estate property - Of Which: SME	15,436	743	15,435	3,384	0	702	15,604	759	15,604	3,391	0	724	
	Retail - Secured on real estate property - Of Which: non-SME	252,948	3,781	252,948	40,307	0	2,413	258,869	3,757	258,869	40,988	0	2,418	
	Retail - Qualifying Revolving	16,942	221	11,856	2,673	17	155	16,293	206	11,586	2,732	16	162	
	Retail - Other Retail	159,136	6,414	158,340	35,206	309	6,425	164,380	6,391	163,666	36,133	292	6,273	
	Retail - Other Retail - Of Which: SME	82,349	3,574	81,506	19,658	8	3,866	84,252	3,609	83,499	19,740	7	3,834	
	Retail - Other Retail - Of Which: non-SME	76,787	2,839	76,834	15,548	301	2,570	80,127	2,782	80,167	16,394	284	2,439	
	Equity	16,321	0	15,855	59,855	0	466	16,599	0	16,199	61,464	0	400	
	Securitisation													
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
ITALY	Central banks and central governments	367	0	730	114	0	0	386	0	716	117	0	0
	Institutions	709	6	979	684	0	0	940	7	1,173	318	0	0
	Corporates	8,322	320	5,517	2,652	2	82	8,806	392	6,073	3,146	29	90
	Corporates - Of Which: Specialised Lending	1,823	107	1,692	471	0	20	2,238	212	2,054	410	29	33
	Corporates - Of Which: SME	30	0	20	7	0	0	14	0	5	8	0	0
	Retail	31,227	3,238	30,987	11,311	0	1,917	31,442	3,293	31,123	12,742	0	2,040
	Retail - Secured on real estate property	12,744	542	12,744	1,788	0	88	13,059	642	13,059	1,836	0	116
	Retail - Secured on real estate property - Of Which: SME	1,577	208	1,577	312	0	33	1,586	249	1,586	308	0	45
	Retail - Secured on real estate property - Of Which: non-SME	11,167	335	11,167	1,476	0	55	11,473	393	11,473	1,528	0	71
	Retail - Qualifying Revolving	2,198	235	2,020	1,304	0	202	2,331	252	2,084	1,329	0	223
	Retail - Other Retail	16,295	2,561	16,223	8,220	0	1,627	16,052	2,400	15,980	9,578	0	1,700
	Retail - Other Retail - Of Which: SME	4,509	1,172	4,446	1,200	0	707	4,383	1,123	4,320	1,173	0	719
	Retail - Other Retail - Of Which: non-SME	11,786	1,389	11,777	7,019	0	919	11,670	1,276	11,660	8,405	0	981
	Equity	719	0	705	2,598	0	13	729	0	715	2,640	0	13
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments	6,209	0	6,736	1	0	0	6,260	0	6,749	0	0	0
	Institutions	2,357	36	4,211	1,396	0	38	2,007	33	3,601	375	0	35
	Corporates	43,200	63	30,165	12,543	10	53	43,530	370	30,282	13,490	60	76
	Corporates - Of Which: Specialised Lending	7,381	30	6,555	1,611	6	12	7,058	32	6,321	1,454	4	26
	Corporates - Of Which: SME	45	0	30	15	0	0	18	0	3	7	0	0
	Retail	143	3	143	23	0	3	146	4	146	22	0	3
	Retail - Secured on real estate property	108	3	108	18	0	2	110	4	110	16	0	2
	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	108	3	108	18	0	2	110	4	110	16	0	2
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	32	0	33	5	0	1	34	0	34	5	0	1
	Retail - Other Retail - Of Which: SME	2	0	2	2	0	0	2	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	30	0	30	3	0	0	32	0	32	3	0	1
	Equity	28	0	12	40	0	16	27	0	12	38	0	16
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Credit Agricole

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	7,921	0	7,970	507	0	0	9,584	0	9,628	514	0	0
	Institutions	316	0	315	47	0	0	546	0	546	60	0	0
	Corporates	5,570	46	4,618	2,566	0	23	6,858	84	5,838	3,014	21	20
	Corporates - Of Which: Specialised Lending	1,010	7	943	133	0	1	953	7	889	125	0	1
	Corporates - Of Which: SME	90	1	84	57	0	0	71	0	68	27	0	0
	Retail	804	10	803	50	0	8	808	30	808	24	0	8
	Retail - Secured on real estate property	40	3	40	8	0	2	65	24	65	8	0	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39	2	39	7	0	2	63	24	63	8	0	3
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	763	8	762	42	0	5	833	6	832	16	0	6
	Retail - Other Retail - Of Which: SME	21	5	21	10	0	3	24	4	23	14	0	3
	Retail - Other Retail - Of Which: non-SME	741	3	741	32	0	3	809	2	809	2	0	3
	Equity	316	0	316	1,185	0	0	334	0	334	1,247	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	3,584	0	4,131	1	0	0	4,646	0	5,268	42	0	0
	Institutions	1,820	10	2,517	791	0	0	1,875	9	2,464	466	0	0
	Corporates	12,766	116	8,225	2,529	8	6	12,847	192	8,597	2,797	1	8
	Corporates - Of Which: Specialised Lending	2,373	100	2,424	483	8	5	2,455	100	2,309	461	1	7
	Corporates - Of Which: SME	5	0	2	2	0	0	38	1	3	1	0	1
	Retail	2,565	57	2,564	1,005	0	25	2,717	56	2,716	1,073	0	25
	Retail - Secured on real estate property	60	6	60	10	0	4	60	4	60	10	0	4
	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	60	6	60	10	0	4	60	4	60	10	0	4
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	2,502	51	2,502	994	21	21	2,654	52	2,654	1,063	0	21
	Retail - Other Retail - Of Which: SME	11	0	11	2	0	0	12	0	12	3	0	0
	Retail - Other Retail - Of Which: non-SME	2,491	51	2,491	992	0	21	2,642	52	2,642	1,060	0	21
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	720	0	720	1	0	0	1,338	0	1,314	1	0	0
	Institutions	4,952	26	5,331	1,471	0	26	5,150	26	5,565	1,197	0	26
	Corporates	16,440	377	12,127	3,904	45	166	15,302	381	11,540	3,889	21	176
	Corporates - Of Which: Specialised Lending	5,546	196	5,161	1,013	5	97	6,076	178	5,424	999	0	88
	Corporates - Of Which: SME	8	0	6	5	0	0	5	4	4	1	0	0
	Retail	508	26	506	72	0	19	524	24	524	68	0	18
	Retail - Secured on real estate property	237	16	237	40	0	12	241	15	241	40	0	11
	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	236	16	236	40	0	12	240	14	240	40	0	11
	Retail - Qualifying Revolving	8	0	7	2	0	0	7	0	7	2	0	0
	Retail - Other Retail	263	11	263	30	0	7	276	9	276	26	0	7
	Retail - Other Retail - Of Which: SME	12	1	11	12	0	1	2	1	2	0	0	1
	Retail - Other Retail - Of Which: non-SME	252	9	252	18	0	6	274	8	274	26	0	6
	Equity	46	0	29	108	0	18	42	0	26	98	0	16
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
JAPAN	Central banks and central governments	14,610	0	14,912	6	0	0	13,467	0	13,753	6	0	0
	Institutions	2,466	0	2,511	260	0	0	1,472	0	1,496	211	0	0
	Corporates	5,187	1	3,185	543	0	0	5,709	0	3,726	581	0	0
	Corporates - Of Which: Specialised Lending	1,628	0	1,552	111	0	0	1,741	0	1,715	47	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	81	0	81	1	0	0	114	0	114	1	0	0
	Retail - Secured on real estate property	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	7	0	7	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	73	0	73	0	0	0	107	0	107	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	73	0	73	0	0	0	107	0	107	0	0	0
	Equity	94	0	94	315	0	0	95	0	95	332	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Groupe Credit Agricole

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWITZERLAND	Central banks and central governments	3,368	0	3,381	0	0	0	2,847	0	2,855	0	0	0
	Institutions	562	2	570	104	0	1	1,214	1	1,220	132	0	1
	Corporates	5,989	31	4,437	1,775	6	89	6,716	22	4,458	1,727	0	89
	Corporates - Of Which: Specialised Lending	1,699	0	1,422	464	0	0	2,188	0	1,471	447	0	0
	Corporates - Of Which: SME	9	0	7	11	0	0	17	0	16	17	0	0
	Retail	18,996	35	1,895	229	1	64	1,805	37	1,893	251	0	64
	Retail - Secured on real estate property	634	22	634	139	0	16	650	26	650	147	0	17
	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	633	22	633	139	0	16	648	26	648	147	0	17
	Retail - Qualifying Revolving	9	0	8	2	0	0	9	0	8	2	0	0
	Retail - Other Retail	1,253	13	1,253	88	1	47	1,236	11	1,236	102	0	47
	Retail - Other Retail - Of Which: SME	5	0	5	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	1,248	13	1,248	88	1	47	1,232	11	1,232	101	0	47
Equity	8	0	8	31	0	0	5	0	5	27	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
NETHERLANDS	Central banks and central governments	819	0	881	0	0	0	873	0	936	0	0	0
	Institutions	2,823	0	2,769	455	0	0	3,103	0	3,056	425	0	0
	Corporates	8,192	78	7,058	4,484	0	38	7,997	111	6,738	4,064	17	40
	Corporates - Of Which: Specialised Lending	968	56	914	279	0	22	1,289	55	1,174	279	0	22
	Corporates - Of Which: SME	93	0	23	8	0	0	92	0	23	8	0	0
	Retail	63	1	63	8	0	1	61	1	61	9	0	1
	Retail - Secured on real estate property	36	1	36	6	0	1	35	1	35	6	0	1
	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	36	1	36	6	0	1	34	1	34	6	0	1
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Other Retail	25	0	25	2	0	0	25	0	25	3	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	21	0	21	2	0	0	23	0	23	2	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SPAIN	Central banks and central governments	2,208	0	2,376	679	0	0	2,128	0	2,284	616	0	0
	Institutions	834	0	1,122	646	0	0	1,061	0	1,429	339	0	0
	Corporates	6,235	390	4,536	2,416	86	148	6,335	399	4,517	2,427	4	185
	Corporates - Of Which: Specialised Lending	1,292	69	1,258	316	5	36	1,292	69	1,264	387	0	36
	Corporates - Of Which: SME	15	0	14	18	0	2	17	1	16	16	0	3
	Retail	366	5	365	22	0	4	363	5	362	33	0	4
	Retail - Secured on real estate property	66	4	66	12	0	3	64	4	64	11	0	3
	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	66	4	66	12	0	3	64	4	64	11	0	3
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	298	1	297	10	0	1	297	1	296	21	0	1
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	296	1	295	10	0	1	294	1	294	21	0	1
Equity	22	0	21	77	0	1	22	0	21	77	0	1	
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Credit Agricole

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	121,257.3	40,886.6	80,370.7	16,823.3	153.3	16,670.0	3.5	0.0	3.5	51,892.0	0.0	51,892.0	40,611.4	40,587.6	23.8	11,790.0	0.0	11,790.0
Austria	1,112.1	0.0	1,112.1															
Belgium	3,278.4	0.0	3,278.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.6	0.0	0.6															
Denmark	169.8	0.0	169.8															
Estonia	0.0	0.0	0.0															
Finland	976.3	0.0	976.3															
France	82,579.4	38,255.2	44,324.2															
Germany	3,579.4	19.6	3,559.8															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	225.0	63.1	161.9															
Italy	8,820.1	348.4	8,471.7															
Latvia	0.5	0.0	0.5															
Lithuania	0.0	0.0	0.0															
Luxembourg	2,109.8	0.6	2,109.2															
Malta	0.0	0.0	0.0															
Netherlands	824.5	7.1	817.4															
Poland	64.1	0.3	63.8															
Portugal	707.8	1.0	706.7															
Romania	12.1	0.0	12.1															
Slovakia	39.1	0.0	39.1															
Slovenia	39.3	0.0	39.3															
Spain	4,013.1	495.1	3,517.9															
Sweden	570.7	0.1	570.6															
United Kingdom	19.7	19.7	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	200.5	0.0	200.5															
Switzerland	57.2	0.0	57.2															
Australia	0.0	0.0	0.0															
Canada	588.5	93.9	494.6															
China	158.1	0.0	158.1															
Hong Kong	1,214.8	0.0	1,214.8															
Japan	3,981.1	305.2	3,675.7															
U.S.	1,742.7	0.0	1,742.7															
Other advanced economies non EEA	1,350.9	91.5	1,259.4															
Other Central and eastern Europe countries non EEA	64.3	44.1	20.2															
Middle East	76.8	70.5	6.3															
Latin America and the Caribbean	402.1	297.7	104.4															
Africa	1,194.8	396.8	797.9															
Others	583.8	376.4	207.4															

Note:

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

Regions:

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

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

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

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

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

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

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

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

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

Groupe Credit Agricole

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	130,815.4	44,786.4	86,029.0	19,959.9	2,898.8	17,061.2	9.5	0.0	9.5	56,580.1	0.0	56,580.1	41,853.4	41,846.1	7.3	12,379.7	0.0	12,379.7
Austria	687.8	0.0	687.8															
Belgium	4,042.4	63.9	3,978.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.6	0.0	0.6															
Denmark	156.8	0.0	156.8															
Estonia	0.0	0.0	0.0															
Finland	1,301.6	0.0	1,301.6															
France	85,156.5	37,373.6	47,782.9															
Germany	3,785.2	6.3	3,779.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	84.1	0.0	84.1															
Italy	8,910.5	328.2	8,582.3															
Latvia	0.6	0.0	0.6															
Lithuania	0.0	0.0	0.0															
Luxembourg	2,899.7	0.7	2,899.0															
Malta	0.0	0.0	0.0															
Netherlands	964.2	0.0	964.2															
Poland	467.2	0.3	466.9															
Portugal	237.5	0.3	237.2															
Romania	16.5	0.0	16.5															
Slovakia	39.3	0.0	39.3															
Slovenia	35.0	0.0	35.0															
Spain	4,486.8	512.4	3,974.3															
Sweden	812.5	0.1	812.4															
United Kingdom	2,695.1	2,686.0	9.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	260.3	0.0	260.3															
Switzerland	288.2	0.0	288.2															
Australia	0.0	0.0	0.0															
Canada	996.1	166.1	830.0															
China	80.1	0.0	80.1															
Hong Kong	1,622.3	0.0	1,622.3															
Japan	3,796.1	1,124.2	2,671.9															
U.S.	1,895.4	0.0	1,895.4															
Other advanced economies non EEA	1,848.5	363.4	1,485.1															
Other Central and eastern Europe countries non EEA	36.5	32.8	3.7															
Middle East	771.1	769.0	2.2															
Latin America and the Caribbean	392.7	305.2	87.5															
Africa	1,413.0	643.3	769.7															
Others	635.3	410.7	224.7															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

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

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

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

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

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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Credit Agricole

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	143,913	3	495	278	2	414	0	142,733	1	893	271	5	406	0
Central banks	7,874	0	0	0	0	0	0	4,638	0	0	0	0	0	0
General governments	63,704	0	0	0	0	0	0	68,976	0	0	0	0	0	0
Credit institutions	40,171	2	213	9	1	159	0	39,633	0	175	8	3	157	0
Other financial corporations	24,724	0	187	182	1	163	0	20,424	0	661	213	1	196	0
Non-financial corporations	7,439	1	94	88	0	92	0	9,061	0	58	50	1	54	0
Loans and advances (including at amortised cost and fair value)	871,114	4,540	30,039	26,862	6,558	15,657	7,983	886,685	3,848	30,763	27,895	6,889	15,475	8,349
Central banks	48,366	0	0	0	0	0	0	35,912	0	2	2	0	2	0
General governments	40,613	45	88	58	20	36	4	41,858	41	292	48	58	30	0
Credit institutions	65,719	16	540	516	13	468	0	77,535	22	501	499	13	450	0
Other financial corporations	26,059	46	856	818	118	398	44	26,110	39	857	816	150	416	42
Non-financial corporations	285,364	1,845	15,764	14,135	4,356	8,332	4,619	290,305	1,668	16,340	15,173	4,662	8,237	4,796
of which: small and medium-sized enterprises at amortised cost	78,740	541	7,122	6,635	1,435	3,967	2,048	83,590	515	7,322	6,728	1,371	3,968	2,117
Households	404,992	2,587	12,791	11,334	2,052	6,424	3,316	414,965	2,078	12,771	11,356	2,007	6,339	3,511
DEBT INSTRUMENTS other than HFT	1,015,027	4,543	30,534	27,140	6,559	16,071	7,983	1,029,418	3,849	31,656	28,166	6,894	15,881	8,349
OFF-BALANCE SHEET EXPOSURES	485,277		1,213	931	144	248	41	484,744		1,335	1,098	145	268	51

⁽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)

2016 EU-wide Transparency Exercise

Forborne exposures

Groupe Credit Agricole

	As of 31/12/2015					As of 30/06/2016					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(min EUR, %)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,032	8,898	4,618	3,810	5,750	14,680	9,121	4,551	3,683	5,933	5,933
Central banks	0	0	0	0	0	1	0	0	0	0	0
General governments	95	27	36	6	4	82	25	34	5	5	5
Credit institutions	63	63	27	27	0	63	63	27	27	0	0
Other financial corporations	102	82	49	44	20	105	82	39	34	17	17
Non-financial corporations	9,345	5,718	3,109	2,385	4,503	10,078	6,070	3,115	2,329	4,730	4,730
of which: small and medium-sized enterprises at amortised cost	2,399	1,729	545	524	1,357	2,607	1,837	579	547	1,471	1,471
Households	4,426	3,008	1,397	1,347	1,224	4,350	2,881	1,337	1,288	1,181	1,181
DEBT INSTRUMENTS other than HFT	14,032	8,898	4,618	3,810	5,750	14,680	9,121	4,551	3,683	5,933	5,933
Loan commitments given	58	40	3	3	28	49	34	0	0	27	27

⁽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□