2018 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2018 EU-wide Stress Test: Summary

Groupe Crédit Agricole

(mln EUR, %)	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario 31/12/2018	Baseline Scenario 31/12/2019	Baseline Scenario 31/12/2020	Adverse Scenario 31/12/2018	Adverse Scenario 31/12/2019	Adverse Scenario 31/12/2020
Net interest income	14,195		14,245	14,360	12,385	11,759	11,630	10,856
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,751		1,652	1,652	1,652	-2,838	1,122	1,122
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,065		-1,443	-2,508	-1,786	-5,335	-4,969	-3,596
Profit or (-) loss for the year	**6,974**		**6,306**	**5,141**	**4,259**	**-5,171**	**-1,405**	**-424**
Coverage ratio: non-performing exposure (%)	52.45%	52.45%	48.07%	45.02%	41.96%	48.81%	44.59%	41.77%
Common Equity Tier 1 capital	77,398	76,019	80,751	84,171	86,909	65,342	61,683	59,382
Total Risk exposure amount (all transitional adjustments included)	521,516	522,876	525,994	528,409	532,210	547,788	574,002	581,574
Common Equity Tier 1 ratio, %	**14.84%**	**14.54%**	**15.35%**	**15.93%**	**16.33%**	**11.93%**	**10.75%**	**10.21%**
Fully loaded Common Equity Tier 1 ratio, %	**14.88%**	**14.58%**	**15.35%**	**15.93%**	**16.33%**	**11.93%**	**10.75%**	**10.21%**
Tier 1 capital	84,292	82,913	88,129	91,550	93,735	72,721	69,061	66,208
Total leverage ratio exposures	1,499,604	1,498,224	1,498,224	1,498,224	1,498,224	1,498,224	1,498,224	1,498,224
Leverage ratio, %	**5.62%**	**5.53%**	**5.88%**	**6.11%**	**6.26%**	**4.85%**	**4.61%**	**4.42%**
Fully loaded leverage ratio, %	**5.50%**	**5.42%**	**5.72%**	**5.95%**	**6.13%**	**4.69%**	**4.45%**	**4.29%**
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions)[1]			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]			5,930	5,930	5,930	5,930	5,930	5,930
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]			0	0	0	0	0	0

[1] Conversions not considered for CET1 computation
[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

Groupe Crédit Agricole

(mln EUR, %)	Restated												
	31/12/2017												
	Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
	A-IRB		F-IRB		A-IRB		F-IRB						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Central banks and central governments	72,954	42	97,191	0	966	3	2,228	0	135,953	25	80	15	58.6%
Institutions	47,254	732	49,860	20	6,155	0	10,726	0	68,132	464	451	402	86.7%
Corporates	155,614	3,780	92,902	2,301	52,208	467	68,468	0	222,799	6,809	5,910	3,858	56.7%
Corporates - Of Which: Specialised Lending	49,633	1,250	1,149	0	10,158	44	766	0	46,729	1,426	935	510	35.7%
Corporates - Of Which: SME	287	32	27,481	1,394	246	1	26,270	0	25,753	1,706	1,638	1,025	60.1%
Retail	532,151	13,252	0	0	101,530	2,779	0	0	522,132	15,804	11,118	7,856	49.7%
Retail - Secured on real estate property	323,634	5,125	0	0	43,167	1,190	0	0	322,360	6,255	3,392	2,075	33.2%
Retail - Secured on real estate property - Of Which: SME	17,528	952	0	0	6,327	202	0	0	17,271	1,135	735	446	39.3%
Retail - Secured on real estate property - Of Which: non-SME	306,106	4,173	0	0	36,840	988	0	0	305,089	5,119	2,657	1,629	31.8%
Retail - Qualifying Revolving	12,964	356	0	0	5,354	25	0	0	13,644	423	418	249	58.9%
Retail - Other Retail	195,553	7,771	0	0	53,008	1,565	0	0	186,128	9,126	7,308	5,533	60.6%
Retail - Other Retail - Of Which: SME	85,522	4,169	0	0	26,239	872	0	0	82,885	4,955	4,178	3,045	61.4%
Retail - Other Retail - Of Which: non-SME	110,031	3,602	0	0	26,769	693	0	0	103,243	4,171	3,130	2,488	59.6%
Equity									0	0	0	0	-
Securitisation													
Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	807,972	17,806	239,953	2,321	160,859	3,250	81,422	0	949,016	23,102	17,559	12,131	52.5%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

France

(mln EUR, %)	Restated												
	31/12/2017												
	Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
	A-IRB		F-IRB		A-IRB		F-IRB						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Central banks and central governments	26,719	21	83,781	0	33	0	587	0	87,021	4	44	2	52.9%
Institutions	18,982	366	41,642	18	558	0	8,955	0	40,264	97	62	21	21.7%
Corporates	37,170	714	85,805	2,187	8,759	144	64,720	0	110,415	3,593	3,567	2,323	64.6%
Corporates - Of Which: Specialised Lending	7,273	74	1,130	0	748	0	755	0	4,081	149	81	35	23.3%
Corporates - Of Which: SME	118	3	27,376	1,390	80	1	26,150	0	25,504	1,684	1,631	1,022	60.7%
Retail	486,355	9,467	0	0	86,631	2,491	0	0	476,572	12,831	8,814	5,932	46.2%
Retail - Secured on real estate property	307,650	3,623	0	0	40,918	927	0	0	306,455	5,612	3,024	1,753	31.2%
Retail - Secured on real estate property - Of Which: SME	15,943	698	0	0	6,008	202	0	0	15,687	882	611	333	37.7%
Retail - Secured on real estate property - Of Which: non-SME	291,706	2,924	0	0	34,910	725	0	0	290,769	4,730	2,413	1,420	30.0%
Retail - Qualifying Revolving	10,750	192	0	0	3,957	24	0	0	11,445	247	187	107	43.4%
Retail - Other Retail	167,955	5,653	0	0	41,755	1,539	0	0	158,671	6,973	5,602	4,072	58.4%
Retail - Other Retail - Of Which: SME	82,509	3,124	0	0	25,178	863	0	0	79,889	3,927	3,431	2,324	59.2%
Retail - Other Retail - Of Which: non-SME	85,446	2,529	0	0	16,577	676	0	0	78,782	3,046	2,171	1,748	57.4%
Equity									0	0	0	0	-
Securitisation													
Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	569,225	10,568	211,228	2,205	95,981	2,635	74,262	0	714,272	16,526	12,488	8,278	50.1%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Italy

(mln EUR, %)	Restated												
	31/12/2017												
	Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
	A-IRB		F-IRB		A-IRB		F-IRB						
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Central banks and central governments	579	0	352	0	64	0	145	0	369	0	0	0	-
Institutions	655	0	19	0	206	0	11	0	126	0	0	0	-
Corporates	5,394	179	142	0	2,504	9	122	0	5,146	190	65	44	22.8%
Corporates - Of Which: Specialised Lending	2,165	35	0	0	373	0	0	0	1,353	60	8	4	7.3%
Corporates - Of Which: SME	11	0	3	0	11	0	4	0	14	0	0	0	-
Retail	29,110	2,718	0	0	12,413	1	0	0	29,114	2,817	2,193	1,857	65.9%
Retail - Secured on real estate property	14,065	642	0	0	1,996	1	0	0	14,082	640	362	321	50.2%
Retail - Secured on real estate property - Of Which: SME	1,575	253	0	0	316	0	0	0	1,575	253	124	113	44.7%
Retail - Secured on real estate property - Of Which: non-SME	12,490	389	0	0	1,679	1	0	0	12,507	388	238	208	53.8%
Retail - Qualifying Revolving	2,179	164	0	0	1,381	0	0	0	2,167	176	230	142	80.7%
Retail - Other Retail	12,866	1,913	0	0	9,036	0	0	0	12,864	2,001	1,601	1,394	69.6%
Retail - Other Retail - Of Which: SME	2,767	1,012	0	0	972	0	0	0	2,767	1,012	741	717	70.9%
Retail - Other Retail - Of Which: non-SME	10,099	900	0	0	8,064	0	0	0	10,097	989	860	676	68.4%
Equity									0	0	0	0	-
Securitisation													
Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	35,737	2,897	512	0	15,187	10	278	0	34,754	3,008	2,258	1,900	63.2%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United States	**Central banks and central governments**	5,882	0	451	0	1	0	0	0	4,528	0	0	0	-
	Institutions	3,062	26	32	2	323	0	10	0	686	26	26	26	100.0%
	Corporates	23,958	68	1,113	1	8,154	11	478	0	25,281	246	285	55	22.5%
	Corporates - Of Which: Specialised Lending	5,616	1	0	0	1,457	0	0	0	6,492	59	21	1	1.8%
	Corporates - Of Which: SME	0	7	2	1	0	0	1	0	3	0	0	0	-
	Retail	170	5	0	0	17	2	0	0	142	0	0	0	0.0%
	Retail - Secured on real estate property	131	3	0	0	13	1	0	0	117	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	130	3	0	0	13	1	0	0	116	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	-
	Retail - Other Retail	37	2	0	0	4	1	0	0	23	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	1	1	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	35	0	0	0	3	0	0	0	22	0	0	0	0.0%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**33,072**	**99**	**1,597**	**3**	**8,495**	**13**	**488**	**0**	**30,637**	**272**	**312**	**81**	**29.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Luxembourg	**Central banks and central governments**	2,066	0	3,359	0	4	0	780	0	1,298	0	0	0	-
	Institutions	1,606	0	2	0	67	0	0	0	701	0	0	0	-
	Corporates	6,248	88	1,062	9	3,011	1	558	0	4,568	49	41	28	57.0%
	Corporates - Of Which: Specialised Lending	897	38	0	0	140	1	0	0	344	0	0	0	-
	Corporates - Of Which: SME	6	0	27	0	9	0	29	0	6	0	0	0	-
	Retail	1,045	851	0	0	55	259	0	0	1,130	2	2	1	69.8%
	Retail - Secured on real estate property	37	796	0	0	5	242	0	0	36	0	0	0	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	36	795	0	0	4	242	0	0	35	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0.0%
	Retail - Other Retail	1,008	55	0	0	50	17	0	0	1,093	2	2	1	78.5%
	Retail - Other Retail - Of Which: SME	12	23	0	0	11	7	0	0	11	0	1	0	99.5%
	Retail - Other Retail - Of Which: non-SME	996	33	0	0	39	10	0	0	1,083	1	2	1	77.4%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**10,964**	**939**	**4,423**	**9**	**3,137**	**259**	**1,338**	**0**	**7,696**	**51**	**44**	**29**	**57.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Japan	**Central banks and central governments**	14,366	0	0	0	6	0	0	0	14,157	0	1	0	-
	Institutions	882	0	7	0	134	0	1	0	375	0	0	0	-
	Corporates	4,948	20	0	0	1,182	1	0	0	4,512	0	6	0	0.0%
	Corporates - Of Which: Specialised Lending	1,910	19	0	0	117	1	0	0	965	0	1	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	103	0	0	0	1	0	0	0	104	0	0	0	0.0%
	Retail - Secured on real estate property	10	0	0	0	1	0	0	0	9	0	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	10	0	0	0	1	0	0	0	9	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	93	0	0	0	0	0	0	0	94	0	0	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	93	0	0	0	0	0	0	0	94	0	0	0	0.0%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**20,298**	**20**	**7**	**0**	**1,323**	**1**	**1**	**0**	**19,147**	**0**	**7**	**0**	**0.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	Central banks and central governments	2,262	0	3,615	0	0	0	31	0	1,739	0	0	0	-
	Institutions	1,742	0	419	0	316	0	108	0	713	0	0	0	-
	Corporates	9,137	8	773	1	2,639	0	361	0	7,841	19	51	8	42.7%
	Corporates - Of Which: Specialised Lending	2,261	0	0	0	387	0	0	0	1,703	0	28	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0	-
	Retail	3,063	62	0	0	1,246	1	0	0	3,045	64	55	32	49.8%
	Retail - Secured on real estate property	57	3	0	0	7	1	0	0	52	0	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	57	3	0	0	7	1	0	0	51	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	-
	Retail - Other Retail	3,004	59	0	0	1,238	0	0	0	2,992	64	55	32	49.8%
	Retail - Other Retail - Of Which: SME	18	0	0	0	4	0	0	0	18	0	0	0	39.8%
	Retail - Other Retail - Of Which: non-SME	2,986	59	0	0	1,235	0	0	0	2,974	64	55	32	49.8%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**16,204**	**71**	**4,808**	**1**	**4,201**	**1**	**500**	**0**	**13,337**	**83**	**106**	**40**	**48.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	Central banks and central governments	3,380	0	0	0	0	0	0	0	832	0	1	0	-
	Institutions	4,245	0	674	0	807	0	135	0	480	0	0	0	-
	Corporates	10,308	127	474	1	3,376	35	292	0	8,116	155	171	132	84.8%
	Corporates - Of Which: Specialised Lending	5,642	0	0	0	1,221	0	0	0	4,053	0	8	0	-
	Corporates - Of Which: SME	0	0	5	1	0	0	11	0	5	0	0	0	-
	Retail	583	16	0	0	65	5	0	0	634	2	1	0	3.6%
	Retail - Secured on real estate property	255	11	0	0	36	3	0	0	243	1	1	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	2	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	254	11	0	0	35	3	0	0	241	1	1	0	0.0%
	Retail - Qualifying Revolving	6	0	0	0	3	0	0	0	5	0	0	0	0.0%
	Retail - Other Retail	321	5	0	0	26	1	0	0	386	1	0	0	5.9%
	Retail - Other Retail - Of Which: SME	6	0	0	0	2	0	0	0	2	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	316	5	0	0	23	1	0	0	383	1	0	0	5.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**18,516**	**143**	**1,149**	**1**	**4,248**	**39**	**427**	**0**	**10,062**	**157**	**174**	**132**	**83.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Switzerland	Central banks and central governments	1,227	0	0	0	0	0	0	0	1,026	0	0	0	-
	Institutions	665	1	353	0	0	0	81	0	586	1	2	1	100.0%
	Corporates	3,511	8	440	0	1,291	0	161	0	4,902	10	61	7	71.8%
	Corporates - Of Which: Specialised Lending	1,303	0	0	0	299	0	0	0	2,507	0	50	0	-
	Corporates - Of Which: SME	13	0	3	0	10	0	2	0	14	0	0	0	-
	Retail	1,728	39	0	0	157	11	0	0	1,730	12	5	1	11.3%
	Retail - Secured on real estate property	649	26	0	0	97	8	0	0	632	0	2	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	648	26	0	0	96	8	0	0	630	0	2	0	0.0%
	Retail - Qualifying Revolving	7	0	0	0	3	0	0	0	7	0	0	0	-
	Retail - Other Retail	1,072	13	0	0	56	3	0	0	1,091	12	2	1	11.8%
	Retail - Other Retail - Of Which: SME	24	0	0	0	3	0	0	0	23	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1,047	13	0	0	53	3	0	0	1,068	12	2	1	11.8%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**7,131**	**48**	**794**	**0**	**1,448**	**11**	**242**	**0**	**8,244**	**22**	**68**	**9**	**40.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	**Central banks and central governments**	218	0	478	0	0	0	0	0	1,339	0	1	0	-
	Institutions	1,657	0	2,385	0	145	0	446	0	427	0	1	0	-
	Corporates	4,132	185	1,355	0	1,849	70	592	0	3,692	179	136	99	55.1%
	Corporates - Of Which: Specialised Lending	951	21	11	0	218	0	6	0	1,002	9	12	2	23.4%
	Corporates - Of Which: SME	0	0	13	0	0	0	12	0	13	18	1	0	0.1%
	Retail	60	1	0	0	6	0	0	0	417	11	0	0	0.0%
	Retail - Secured on real estate property	31	1	0	0	3	0	0	0	31	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	31	1	0	0	3	0	0	0	31	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	1	0	0	0	-
	Retail - Other Retail	27	0	0	0	1	0	0	0	384	11	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	17	11	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	26	0	0	0	1	0	0	0	368	0	0	0	0.0%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**6,066**	**186**	**4,218**	**0**	**1,999**	**70**	**1,039**	**0**	**5,875**	**190**	**137**	**99**	**52.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017 Exposure values A-IRB Non-defaulted	Exposure values A-IRB Defaulted	Exposure values F-IRB Non-defaulted	Exposure values F-IRB Defaulted	Risk exposure amounts A-IRB Non-defaulted	Risk exposure amounts A-IRB Defaulted	Risk exposure amounts F-IRB Non-defaulted	Risk exposure amounts F-IRB Defaulted	Performing exposure[1]	Non performing exposure[1]	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Spain	**Central banks and central governments**	1,309	0	265	0	185	0	152	0	307	0	0	0	-
	Institutions	992	0	98	0	235	0	32	0	1,312	0	0	0	-
	Corporates	2,972	5,339	275	8	1,967	0	205	0	3,540	132	75	55	41.9%
	Corporates - Of Which: Specialised Lending	1,127	9	0	0	303	0	0	0	1,208	0	8	0	-
	Corporates - Of Which: SME	0	5,171	7	0	0	0	7	0	14	0	1	0	-
	Retail	462	3	0	0	32	1	0	0	92	0	0	0	0.0%
	Retail - Secured on real estate property	58	2	0	0	7	1	0	0	57	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	58	2	0	0	7	1	0	0	57	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	2	0	0	0	0.0%
	Retail - Other Retail	402	1	0	0	24	0	0	0	34	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	28	0	0	0	1	0	0	0	2	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	374	1	0	0	23	0	0	0	32	0	0	0	0.0%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	**5,734**	**5,342**	**638**	**8**	**2,419**	**1**	**389**	**0**	**5,251**	**132**	**76**	**55**	**41.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

Groupe Crédit Agricole

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	135,898	81	57	39	48.0%	135,852	127	82	57	45.1%	135,799	180	103	78	43.6%
Institutions	68,102	494	438	414	83.8%	68,060	535	481	453	84.7%	68,012	583	506	473	81.2%
Corporates	221,101	8,507	5,930	4,447	52.3%	219,462	10,146	6,441	4,953	48.8%	217,892	11,716	6,777	5,458	46.6%
Corporates - Of Which: Specialised Lending	46,234	1,921	1,006	586	30.5%	45,779	2,376	1,099	663	27.9%	45,360	2,795	1,157	756	27.0%
Corporates - Of Which: SME	25,426	2,033	1,559	1,193	58.7%	25,095	2,364	1,686	1,362	57.6%	24,762	2,697	1,803	1,530	56.7%
Retail	516,926	21,010	11,120	9,287	44.2%	511,100	26,835	12,440	10,794	40.2%	505,324	32,612	13,550	11,972	36.7%
Retail - Secured on real estate property	319,814	8,800	3,062	2,448	27.8%	316,858	11,756	3,428	2,828	24.1%	313,766	14,848	3,767	3,226	21.7%
Retail - Secured on real estate property - Of Which: SME	16,874	1,532	611	547	35.7%	16,518	1,888	662	605	32.0%	16,181	2,225	708	655	29.4%
Retail - Secured on real estate property - Of Which: non-SME	302,940	7,268	2,451	1,900	26.1%	300,340	9,868	2,766	2,223	22.5%	297,585	12,623	3,058	2,571	20.4%
Retail - Qualifying Revolving	13,411	655	503	362	55.2%	13,189	877	607	470	53.6%	12,985	1,081	788	571	52.8%
Retail - Other Retail	183,701	11,554	7,555	6,478	56.1%	181,053	14,202	8,406	7,496	52.8%	178,573	16,682	8,996	8,175	49.0%
Retail - Other Retail - Of Which: SME	81,553	6,288	4,087	3,641	57.9%	80,189	7,651	4,656	4,334	56.7%	78,997	8,844	4,986	4,700	53.1%
Retail - Other Retail - Of Which: non-SME	102,148	5,266	3,468	2,837	53.9%	100,863	6,551	3,750	3,162	48.3%	99,576	7,838	4,010	3,475	44.3%
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	**942,027**	**30,091**	**17,545**	**14,187**	**47.1%**	**934,474**	**37,644**	**19,444**	**16,258**	**43.2%**	**927,027**	**45,091**	**20,936**	**17,982**	**39.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

France

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	86,985	40	32	18	45.7%	86,951	74	45	32	43.1%	86,917	108	59	45	42.1%
Institutions	40,242	119	50	30	25.6%	40,213	149	89	66	44.2%	40,177	185	110	82	44.4%
Corporates	109,606	4,403	3,397	2,636	59.9%	108,798	5,211	3,665	2,951	56.6%	107,993	6,015	3,851	3,267	54.3%
Corporates - Of Which: Specialised Lending	4,063	167	78	40	24.2%	4,043	186	83	43	23.0%	4,023	207	84	46	22.0%
Corporates - Of Which: SME	25,180	2,007	1,552	1,189	59.2%	24,853	2,335	1,669	1,356	58.1%	24,523	2,665	1,784	1,522	57.1%
Retail	471,838	17,565	8,406	7,172	40.8%	466,675	22,728	9,510	8,420	37.0%	461,456	27,947	10,283	9,352	33.5%
Retail - Secured on real estate property	304,020	8,047	2,634	2,112	26.2%	301,164	10,904	2,955	2,439	22.4%	298,168	13,900	3,222	2,786	20.0%
Retail - Secured on real estate property - Of Which: SME	15,325	1,245	481	430	34.5%	14,995	1,575	520	474	30.1%	14,679	1,890	537	514	27.2%
Retail - Secured on real estate property - Of Which: non-SME	288,696	6,803	2,153	1,682	24.7%	286,169	9,329	2,435	1,965	21.1%	283,489	12,010	2,686	2,273	18.9%
Retail - Qualifying Revolving	11,282	411	245	179	43.6%	11,135	557	300	243	43.6%	11,008	684	355	298	43.6%
Retail - Other Retail	156,536	9,108	5,528	4,881	53.6%	154,376	11,268	6,255	5,738	50.9%	152,280	13,363	6,706	6,267	46.9%
Retail - Other Retail - Of Which: SME	78,717	5,099	3,177	2,889	56.7%	77,693	6,123	3,736	3,507	57.3%	76,727	7,089	4,004	3,815	53.8%
Retail - Other Retail - Of Which: non-SME	77,819	4,009	2,350	1,992	49.7%	76,682	5,145	2,519	2,232	43.4%	75,553	6,274	2,701	2,452	39.1%
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	**708,671**	**22,127**	**11,886**	**9,857**	**44.5%**	**702,636**	**28,163**	**13,310**	**11,469**	**40.7%**	**696,544**	**34,255**	**14,302**	**12,746**	**37.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Italy

(mln EUR, %)	Baseline Scenario														
	31/12/2018					31/12/2019					31/12/2020				
	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Central banks and central governments	368	1	1	0	40.0%	367	2	1	1	40.0%	367	2	1	1	40.0%
Institutions	126	0	0	0	22.0%	126	0	0	0	24.0%	126	0	0	0	25.4%
Corporates	5,122	214	87	67	31.2%	5,101	235	94	73	30.8%	5,080	256	100	79	30.7%
Corporates - Of Which: Specialised Lending	1,341	72	19	17	23.2%	1,331	81	21	17	21.2%	1,323	90	21	18	20.1%
Corporates - Of Which: SME	14	0	0	0	54.1%	14	0	0	0	54.0%	14	0	0	0	54.0%
Retail	28,795	3,135	2,431	1,967	62.7%	28,480	3,451	2,605	2,146	62.2%	28,154	3,777	2,900	2,328	61.6%
Retail - Secured on real estate property	13,972	751	437	335	44.6%	13,873	850	485	388	45.6%	13,776	947	540	438	46.3%
Retail - Secured on real estate property - Of Which: SME	1,540	288	133	117	40.8%	1,515	313	145	131	41.8%	1,493	335	155	141	42.1%
Retail - Secured on real estate property - Of Which: non-SME	12,431	463	304	218	47.0%	12,358	537	340	257	47.9%	12,283	612	385	297	48.5%
Retail - Qualifying Revolving	2,098	245	261	183	74.6%	2,023	320	310	227	70.9%	1,945	398	436	273	68.6%
Retail - Other Retail	12,726	2,139	1,733	1,449	67.7%	12,585	2,280	1,809	1,531	67.1%	12,432	2,432	1,924	1,618	66.5%
Retail - Other Retail - Of Which: SME	2,707	1,072	768	734	68.4%	2,653	1,125	804	770	68.4%	2,603	1,175	833	803	68.3%
Retail - Other Retail - Of Which: non-SME	10,019	1,068	965	716	67.0%	9,931	1,155	1,005	761	65.9%	9,829	1,257	1,091	815	64.8%
Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	**34,412**	**3,350**	**2,519**	**2,034**	**60.7%**	**34,074**	**3,688**	**2,700**	**2,220**	**60.2%**	**33,726**	**4,035**	**3,002**	**2,408**	**59.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United States	**Central banks and central governments**	4,526	2	1	1	40.0%	4,524	4	2	1	40.0%	4,523	5	3	2	40.0%
	Institutions	686	26	26	26	99.2%	686	27	26	26	98.2%	685	27	26	26	97.1%
	Corporates	25,052	474	293	105	22.2%	24,845	681	336	150	22.1%	24,657	869	366	192	22.1%
	Corporates - Of Which: Specialised Lending	6,426	125	25	7	5.6%	6,361	190	33	13	6.7%	6,301	251	37	18	7.3%
	Corporates - Of Which: SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail	142	0	0	0	0.0%	142	0	0	0	0.0%	142	0	0	0	0.0%
	Retail - Secured on real estate property	117	0	0	0	0.0%	117	0	0	0	0.0%	117	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	116	0	0	0	0.0%	116	0	0	0	0.0%	116	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	23	0	0	0	0.0%	23	0	0	0	0.0%	23	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	22	0	0	0	0.0%	22	0	0	0	0.0%	22	0	0	0	0.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**30,407**	**503**	**320**	**132**	**26.3%**	**30,197**	**712**	**365**	**178**	**25.0%**	**30,007**	**902**	**395**	**220**	**24.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Luxembourg	**Central banks and central governments**	1,297	0	0	0	40.0%	1,297	1	0	0	40.0%	1,296	1	1	0	40.0%
	Institutions	700	0	0	0	32.4%	700	0	0	0	33.8%	700	1	0	0	34.6%
	Corporates	4,558	59	40	31	51.8%	4,547	71	43	34	47.7%	4,535	82	47	37	44.7%
	Corporates - Of Which: Specialised Lending	342	2	1	0	9.0%	340	4	1	0	9.7%	338	6	1	1	9.8%
	Corporates - Of Which: SME	6	0	0	0	44.7%	6	0	0	0	44.7%	6	0	0	0	44.7%
	Retail	1,129	2	2	2	73.8%	1,129	2	2	2	76.9%	1,129	3	2	2	79.2%
	Retail - Secured on real estate property	36	0	0	0	0.0%	36	0	0	0	0.0%	36	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	35	0	0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail	1,093	2	2	2	81.9%	1,093	2	2	2	84.4%	1,093	2	2	2	86.3%
	Retail - Other Retail - Of Which: SME	11	0	0	0	97.6%	11	0	0	0	97.5%	11	0	0	0	97.4%
	Retail - Other Retail - Of Which: non-SME	1,082	2	2	1	81.2%	1,082	2	2	2	83.9%	1,082	2	2	2	85.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**7,685**	**62**	**42**	**32**	**52.4%**	**7,673**	**74**	**46**	**36**	**48.4%**	**7,660**	**87**	**50**	**40**	**45.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Japan	**Central banks and central governments**	14,151	6	5	2	40.0%	14,146	11	7	5	40.0%	14,140	17	9	7	40.0%
	Institutions	375	0	0	0	40.4%	374	0	0	0	40.5%	374	1	0	0	40.5%
	Corporates	4,501	11	7	1	11.0%	4,488	24	10	3	11.4%	4,475	38	13	4	11.7%
	Corporates - Of Which: Specialised Lending	960	5	2	0	5.7%	954	10	3	1	5.9%	949	16	4	1	6.0%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	104	0	0	0	0.0%	104	0	0	0	0.0%	104	0	0	0	0.0%
	Retail - Secured on real estate property	9	0	0	0	0.0%	9	0	0	0	0.0%	9	0	0	0	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	9	0	0	0	0.0%	9	0	0	0	0.0%	9	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail	94	0	0	0	0.0%	94	0	0	0	0.0%	94	0	0	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	94	0	0	0	0.0%	94	0	0	0	0.0%	94	0	0	0	0.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**19,131**	**17**	**11**	**4**	**20.9%**	**19,112**	**36**	**17**	**7**	**20.8%**	**19,093**	**55**	**22**	**11**	**20.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Germany	**Central banks and central governments**	1,739	1	0	0	40.0%	1,738	1	1	0	40.0%	1,738	2	1	1	40.0%
	Institutions	712	0	0	0	25.0%	712	0	0	0	27.9%	712	1	0	0	29.4%
	Corporates	7,819	41	61	14	35.1%	7,795	64	72	21	32.7%	7,770	89	79	28	31.5%
	Corporates - Of Which: Specialised Lending	1,694	10	33	1	15.1%	1,684	20	36	3	15.0%	1,673	30	37	4	14.9%
	Corporates - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	3,003	105	106	76	72.5%	2,961	147	131	106	71.9%	2,922	187	156	135	72.2%
	Retail - Secured on real estate property	52	0	0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	51	0	0	0	0.0%	51	0	0	0	0.0%	51	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	2,950	105	106	76	72.5%	2,908	147	131	106	71.9%	2,869	187	156	135	72.3%
	Retail - Other Retail - Of Which: SME	18	0	0	0	43.8%	18	0	0	0	43.6%	18	0	0	0	43.5%
	Retail - Other Retail - Of Which: non-SME	2,932	105	106	76	72.6%	2,891	147	131	106	72.0%	2,851	186	156	135	72.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**13,273**	**147**	**167**	**91**	**62.0%**	**13,207**	**213**	**204**	**127**	**59.9%**	**13,142**	**278**	**236**	**164**	**58.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United Kingdom	**Central banks and central governments**	831	0	1	0	40.0%	831	1	2	0	40.0%	831	1	2	0	40.0%
	Institutions	480	0	0	0	28.1%	480	0	0	0	28.4%	480	0	0	0	28.7%
	Corporates	8,084	187	175	139	74.2%	8,049	222	188	147	66.0%	8,014	257	194	154	60.0%
	Corporates - Of Which: Specialised Lending	4,036	17	12	3	16.6%	4,017	36	17	6	16.5%	3,999	54	20	9	16.2%
	Corporates - Of Which: SME	5	0	0	0	10.7%	5	0	0	0	11.3%	5	0	0	0	11.8%
	Retail	634	2	0	0	4.6%	633	2	0	0	4.6%	633	3	0	0	4.6%
	Retail - Secured on real estate property	243	1	0	0	0.0%	243	1	0	0	0.0%	243	1	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	241	1	0	0	0.0%	241	1	0	0	0.0%	241	1	0	0	0.0%
	Retail - Qualifying Revolving	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Retail - Other Retail	386	1	0	0	7.5%	385	1	0	0	7.6%	385	2	0	0	7.6%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	383	1	0	0	7.5%	383	1	0	0	7.6%	383	2	0	0	7.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**10,029**	**190**	**177**	**139**	**73.3%**	**9,993**	**225**	**190**	**147**	**65.2%**	**9,958**	**261**	**196**	**155**	**59.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Switzerland	**Central banks and central governments**	1,026	0	0	0	40.0%	1,025	1	0	0	40.0%	1,025	1	1	0	40.0%
	Institutions	585	2	1	1	54.1%	584	2	1	1	40.2%	584	3	1	1	33.0%
	Corporates	4,874	38	70	12	33.0%	4,842	69	83	18	25.3%	4,809	102	83	23	22.1%
	Corporates - Of Which: Specialised Lending	2,486	21	58	4	17.2%	2,462	46	70	8	17.0%	2,437	71	68	12	16.5%
	Corporates - Of Which: SME	14	0	0	0	27.5%	13	1	1	0	29.9%	13	1	1	0	33.8%
	Retail	1,729	13	9	9	67.9%	1,727	15	9	9	59.7%	1,727	15	10	10	63.4%
	Retail - Secured on real estate property	632	1	0	0	0.0%	631	1	0	0	0.0%	631	1	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	630	1	0	0	0.0%	630	1	0	0	0.0%	630	1	0	0	0.0%
	Retail - Qualifying Revolving	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Retail - Other Retail	1,091	12	9	9	71.8%	1,089	14	9	9	63.5%	1,088	14	10	10	68.2%
	Retail - Other Retail - Of Which: SME	23	0	0	0	0.2%	21	2	0	0	0.9%	21	2	1	1	41.3%
	Retail - Other Retail - Of Which: non-SME	1,068	12	9	9	71.9%	1,067	12	9	9	72.0%	1,067	12	9	9	72.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**8,214**	**52**	**80**	**22**	**42.1%**	**8,179**	**87**	**94**	**27**	**31.6%**	**8,145**	**121**	**94**	**34**	**27.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	Central banks and central governments	1,338	0	0	0	40.0%	1,338	1	0	0	40.0%	1,338	1	1	0	40.0%
	Institutions	427	0	0	0	44.0%	427	1	0	0	46.8%	426	1	1	0	48.7%
	Corporates	3,657	214	133	109	50.9%	3,628	243	140	117	48.3%	3,604	268	146	125	46.7%
	Corporates - Of Which: Specialised Lending	989	21	13	5	21.5%	980	31	13	6	20.5%	972	38	13	8	19.7%
	Corporates - Of Which: SME	13	18	0	0	0.1%	13	18	0	0	0.1%	12	18	0	0	0.1%
	Retail	416	11	0	0	0.4%	416	11	0	0	0.7%	416	11	0	0	1.4%
	Retail - Secured on real estate property	31	0	0	0	0.0%	31	0	0	0	0.0%	31	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	0.0%	31	0	0	0	0.0%	31	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail	384	11	0	0	0.4%	384	11	0	0	0.8%	384	11	0	0	1.4%
	Retail - Other Retail - Of Which: SME	17	11	0	0	0.0%	17	11	0	0	0.0%	17	11	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	368	0	0	0	36.6%	367	0	0	0	34.0%	367	0	0	0	40.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	5,839	225	133	109	48.5%	5,809	255	141	118	46.3%	5,784	281	148	126	44.9%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Spain	Central banks and central governments	306	1	0	0	40.0%	306	1	1	0	40.0%	305	2	1	1	40.0%
	Institutions	1,312	0	0	0	39.9%	1,311	1	0	0	39.9%	1,311	1	1	0	39.9%
	Corporates	3,518	154	78	60	38.6%	3,491	181	88	65	35.9%	3,468	204	92	71	34.7%
	Corporates - Of Which: Specialised Lending	1,199	9	9	1	7.0%	1,191	17	10	1	7.0%	1,183	25	10	2	7.0%
	Corporates - Of Which: SME	14	0	0	0	0.0%	14	0	0	0	0.0%	14	0	0	0	0.0%
	Retail	92	0	0	0	0.0%	92	0	0	0	0.0%	92	0	0	0	0.0%
	Retail - Secured on real estate property	57	0	0	0	0.0%	57	0	0	0	0.0%	57	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	57	0	0	0	0.0%	57	0	0	0	0.0%	57	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	34	0	0	0	0.0%	34	0	0	0	0.0%	34	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	32	0	0	0	0.0%	32	0	0	0	0.0%	32	0	0	0	0.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	5,228	155	79	60	38.6%	5,200	183	90	66	36.0%	5,177	207	93	72	34.8%

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Groupe Crédit Agricole	**Central banks and central governments**	135,897	82	67	39	47.9%	135,840	139	89	62	44.7%	135,780	199	113	86	43.3%
	Institutions	67,976	619	949	466	75.2%	66,926	1,669	1,049	936	56.1%	66,801	1,794	1,102	990	55.2%
	Corporates	220,087	9,521	6,915	4,762	50.0%	216,962	12,646	7,845	5,688	45.0%	213,779	15,829	8,598	6,552	41.4%
	Corporates - Of Which: Specialised Lending	45,840	2,315	1,087	643	27.8%	44,954	3,201	1,203	764	23.9%	43,894	4,261	1,308	884	20.8%
	Corporates - Of Which: SME	25,315	2,144	1,808	1,253	58.4%	24,836	2,624	1,975	1,497	57.1%	24,387	3,072	2,124	1,726	56.2%
	Retail	514,831	23,105	13,322	10,271	44.5%	506,072	31,864	15,800	12,711	39.9%	497,445	40,491	17,825	15,130	37.4%
	Retail - Secured on real estate property	319,027	9,587	3,934	2,747	28.7%	314,259	14,355	4,654	3,410	23.8%	309,671	18,944	5,228	4,206	22.2%
	Retail - Secured on real estate property - Of Which: SME	16,754	1,652	786	628	38.0%	16,270	2,136	846	713	33.4%	15,790	2,615	931	821	31.4%
	Retail - Secured on real estate property - Of Which: non-SME	302,273	7,935	3,148	2,119	26.7%	297,989	12,219	3,808	2,697	22.1%	293,880	16,328	4,297	3,385	20.7%
	Retail - Qualifying Revolving	13,319	747	687	434	58.1%	12,970	1,096	880	622	56.8%	12,643	1,424	1,149	804	56.5%
	Retail - Other Retail	182,484	12,770	8,701	7,090	55.5%	178,843	16,412	10,266	8,679	52.9%	175,131	20,124	11,448	10,121	50.3%
	Retail - Other Retail - Of Which: SME	80,681	7,159	4,564	3,919	54.7%	78,428	9,412	5,394	4,824	51.3%	76,386	11,455	5,950	5,493	48.0%
	Retail - Other Retail - Of Which: non-SME	101,803	5,611	4,137	3,171	56.5%	100,414	7,000	4,873	3,855	55.1%	98,745	8,670	5,498	4,629	53.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**938,791**	**33,327**	**21,253**	**15,538**	**46.6%**	**925,801**	**46,318**	**24,783**	**19,397**	**41.9%**	**913,805**	**58,313**	**27,638**	**22,758**	**39.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
France	**Central banks and central governments**	86,985	40	33	18	45.7%	86,948	77	48	33	43.0%	86,910	115	63	48	42.0%
	Institutions	40,159	202	409	66	32.9%	39,485	876	555	393	44.8%	39,378	983	604	442	44.9%
	Corporates	109,307	4,702	3,885	2,775	59.0%	108,013	5,996	4,316	3,290	54.9%	106,788	7,220	4,666	3,769	52.2%
	Corporates - Of Which: Specialised Lending	4,044	186	70	43	23.0%	4,000	230	86	48	21.0%	3,935	295	96	57	19.2%
	Corporates - Of Which: SME	25,072	2,116	1,759	1,248	59.0%	24,601	2,587	1,923	1,487	57.5%	24,158	3,029	2,062	1,714	56.6%
	Retail	469,821	19,582	10,306	8,010	40.9%	461,521	27,883	12,368	10,127	36.3%	453,610	35,793	13,920	12,120	33.9%
	Retail - Secured on real estate property	303,260	8,807	3,424	2,354	26.7%	298,635	13,433	4,074	2,933	21.8%	294,201	17,866	4,546	3,642	20.4%
	Retail - Secured on real estate property - Of Which: SME	15,213	1,356	630	490	36.1%	14,770	1,799	659	553	30.7%	14,329	2,240	725	641	28.6%
	Retail - Secured on real estate property - Of Which: non-SME	288,047	7,451	2,794	1,863	25.0%	283,865	11,633	3,415	2,380	20.5%	279,872	15,626	3,821	3,002	19.2%
	Retail - Qualifying Revolving	11,191	502	341	245	48.8%	10,919	773	468	380	49.2%	10,675	1,017	600	506	49.7%
	Retail - Other Retail	155,370	10,274	6,542	5,411	52.7%	151,967	13,677	7,826	6,814	49.8%	148,734	16,910	8,774	7,973	47.1%
	Retail - Other Retail - Of Which: SME	77,830	5,986	3,747	3,130	52.3%	75,768	8,048	4,478	3,962	49.2%	73,901	9,915	4,973	4,551	45.9%
	Retail - Other Retail - Of Which: non-SME	77,540	4,288	2,795	2,282	53.2%	76,199	5,629	3,348	2,851	50.7%	74,832	6,995	3,801	3,421	48.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**706,272**	**24,527**	**14,633**	**10,869**	**44.3%**	**695,967**	**34,832**	**17,286**	**13,843**	**39.7%**	**686,687**	**44,112**	**19,253**	**16,379**	**37.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Italy	**Central banks and central governments**	368	1	1	0	40.0%	367	2	1	1	40.0%	366	3	2	1	40.0%
	Institutions	126	0	1	0	40.4%	124	2	1	1	52.2%	123	3	1	1	47.9%
	Corporates	5,102	234	132	95	40.5%	5,052	284	169	110	38.8%	4,993	343	192	130	37.8%
	Corporates - Of Which: Specialised Lending	1,332	80	33	26	32.4%	1,309	104	39	30	28.6%	1,288	125	42	33	26.2%
	Corporates - Of Which: SME	14	0	0	0	55.3%	14	1	0	0	54.6%	13	1	1	0	55.0%
	Retail	28,748	3,183	2,707	2,078	65.3%	28,337	3,593	3,021	2,329	64.8%	27,880	4,051	3,391	2,613	64.5%
	Retail - Secured on real estate property	13,945	778	516	393	50.6%	13,803	920	596	475	51.7%	13,648	1,075	703	562	52.3%
	Retail - Secured on real estate property - Of Which: SME	1,532	296	157	138	46.5%	1,492	337	178	160	47.4%	1,453	375	198	180	48.0%
	Retail - Secured on real estate property - Of Which: non-SME	12,413	482	359	256	53.0%	12,311	584	419	316	54.1%	12,195	700	505	382	54.5%
	Retail - Qualifying Revolving	2,097	246	299	189	77.0%	2,020	323	366	242	74.7%	1,937	406	515	298	73.3%
	Retail - Other Retail	12,705	2,159	1,892	1,495	69.2%	12,515	2,350	2,059	1,612	68.6%	12,296	2,569	2,173	1,753	68.2%
	Retail - Other Retail - Of Which: SME	2,691	1,087	821	772	71.0%	2,600	1,179	886	832	70.6%	2,500	1,278	952	902	70.6%
	Retail - Other Retail - Of Which: non-SME	10,014	1,072	1,072	723	67.4%	9,915	1,171	1,173	780	66.6%	9,795	1,291	1,221	851	65.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**34,344**	**3,418**	**2,841**	**2,173**	**63.6%**	**33,880**	**3,881**	**3,192**	**2,441**	**62.9%**	**33,362**	**4,400**	**3,586**	**2,745**	**62.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

United States	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United States	**Central banks and central governments**	4,526	2	2	1	40.0%	4,524	4	2	2	40.0%	4,522	6	3	2	40.0%
	Institutions	685	28	32	27	96.1%	672	41	32	32	77.5%	671	42	32	32	76.3%
	Corporates	24,870	657	392	147	22.4%	24,441	1,086	483	245	22.5%	23,963	1,563	587	350	22.4%
	Corporates - Of Which: Specialised Lending	6,371	181	39	12	6.6%	6,247	305	61	24	7.7%	6,091	460	75	38	8.2%
	Corporates - Of Which: SME	3	0	0	0	0.0%	3	0	0	0	0.0%	3	0	0	0	0.0%
	Retail	142	0	0	0	0.0%	142	0	0	0	0.0%	142	0	0	0	0.0%
	Retail - Secured on real estate property	117	0	0	0	0.0%	117	0	0	0	0.0%	117	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	116	0	0	0	0.0%	116	0	0	0	0.0%	116	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	23	0	0	0	0.0%	23	0	0	0	0.0%	23	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	22	0	0	0	0.0%	22	0	0	0	0.0%	22	0	0	0	0.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**30,223**	**686**	**425**	**174**	**25.4%**	**29,778**	**1,131**	**517**	**278**	**24.6%**	**29,298**	**1,611**	**622**	**384**	**23.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Luxembourg	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Luxembourg	**Central banks and central governments**	1,297	0	0	0	40.0%	1,297	1	0	0	40.0%	1,296	1	1	0	40.0%
	Institutions	700	0	1	0	39.0%	698	3	1	1	39.8%	698	3	1	1	39.6%
	Corporates	4,542	75	65	35	46.4%	4,451	167	79	56	33.8%	4,419	199	89	66	33.0%
	Corporates - Of Which: Specialised Lending	340	4	2	0	9.3%	336	8	3	1	9.7%	329	15	4	2	10.1%
	Corporates - Of Which: SME	5	0	0	0	45.1%	4	1	1	1	45.1%	4	1	1	1	45.1%
	Retail	1,129	2	2	2	73.8%	1,104	27	7	7	25.3%	1,104	27	7	7	25.1%
	Retail - Secured on real estate property	36	0	0	0	0.0%	36	0	0	0	0.0%	36	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	35	0	0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail	1,093	2	2	2	81.9%	1,068	27	7	7	25.5%	1,068	27	7	7	25.3%
	Retail - Other Retail - Of Which: SME	11	0	0	0	97.6%	11	0	0	0	91.9%	11	0	0	0	91.9%
	Retail - Other Retail - Of Which: non-SME	1,082	2	2	1	81.2%	1,057	27	7	7	25.2%	1,057	27	7	7	25.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**7,669**	**78**	**69**	**37**	**47.1%**	**7,550**	**197**	**87**	**65**	**32.7%**	**7,517**	**230**	**98**	**74**	**32.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Japan	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Japan	**Central banks and central governments**	14,151	6	5	2	40.0%	14,145	12	7	5	40.0%	14,139	18	10	7	40.0%
	Institutions	374	1	4	0	40.7%	364	11	4	4	40.8%	364	11	5	4	40.7%
	Corporates	4,488	24	14	3	12.3%	4,451	62	29	9	14.2%	4,404	109	39	15	13.9%
	Corporates - Of Which: Specialised Lending	955	10	3	1	5.9%	940	24	7	2	6.2%	925	40	9	3	6.4%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	104	0	0	0	0.0%	104	0	0	0	0.0%	104	0	0	0	0.0%
	Retail - Secured on real estate property	9	0	0	0	0.0%	9	0	0	0	0.0%	9	0	0	0	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	9	0	0	0	0.0%	9	0	0	0	0.0%	9	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail	94	0	0	0	0.0%	94	0	0	0	0.0%	94	0	0	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	94	0	0	0	0.0%	94	0	0	0	0.0%	94	0	0	0	0.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**19,117**	**31**	**23**	**6**	**18.4%**	**19,064**	**84**	**41**	**18**	**21.2%**	**19,010**	**137**	**54**	**27**	**19.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Germany	Central banks and central governments	1,739	1	0	0	40.0%	1,738	1	1	0	40.0%	1,738	2	1	1	40.0%
	Institutions	712	0	0	0	38.8%	712	0	0	0	51.8%	712	1	0	0	47.1%
	Corporates	7,794	66	82	22	33.4%	7,710	149	128	50	33.5%	7,636	223	155	71	31.8%
	Corporates - Of Which: Specialised Lending	1,684	19	25	3	14.8%	1,662	41	34	6	14.7%	1,631	73	40	10	14.5%
	Corporates - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2,957	152	189	100	65.9%	2,830	279	279	195	69.8%	2,709	400	363	296	74.1%
	Retail - Secured on real estate property	52	0	0	0	0.0%	52	0	0	0	0.0%	52	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	51	0	0	0	0.0%	51	0	0	0	0.0%	51	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	2,904	152	189	100	65.9%	2,777	279	279	195	69.8%	2,656	400	363	296	74.1%
	Retail - Other Retail - Of Which: SME	18	0	0	0	46.1%	17	1	1	0	46.5%	17	1	1	1	47.6%
	Retail - Other Retail - Of Which: non-SME	2,886	151	189	100	65.9%	2,759	278	278	194	69.9%	2,639	399	363	296	74.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**13,202**	**218**	**272**	**122**	**56.0%**	**12,991**	**429**	**407**	**245**	**57.1%**	**12,795**	**625**	**520**	**368**	**58.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
United Kingdom	Central banks and central governments	831	0	1	0	40.0%	831	1	1	0	40.0%	830	1	1	1	40.0%
	Institutions	480	1	2	0	33.0%	475	5	2	2	34.5%	475	5	2	2	34.3%
	Corporates	8,051	220	199	146	66.4%	7,952	319	238	169	52.9%	7,851	420	262	191	45.4%
	Corporates - Of Which: Specialised Lending	4,020	33	24	5	16.1%	3,982	71	41	11	16.0%	3,929	124	50	20	15.9%
	Corporates - Of Which: SME	5	0	0	0	18.3%	5	0	0	0	20.1%	5	0	0	0	22.5%
	Retail	634	2	0	0	4.6%	633	2	0	0	4.5%	633	3	0	0	4.6%
	Retail - Secured on real estate property	243	1	0	0	0.0%	243	1	0	0	0.0%	243	1	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	241	1	0	0	0.0%	241	1	0	0	0.0%	241	1	0	0	0.0%
	Retail - Qualifying Revolving	5	0	0	0	0.0%	5	0	0	0	0.0%	5	0	0	0	0.0%
	Retail - Other Retail	386	1	0	0	7.5%	385	2	0	0	7.3%	385	2	0	0	7.4%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	1.0%	2	0	0	0	1.0%
	Retail - Other Retail - Of Which: non-SME	383	1	0	0	7.5%	383	1	0	0	7.6%	383	2	0	0	7.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**9,995**	**224**	**201**	**147**	**65.6%**	**9,892**	**327**	**241**	**171**	**52.2%**	**9,790**	**429**	**265**	**193**	**45.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Switzerland	Central banks and central governments	1,026	0	0	0	40.0%	1,025	1	1	0	40.0%	1,025	1	1	1	40.0%
	Institutions	584	2	2	1	39.8%	581	5	2	2	31.0%	580	7	2	2	25.5%
	Corporates	4,845	66	73	17	25.7%	4,765	147	91	33	22.1%	4,674	238	104	45	18.8%
	Corporates - Of Which: Specialised Lending	2,465	42	52	7	16.3%	2,416	91	62	14	15.4%	2,350	157	70	23	14.4%
	Corporates - Of Which: SME	13	0	0	0	27.4%	13	1	1	0	26.9%	13	1	1	0	26.4%
	Retail	1,729	13	9	9	67.7%	1,719	23	15	15	65.2%	1,718	23	15	15	63.7%
	Retail - Secured on real estate property	632	1	0	0	0.0%	631	1	0	0	0.0%	631	1	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	630	1	0	0	0.0%	630	1	0	0	0.0%	630	1	0	0	0.0%
	Retail - Qualifying Revolving	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Retail - Other Retail	1,091	12	9	9	71.6%	1,081	22	15	15	67.8%	1,080	22	15	15	66.8%
	Retail - Other Retail - Of Which: SME	23	0	0	0	0.5%	23	0	0	0	1.0%	23	0	0	0	1.6%
	Retail - Other Retail - Of Which: non-SME	1,068	12	9	9	71.9%	1,058	22	15	15	68.1%	1,057	22	15	15	67.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**8,184**	**82**	**84**	**27**	**32.7%**	**8,090**	**176**	**109**	**49**	**28.1%**	**7,997**	**269**	**122**	**62**	**23.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Netherlands	**Central banks and central governments**	1,338	0	0	0	40.0%	1,338	1	0	0	40.0%	1,338	1	1	0	40.0%
	Institutions	427	1	1	0	51.8%	424	3	2	1	46.8%	423	4	3	2	51.8%
	Corporates	3,632	239	172	130	54.4%	3,566	305	199	153	50.3%	3,506	365	218	172	47.1%
	Corporates - Of Which: Specialised Lending	981	29	17	8	26.5%	965	46	20	11	22.8%	946	65	22	13	20.0%
	Corporates - Of Which: SME	13	18	0	0	0.1%	12	18	0	0	0.1%	12	18	0	0	0.1%
	Retail	416	11	0	0	0.5%	412	15	0	0	1.9%	412	15	0	0	2.1%
	Retail - Secured on real estate property	31	0	0	0	0.0%	31	0	0	0	0.0%	31	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	0.0%	31	0	0	0	0.0%	31	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0.0%	1	0	0	0	0.0%	1	0	0	0	0.0%
	Retail - Other Retail	384	11	0	0	0.5%	380	15	0	0	1.9%	380	15	0	0	2.1%
	Retail - Other Retail - Of Which: SME	17	11	0	0	0.0%	15	13	0	0	0.2%	15	13	0	0	0.2%
	Retail - Other Retail - Of Which: non-SME	368	0	0	0	44.5%	366	2	0	0	12.2%	365	2	0	0	13.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**5,813**	**251**	**174**	**131**	**52.0%**	**5,741**	**324**	**202**	**155**	**48.0%**	**5,679**	**385**	**222**	**175**	**45.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]	Performing exposure[1]	Non performing exposure[1]	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures[1]
Spain	**Central banks and central governments**	306	1	1	0	40.0%	305	2	1	1	40.0%	305	2	1	1	40.0%
	Institutions	1,312	0	1	0	39.9%	1,309	3	1	1	40.0%	1,309	3	1	1	40.0%
	Corporates	3,498	174	87	63	36.5%	3,455	217	101	72	33.2%	3,397	275	114	84	30.5%
	Corporates - Of Which: Specialised Lending	1,191	17	9	1	7.0%	1,173	34	7	2	7.0%	1,150	57	9	4	6.9%
	Corporates - Of Which: SME	14	0	0	0	0.0%	14	0	0	0	0.0%	14	0	0	0	0.0%
	Retail	92	0	0	0	0.0%	89	4	1	1	27.5%	89	4	1	1	27.4%
	Retail - Secured on real estate property	57	0	0	0	0.0%	57	0	0	0	0.0%	57	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	57	0	0	0	0.0%	57	0	0	0	0.0%	57	0	0	0	0.0%
	Retail - Qualifying Revolving	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail	34	0	0	0	0.0%	30	4	1	1	27.7%	30	4	1	1	27.8%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	32	0	0	0	0.0%	29	4	1	1	27.7%	29	4	1	1	27.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	**5,208**	**175**	**89**	**64**	**36.5%**	**5,158**	**225**	**104**	**75**	**33.2%**	**5,099**	**284**	**117**	**87**	**30.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

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Groupe Crédit Agricole

	(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Groupe Crédit Agricole	Central governments or central banks	50,867	3	6,756	5	41,509	12	51	0	1.5%
	Regional governments or local authorities	682	0	102	0	262	1	9	1	97.9%
	Public sector entities	698	0	91	0	49	22	23	22	99.2%
	Multilateral Development Banks	32	0	1	0	0	0	0	0	0.0%
	International Organisations	213	0	0	0	0	0	0	0	0.0%
	Institutions	52,604	46	9,028	67	35,228	191	171	131	68.6%
	Corporates	70,400	2,386	63,529	2,902	67,550	4,862	2,744	2,179	44.8%
	of which: SME	13,780	1,167	13,927	1,487	13,378	2,570	1,397	1,196	46.5%
	Retail	28,638	316	19,118	369	25,894	1,645	1,544	1,201	73.0%
	of which: SME	9,808	69	5,608	82	9,518	354	327	194	54.8%
	Secured by mortgages on immovable property	10,583	378	4,605	479	10,902	645	338	272	42.2%
	of which: SME	1,105	35	476	44	706	41	18	11	26.8%
	Items associated with particularly high risk	287	0	431	0	52	12	4	2	19.0%
	Covered bonds	19	0	9	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	22,867	0	9,380	0	5,928	0	21	0	0.0%
	Equity			2,024	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			15,864	13	21,368	140	141	127	90.7%
	Standardised Total	**260,981**	**3,143**	**130,937**	**3,835**	**208,743**	**7,530**	**5,047**	**3,934**	**52.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
France	Central governments or central banks	22,828	0	2,918	0	26,374	0	30	0	97.8%
	Regional governments or local authorities	222	0	44	0	0	1	2	1	97.9%
	Public sector entities	319	0	43	0	9	22	22	22	99.2%
	Multilateral Development Banks	2	0	1	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	25,744	41	1,835	61	32,502	62	55	22	34.9%
	Corporates	37,205	865	33,305	980	59,850	1,581	1,112	716	45.3%
	of which: SME	6,777	114	6,816	146	15,490	388	415	273	70.5%
	Retail	6,279	11	4,093	24	18,335	296	339	183	61.9%
	of which: SME	3,510	11	2,009	14	9,330	82	149	71	86.5%
	Secured by mortgages on immovable property	1,279	10	720	14	7,315	12	21	2	17.2%
	of which: SME	229	1	110	2	120	2	2	0	23.7%
	Items associated with particularly high risk	271	0	406	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	21,946	0	8,615	0	5,917	7	28	7	100.0%
	Equity					0	0	215	215	0.0%
	Securitisation									
	Other exposures					8,212	119	116	106	89.1%
	Standardised Total	**134,962**	**940**	**66,271**	**1,092**	**158,513**	**2,100**	**1,940**	**1,273**	**60.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Italy	Central governments or central banks	16,692	0	1,931	0	14,658	0	20	0	0.0%
	Regional governments or local authorities	268	0	54	0	241	0	8	0	0.0%
	Public sector entities	28	0	8	0	39	0	2	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,297	1	1,146	1	2,252	1	7	0	20.5%
	Corporates	17,286	1,317	15,724	1,674	17,597	2,638	1,278	1,118	42.4%
	of which: SME	3,682	953	3,753	1,216	4,935	2,018	917	862	42.7%
	Retail	9,694	121	6,388	152	12,251	387	420	266	68.7%
	of which: SME	1,473	32	841	37	3,392	99	119	67	68.1%
	Secured by mortgages on immovable property	2,479	271	935	346	4,581	473	241	201	42.6%
	of which: SME	592	24	246	29	586	29	12	6	20.0%
	Items associated with particularly high risk	15	0	23	0	52	0	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	208	0	207	0	11	14	15	14	100.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1,661	19	23	19	100.0%
	Standardised Total	**51,354**	**1,710**	**28,506**	**2,172**	**53,344**	**3,532**	**2,014**	**1,619**	**45.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

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United States	(mln EUR, %)	Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	98	0	154	0	86	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,036	0	607	0	297	0	0	0	100.0%
	Corporates	275	0	259	1	226	0	0	0	2.3%
	of which: SME	16	0	16	1	0	0	0	0	0.0%
	Retail	7	0	4	0	788	0	0	0	5.9%
	of which: SME	6	0	4	0	0	0	0	0	16.3%
	Secured by mortgages on immovable property	33	0	16	0	23	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	9	0	10	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					87	0	0	0	0.0%
	Standardised Total	**3,559**	**0**	**1,152**	**1**	**1,506**	**0**	**0**	**0**	**3.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Luxembourg	(mln EUR, %)	Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	5,386	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	26	0	0	0	0	0	0	0	0.0%
	International Organisations	213	0	0	0	0	0	0	0	0.0%
	Institutions	384	0	159	0	0	0	0	0	0.0%
	Corporates	1,778	2	1,696	2	0	6	5	5	71.2%
	of which: SME	44	2	44	2	0	6	5	5	71.2%
	Retail	2	0	1	0	0	0	0	0	3.8%
	of which: SME	1	0	1	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	371	0	296	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					35	0	0	0	0.0%
	Standardised Total	**8,232**	**2**	**2,221**	**2**	**35**	**6**	**5**	**5**	**71.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Japan	(mln EUR, %)	Restated 31/12/2017 Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	45	0	35	0	12	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	736	0	45	0	1	0	0	0	0.0%
	Corporates	79	0	68	0	9	0	0	0	40.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	5	0	3	0	0	0	0	0	0.0%
	of which: SME	4	0	2	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	236	0	157	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					7	0	0	0	0.0%
	Standardised Total	**1,122**	**0**	**328**	**0**	**30**	**0**	**0**	**0**	**40.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

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Germany

(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	833	0	16	0	237	0	0	0	0.0%
Regional governments or local authorities	13	0	2	0	0	0	0	0	0.0%
Public sector entities	294	0	2	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0	0	0.0%
Institutions	3,497	0	1,781	0	19	5	5	5	100.0%
Corporates	1,852	55	1,767	75	240	61	8	6	9.5%
of which: SME	658	34	658	52	222	35	3	1	3.0%
Retail	2,069	10	1,323	12	5	17	7	7	41.4%
of which: SME	1,277	4	730	4	0	9	5	5	53.6%
Secured by mortgages on immovable property	336	1	155	1	0	1	0	0	0.6%
of which: SME	0	0	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
Covered bonds	19	0	9	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	23	0	23	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%
Securitisation									
Other exposures					20	0	0	0	100.0%
Standardised Total	**8,959**	**66**	**5,102**	**89**	**521**	**85**	**21**	**19**	**21.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

United Kingdom

(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	9	0	19	0	13	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0	0	0.0%
Institutions	11,176	0	1,036	0	26	5	5	5	100.0%
Corporates	421	7	418	11	157	7	0	0	0.1%
of which: SME	78	0	78	1	0	0	0	0	1.3%
Retail	882	2	655	2	0	4	1	1	38.6%
of which: SME	40	0	23	0	0	0	0	0	12.9%
Secured by mortgages on immovable property	19	0	8	0	0	0	0	0	2.6%
of which: SME	0	0	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	4	0	4	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%
Securitisation									
Other exposures					49	0	0	0	0.0%
Standardised Total	**12,577**	**10**	**2,207**	**14**	**244**	**17**	**7**	**7**	**39.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

Switzerland

(mln EUR, %)	Restated 31/12/2017 Exposure values Non-defaulted	Exposure values Defaulted	Risk exposure amounts Non-defaulted	Risk exposure amounts Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Central governments or central banks	824	0	26	0	44	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
Public sector entities	1	0	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0	0	0.0%
Institutions	194	0	69	0	1	0	0	0	0.0%
Corporates	200	3	178	5	2	5	2	2	34.1%
of which: SME	52	3	53	4	0	5	2	2	36.0%
Retail	162	7	113	7	0	12	4	4	37.7%
of which: SME	47	0	27	0	0	0	0	0	77.2%
Secured by mortgages on immovable property	2,930	18	1,317	27	0	19	1	1	5.6%
of which: SME	18	0	7	0	0	0	0	0	100.0%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity					0	0	0	0	0.0%
Securitisation									
Other exposures					361	0	0	0	100.0%
Standardised Total	**4,707**	**29**	**1,985**	**39**	**407**	**36**	**7**	**7**	**20.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

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Groupe Crédit Agricole

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	Central governments or central banks	7	0	1	0	15	0	0	0	0.0%
	Regional governments or local authorities	11	0	2	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	816	0	325	0	95	0	0	0	0.0%
	Corporates	306	1	322	1	231	1	2	0	0.0%
	of which: SME	119	1	136	1	55	1	2	0	0.0%
	Retail	2,083	40	1,542	40	2,014	107	97	66	62.1%
	of which: SME	113	0	64	0	55	0	1	0	57.5%
	Secured by mortgages on immovable property	2	0	1	0	46	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5	0	5	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					48	0	1	0	100.0%
	Standardised Total	**3,240**	**41**	**2,210**	**41**	**2,448**	**107**	**100**	**66**	**61.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Spain	Central governments or central banks	767	0	16	0	0	0	0	0	0.0%
	Regional governments or local authorities	147	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	397	0	333	0	0	0	0	0	100.0%
	Corporates	1,419	19	1,420	25	0	29	10	10	33.8%
	of which: SME	756	13	761	16	0	21	8	8	37.6%
	Retail	620	5	400	6	0	16	10	10	66.3%
	of which: SME	363	5	208	5	0	11	6	6	57.3%
	Secured by mortgages on immovable property	1,032	55	435	61	0	113	58	58	51.4%
	of which: SME	165	8	60	11	0	11	3	3	27.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	2	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	**4,503**	**80**	**2,713**	**93**	**0**	**158**	**79**	**79**	**49.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Groupe Crédit Agricole	Central governments or central banks	41,468	53	37	17	31.2%	41,427	95	63	33	35.0%	41,387	134	74	49	36.5%
	Regional governments or local authorities	261	1	2	1	64.0%	260	2	2	1	55.4%	260	3	2	1	51.5%
	Public sector entities	48	23	23	22	96.5%	48	23	23	22	96.5%	47	24	23	23	95.7%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	35,208	210	153	138	65.7%	35,188	230	156	146	63.2%	35,167	251	163	153	61.0%
	Corporates	66,908	5504	2,862	2,525	45.9%	66,351	6061	3,213	2,893	47.7%	65,841	6572	3,362	3,074	46.8%
	of which: SME	13,093	2855	1,470	1,353	47.4%	12,890	3058	1,533	1,426	46.6%	12,741	3207	1,568	1,487	46.3%
	Retail	25,482	2057	1,630	1,366	66.4%	25,126	2413	1,820	1,583	65.6%	24,781	2758	1,940	1,734	62.9%
	of which: SME	9,319	553	373	267	48.2%	9,151	721	425	329	45.7%	8,997	875	466	387	44.3%
	Secured by mortgages on immovable property	10,838	709	332	284	40.1%	10,789	758	337	294	38.8%	10,744	803	343	301	37.5%
	of which: SME	679	68	27	19	27.8%	663	85	32	25	29.3%	649	98	35	29	29.4%
	Items associated with particularly high risk	50	15	3	3	18.8%	48	16	4	3	21.3%	47	18	5	4	22.9%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5,927	2	6	0	15.7%	5,890	39	22	6	15.6%	5,849	79	35	13	16.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	21,288	221	152	150	68.0%	21,277	232	155	152	65.6%	21,265	244	157	154	63.3%
	Standardised Total	**207,478**	**8795**	**5,200**	**4,506**	**51.2%**	**206,403**	**9869**	**5,795**	**5,133**	**52.0%**	**205,389**	**10884**	**6,104**	**5,505**	**50.6%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
France	Central governments or central banks	26,363	11	9	4	41.0%	26,353	21	13	9	40.5%	26,343	32	17	13	40.3%
	Regional governments or local authorities	0	1	1	1	97.9%	0	1	1	1	97.9%	0	1	1	1	97.9%
	Public sector entities	9	22	22	22	98.6%	8	22	22	22	98.1%	8	23	22	22	97.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	32,483	81	32	29	35.5%	32,466	98	39	35	36.0%	32,449	115	45	42	36.4%
	Corporates	59,511	1919	1,034	825	43.0%	59,162	2268	1,315	1,104	48.7%	58,825	2605	1,407	1,221	46.9%
	of which: SME	15,338	540	422	327	60.5%	15,192	686	473	385	56.1%	15,084	795	496	431	54.3%
	Retail	18,168	463	300	232	50.1%	18,031	600	325	271	45.1%	17,900	731	352	308	42.1%
	of which: SME	9,237	175	139	96	55.0%	9,155	257	158	118	46.0%	9,078	334	169	139	41.6%
	Secured by mortgages on immovable property	7,310	17	4	3	19.5%	7,307	21	5	4	20.0%	7,303	24	6	5	20.1%
	of which: SME	119	4	1	1	25.7%	118	5	1	1	25.1%	117	5	2	1	24.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5,898	26	7	7	26.1%	5,896	28	7	7	24.5%	5,894	30	7	7	23.0%
	Equity	0	0	215	215	0.0%	0	0	215	215	0.0%	0	0	215	215	0.0%
	Securitisation															
	Other exposures	8,193	138	120	119	86.6%	8,188	143	122	120	84.2%	8,182	149	123	122	81.9%
	Standardised Total	**157,935**	**2678**	**1,744**	**1,457**	**54.4%**	**157,411**	**3202**	**2,062**	**1,788**	**55.8%**	**156,904**	**3709**	**2,194**	**1,955**	**52.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Italy	Central governments or central banks	14,628	30	25	12	40.0%	14,598	61	36	24	40.0%	14,569	90	48	36	40.0%
	Regional governments or local authorities	241	0	1	0	40.0%	240	1	1	0	40.1%	240	1	1	1	40.1%
	Public sector entities	39	1	1	0	22.9%	39	1	0	0	45.3%	39	1	0	0	44.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,251	2	6	1	38.1%	2,249	3	7	1	40.0%	2,247	5	7	2	37.1%
	Corporates	17,356	2879	1,304	1,176	40.8%	17,178	3058	1,331	1,218	39.8%	17,030	3206	1,350	1,253	39.1%
	of which: SME	4,783	2169	948	894	41.2%	4,680	2273	966	916	40.3%	4,596	2357	975	934	39.6%
	Retail	12,063	574	529	354	61.7%	11,883	755	605	441	58.4%	11,702	936	674	529	56.5%
	of which: SME	3,331	159	145	92	58.0%	3,278	213	166	115	54.1%	3,226	265	180	137	52.0%
	Secured by mortgages on immovable property	4,523	531	259	212	40.0%	4,477	577	264	221	38.3%	4,435	618	269	227	36.7%
	of which: SME	564	51	20	13	24.9%	551	64	25	18	28.0%	541	75	28	22	28.9%
	Items associated with particularly high risk	50	2	1	0	17.5%	48	4	2	1	28.7%	47	5	2	2	31.9%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	11	14	14	14	99.6%	11	14	14	14	99.0%	11	15	14	14	98.5%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,661	20	20	19	98.3%	1,660	20	20	20	96.5%	1,659	21	20	20	94.7%
	Standardised Total	**52,822**	**4054**	**2,160**	**1,790**	**44.1%**	**52,382**	**4494**	**2,281**	**1,941**	**43.2%**	**51,978**	**4898**	**2,386**	**2,084**	**42.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United States	Central governments or central banks	86	0	0	0	40.0%	86	0	0	0	40.0%	86	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	297	0	0	0	40.7%	297	0	0	0	39.7%	297	0	0	0	39.4%
	Corporates	223	3	2	2	47.3%	217	9	5	4	51.1%	215	12	7	6	51.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	784	4	3	2	54.7%	780	7	5	4	54.8%	778	10	7	6	54.8%
	of which: SME	0	0	0	0	16.3%	0	0	0	0	16.3%	0	0	0	0	16.3%
	Secured by mortgages on immovable property	22	0	0	0	44.6%	22	0	0	0	44.6%	22	0	0	0	44.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	87	0	0	0	0.0%	87	0	0	0	0.0%	87	0	0	0	0.0%
	Standardised Total	**1,499**	**7**	**6**	**4**	**51.0%**	**1,490**	**16**	**10**	**9**	**52.4%**	**1,484**	**22**	**13**	**12**	**52.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Luxembourg	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Corporates	0	6	5	5	71.2%	0	6	5	5	71.2%	0	6	5	5	71.2%
	of which: SME	0	6	5	5	71.2%	0	6	5	5	71.2%	0	6	5	5	71.2%
	Retail	0	0	0	0	3.8%	0	0	0	0	3.8%	0	0	0	0	3.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	35	0	0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.0%
	Standardised Total	**35**	**6**	**5**	**5**	**71.1%**	**35**	**7**	**5**	**5**	**71.0%**	**35**	**7**	**5**	**5**	**70.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Japan	Central governments or central banks	12	0	0	0	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	44.9%	1	0	0	0	44.9%	1	0	0	0	44.9%
	Corporates	9	0	0	0	41.2%	9	0	0	0	41.5%	9	0	0	0	41.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Standardised Total	**30**	**0**	**0**	**0**	**37.8%**	**30**	**0**	**0**	**0**	**36.4%**	**30**	**0**	**0**	**0**	**35.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Germany	Central governments or central banks	237	0	0	0	40.0%	237	0	0	0	40.0%	237	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	19	5	5	5	99.9%	19	5	5	5	99.9%	19	6	6	5	99.8%
	Corporates	236	65	37	37	55.9%	233	68	53	52	76.5%	231	71	54	54	76.6%
	of which: SME	218	40	32	32	80.4%	215	42	34	34	80.4%	213	44	36	36	80.5%
	Retail	5	17	8	8	45.0%	5	17	9	9	54.2%	5	17	10	10	57.7%
	of which: SME	0	9	5	5	53.6%	0	9	5	5	53.6%	0	9	5	5	53.6%
	Secured by mortgages on immovable property	0	1	0	0	0.6%	0	1	0	0	0.6%	0	1	0	0	0.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	20	0	0	0	98.4%	20	0	0	0	96.9%	19	0	0	0	95.1%
	Standardised Total	**516**	**89**	**50**	**50**	**56.1%**	**513**	**92**	**68**	**67**	**73.1%**	**511**	**95**	**70**	**70**	**73.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United Kingdom	Central governments or central banks	13	0	0	0	40.0%	13	0	0	0	40.0%	13	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	26	5	5	5	99.9%	26	5	5	5	99.8%	26	5	5	5	99.7%
	Corporates	157	8	0	0	1.1%	156	8	4	3	44.5%	156	8	4	4	45.8%
	of which: SME	0	0	0	0	1.3%	0	0	0	0	1.3%	0	0	0	0	1.3%
	Retail	0	4	1	1	38.6%	0	4	1	1	38.6%	0	4	1	1	38.6%
	of which: SME	0	0	0	0	12.9%	0	0	0	0	12.9%	0	0	0	0	12.9%
	Secured by mortgages on immovable property	0	0	0	0	2.6%	0	0	0	0	2.6%	0	0	0	0	2.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	49	0	0	0	0.0%	49	0	0	0	0.0%	49	0	0	0	0.0%
	Standardised Total	**244**	**17**	**7**	**7**	**40.1%**	**244**	**17**	**10**	**10**	**59.7%**	**244**	**17**	**11**	**10**	**60.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Switzerland	Central governments or central banks	44	0	0	0	40.0%	44	0	0	0	40.0%	44	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	45.0%	1	0	0	0	45.0%	1	0	0	0	45.0%
	Corporates	2	5	2	2	34.1%	2	5	2	2	34.1%	2	5	2	2	34.1%
	of which: SME	0	5	2	2	36.0%	0	5	2	2	36.0%	0	5	2	2	36.0%
	Retail	0	12	4	4	37.7%	0	12	4	4	37.7%	0	12	4	4	37.7%
	of which: SME	0	0	0	0	77.2%	0	0	0	0	77.2%	0	0	0	0	77.2%
	Secured by mortgages on immovable property	0	19	1	1	5.6%	0	19	1	1	5.6%	0	19	1	1	5.6%
	of which: SME	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	361	0	0	0	55.3%	361	0	0	0	38.2%	361	0	0	0	29.2%
	Standardised Total	**407**	**36**	**7**	**7**	**20.4%**	**407**	**36**	**7**	**7**	**20.4%**	**407**	**37**	**7**	**7**	**20.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Netherlands	Central governments or central banks	15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	95	0	0	0	45.0%	95	0	0	0	45.0%	95	0	0	0	45.0%
	Corporates	229	2	1	1	40.1%	228	3	2	1	47.7%	228	4	3	2	53.1%
	of which: SME	54	2	1	1	35.9%	53	2	1	1	43.7%	53	3	1	1	50.3%
	Retail	1,971	150	125	83	55.6%	1,923	198	148	110	55.4%	1,873	248	171	138	55.5%
	of which: SME	53	2	2	1	46.1%	52	4	3	2	54.1%	50	5	4	3	55.1%
	Secured by mortgages on immovable property	45	0	0	0	55.4%	45	0	0	0	55.4%	45	0	1	0	55.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	48	0	0	0	94.5%	48	0	0	0	90.3%	48	0	0	0	86.7%
	Standardised Total	**2,403**	**152**	**127**	**84**	**55.4%**	**2,354**	**201**	**151**	**111**	**55.3%**	**2,303**	**253**	**175**	**140**	**55.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Corporates	0	29	10	10	33.8%	0	29	10	10	33.8%	0	29	10	10	33.8%
	of which: SME	0	21	8	8	37.6%	0	21	8	8	37.6%	0	21	8	8	37.6%
	Retail	0	16	10	10	66.3%	0	16	10	10	66.3%	0	16	10	10	66.3%
	of which: SME	0	11	6	6	57.3%	0	11	6	6	57.3%	0	11	6	6	57.3%
	Secured by mortgages on immovable property	0	113	58	58	51.4%	0	113	58	58	51.4%	0	113	58	58	51.4%
	of which: SME	0	11	3	3	27.3%	0	11	3	3	27.3%	0	11	3	3	27.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**0**	**158**	**79**	**79**	**49.7%**	**0**	**158**	**79**	**79**	**49.7%**	**0**	**158**	**79**	**79**	**49.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Groupe Crédit Agricole	Central governments or central banks	41,465	57	47	18	31.7%	41,414	107	90	38	35.6%	41,361	160	99	59	37.1%
	Regional governments or local authorities	261	2	2	1	56.7%	259	3	3	2	50.3%	258	4	3	2	47.6%
	Public sector entities	47	24	23	22	94.5%	47	25	23	23	93.9%	46	25	24	23	92.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	35,169	249	257	164	65.8%	35,115	303	285	185	61.1%	35,066	352	311	203	57.8%
	Corporates	66,680	5733	3,646	3,102	54.1%	65,766	6647	4,115	3,573	53.8%	64,884	7529	4,519	3,968	52.7%
	of which: SME	13,006	2942	1,908	1,729	58.8%	12,707	3241	2,000	1,842	56.8%	12,459	3489	2,110	1,978	56.7%
	Retail	25,213	2326	2,052	1,530	65.8%	24,472	3067	2,456	1,960	63.9%	23,744	3795	2,726	2,296	60.5%
	of which: SME	9,195	677	529	335	49.5%	8,885	987	643	472	47.8%	8,615	1257	733	592	47.1%
	Secured by mortgages on immovable property	10,816	731	355	293	40.1%	10,726	822	379	320	39.0%	10,632	916	400	339	37.1%
	of which: SME	670	77	37	24	31.7%	641	106	49	37	35.3%	615	132	59	48	36.2%
	Items associated with particularly high risk	49	15	4	3	18.9%	47	18	5	4	21.9%	44	20	6	5	24.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5,927	2	1	0	16.3%	5,925	4	1	1	16.4%	5,923	6	1	1	16.5%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	21,325	183	153	144	78.7%	21,292	217	158	150	69.3%	21,260	249	164	157	63.0%
	Standardised Total	**206,951**	**9321**	**6,540**	**5,278**	**56.6%**	**205,062**	**11211**	**7,515**	**6,255**	**55.8%**	**203,218**	**13055**	**8,254**	**7,053**	**54.0%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
France	Central governments or central banks	26,363	11	9	5	41.0%	26,352	22	14	9	40.5%	26,341	34	18	14	40.3%
	Regional governments or local authorities	0	1	1	1	97.9%	0	1	1	1	97.9%	0	1	1	1	97.9%
	Public sector entities	8	23	22	22	97.1%	7	23	23	22	95.7%	7	24	23	23	94.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	32,461	103	121	49	47.5%	32,433	131	132	60	46.1%	32,407	157	143	71	45.3%
	Corporates	59,384	2046	1,327	1,019	49.8%	58,883	2547	1,623	1,308	51.4%	58,398	3033	1,778	1,491	49.2%
	of which: SME	15,290	588	496	350	59.5%	15,118	760	554	423	55.6%	14,971	907	598	489	54.0%
	Retail	18,078	553	399	268	48.5%	17,814	817	476	356	43.6%	17,580	1050	530	438	41.7%
	of which: SME	9,207	206	174	109	53.1%	9,089	323	204	145	44.9%	8,985	427	220	177	41.4%
	Secured by mortgages on immovable property	7,309	18	8	5	28.3%	7,305	22	9	7	32.3%	7,301	27	11	9	34.2%
	of which: SME	118	4	3	2	41.6%	116	6	3	2	41.8%	115	7	4	3	41.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	5,916	9	7	7	79.5%	5,914	10	7	7	66.0%	5,912	12	7	7	56.4%
	Equity	0	0	215	215	0.0%	0	0	215	215	0.0%	0	0	215	215	0.0%
	Securitisation															
	Other exposures	8,192	139	123	120	86.9%	8,177	154	127	123	80.0%	8,161	169	130	127	74.8%
	Standardised Total	**157,712**	**2901**	**2,232**	**1,710**	**58.9%**	**156,885**	**3728**	**2,625**	**2,109**	**56.6%**	**156,107**	**4506**	**2,854**	**2,394**	**53.1%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Italy	Central governments or central banks	14,625	34	30	13	40.0%	14,586	73	47	29	40.0%	14,545	114	62	46	40.0%
	Regional governments or local authorities	240	1	1	0	40.0%	240	1	1	0	40.1%	239	2	1	1	40.1%
	Public sector entities	39	1	1	0	25.0%	38	1	1	1	51.4%	38	1	1	1	49.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,249	3	9	1	42.4%	2,246	7	10	3	43.7%	2,241	12	15	5	39.0%
	Corporates	17,256	2979	1,748	1,545	51.9%	16,890	3345	1,842	1,649	49.3%	16,542	3693	2,030	1,802	48.8%
	of which: SME	4,732	2221	1,328	1,246	56.1%	4,533	2420	1,379	1,298	53.6%	4,353	2600	1,452	1,378	53.0%
	Retail	11,989	649	722	407	62.8%	11,667	971	910	583	60.1%	11,299	1338	1,079	786	58.7%
	of which: SME	3,311	179	186	104	58.1%	3,217	274	235	149	54.3%	3,113	378	273	199	52.6%
	Secured by mortgages on immovable property	4,504	549	276	217	39.6%	4,422	632	288	234	37.0%	4,335	719	306	249	34.7%
	of which: SME	558	57	25	16	27.6%	537	79	34	25	32.3%	517	98	41	33	34.0%
	Items associated with particularly high risk	49	3	1	1	18.4%	47	5	2	2	28.5%	44	8	3	2	31.9%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	11	14	14	14	99.4%	11	15	14	14	98.4%	10	15	14	14	97.3%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,660	21	21	20	96.3%	1,658	22	22	21	92.3%	1,656	24	22	21	89.1%
	Standardised Total	**52,622**	**4254**	**2,823**	**2,220**	**52.2%**	**51,804**	**5072**	**3,137**	**2,535**	**50.0%**	**50,950**	**5926**	**3,534**	**2,927**	**49.4%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United States	Central governments or central banks	86	0	0	0	40.0%	86	0	0	0	40.0%	86	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	296	0	1	0	41.4%	294	3	1	1	40.2%	294	3	1	1	40.3%
	Corporates	221	5	4	3	50.3%	217	9	7	5	52.0%	213	13	9	7	52.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	781	7	6	4	56.0%	774	13	10	7	56.0%	767	21	14	12	56.1%
	of which: SME	0	0	0	0	16.3%	0	0	0	0	16.3%	0	0	0	0	16.3%
	Secured by mortgages on immovable property	22	0	0	0	45.0%	22	0	0	0	45.0%	22	0	0	0	45.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	87	0	0	0	0.0%	87	0	0	0	0.0%	87	0	0	0	0.0%
	Standardised Total	**1,494**	**12**	**11**	**7**	**53.1%**	**1,481**	**25**	**18**	**13**	**52.5%**	**1,469**	**38**	**25**	**20**	**53.2%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Luxembourg	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	51.7%	0	0	0	0	51.7%	0	0	0	0	51.7%
	Corporates	0	6	5	5	71.2%	0	6	5	5	71.2%	0	6	5	5	71.2%
	of which: SME	0	6	5	5	71.2%	0	6	5	5	71.2%	0	6	5	5	71.2%
	Retail	0	0	0	0	3.8%	0	0	0	0	3.8%	0	0	0	0	3.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	35	0	0	0	0.0%	35	0	0	0	0.0%	35	0	0	0	0.0%
	Standardised Total	**35**	**6**	**5**	**5**	**71.1%**	**35**	**7**	**5**	**5**	**71.0%**	**35**	**7**	**5**	**5**	**70.9%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Japan	Central governments or central banks	12	0	0	0	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	51.7%	1	0	0	0	51.7%	1	0	0	0	51.7%
	Corporates	9	0	0	0	41.8%	9	0	0	0	42.7%	9	0	0	0	44.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	7	0	0	0	0.0%	7	0	0	0	0.0%	7	0	0	0	0.0%
	Standardised Total	**30**	**0**	**0**	**0**	**38.3%**	**30**	**0**	**0**	**0**	**37.4%**	**30**	**0**	**0**	**0**	**37.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Germany	Central governments or central banks	237	0	0	0	40.0%	237	0	0	0	40.0%	237	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	19	5	5	5	100.0%	19	5	5	5	99.9%	19	6	5	5	99.9%
	Corporates	235	67	42	42	63.1%	231	71	65	64	90.7%	227	75	69	68	91.7%
	of which: SME	217	41	38	37	91.6%	213	45	41	41	90.6%	209	48	44	44	91.1%
	Retail	5	17	8	8	47.3%	5	17	11	10	60.9%	4	17	12	11	65.0%
	of which: SME	0	9	5	5	53.6%	0	9	5	5	53.6%	0	9	5	5	53.6%
	Secured by mortgages on immovable property	0	1	0	0	0.6%	0	1	0	0	0.6%	0	1	0	0	0.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	19	0	0	0	96.0%	19	0	0	0	92.4%	19	0	0	0	88.9%
	Standardised Total	**515**	**90**	**56**	**56**	**61.9%**	**510**	**95**	**81**	**81**	**84.9%**	**506**	**99**	**86**	**86**	**86.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
United Kingdom	Central governments or central banks	13	0	0	0	40.0%	13	0	0	0	40.0%	13	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	26	5	5	5	99.9%	26	5	5	5	99.9%	26	5	5	5	99.8%
	Corporates	156	8	1	0	2.6%	156	8	8	5	66.1%	155	9	9	6	66.4%
	of which: SME	0	0	0	0	1.3%	0	0	0	0	1.3%	0	0	0	0	1.3%
	Retail	0	4	1	1	38.6%	0	4	1	1	38.6%	0	4	1	1	38.6%
	of which: SME	0	0	0	0	12.9%	0	0	0	0	12.9%	0	0	0	0	12.9%
	Secured by mortgages on immovable property	0	0	0	0	2.6%	0	0	0	0	2.6%	0	0	0	0	2.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	49	0	0	0	0.0%	49	0	0	0	0.0%	49	0	0	0	0.0%
	Standardised Total	**244**	**17**	**8**	**7**	**40.4%**	**244**	**17**	**14**	**12**	**69.6%**	**243**	**18**	**16**	**13**	**69.5%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Switzerland	Central governments or central banks	44	0	0	0	40.0%	44	0	0	0	40.0%	44	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	51.7%	1	0	0	0	51.7%	1	0	0	0	51.7%
	Corporates	2	5	2	2	34.1%	2	5	2	2	34.1%	2	5	2	2	34.1%
	of which: SME	0	5	2	2	36.0%	0	5	2	2	36.0%	0	5	2	2	36.0%
	Retail	0	12	4	4	37.7%	0	12	4	4	37.7%	0	12	4	4	37.7%
	of which: SME	0	0	0	0	77.2%	0	0	0	0	77.2%	0	0	0	0	77.2%
	Secured by mortgages on immovable property	0	19	1	1	5.6%	0	19	1	1	5.6%	0	19	1	1	5.6%
	of which: SME	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	361	0	0	0	55.3%	361	0	0	0	38.2%	361	0	0	0	29.2%
	Standardised Total	**407**	**36**	**7**	**7**	**20.4%**	**407**	**36**	**7**	**7**	**20.4%**	**407**	**37**	**7**	**7**	**20.3%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Netherlands	Central governments or central banks	15	0	0	0	40.0%	15	0	0	0	40.0%	15	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	95	0	0	0	51.7%	95	0	0	0	51.7%	95	1	0	0	51.7%
	Corporates	228	3	3	1	49.7%	226	5	6	3	57.0%	223	8	9	5	61.2%
	of which: SME	53	2	1	1	45.5%	52	3	2	2	54.7%	51	5	3	3	61.3%
	Retail	1,917	204	215	114	55.7%	1,766	355	275	172	48.6%	1,594	527	321	235	44.6%
	of which: SME	52	4	5	2	42.9%	47	8	7	4	53.2%	42	13	10	8	57.1%
	Secured by mortgages on immovable property	45	0	1	0	56.0%	45	1	2	0	56.0%	45	1	2	1	56.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	48	0	0	0	93.6%	48	0	0	0	88.6%	48	0	0	0	84.2%
	Standardised Total	**2,348**	**208**	**219**	**116**	**55.7%**	**2,195**	**361**	**283**	**176**	**48.7%**	**2,019**	**537**	**333**	**241**	**44.8%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

	(mln EUR, %)	Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
Spain	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	100.0%	0	0	0	0	100.0%	0	0	0	0	100.0%
	Corporates	0	29	10	10	33.8%	0	29	10	10	33.8%	0	29	10	10	33.8%
	of which: SME	0	21	8	8	37.6%	0	21	8	8	37.6%	0	21	8	8	37.6%
	Retail	0	16	10	10	66.3%	0	16	10	10	66.3%	0	16	10	10	66.3%
	of which: SME	0	11	6	6	57.3%	0	11	6	6	57.3%	0	11	6	6	57.3%
	Secured by mortgages on immovable property	0	113	58	58	51.4%	0	113	58	58	51.4%	0	113	58	58	51.4%
	of which: SME	0	11	3	3	27.3%	0	11	3	3	27.3%	0	11	3	3	27.3%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	**0**	**158**	**79**	**79**	**49.7%**	**0**	**158**	**79**	**79**	**49.7%**	**0**	**158**	**79**	**79**	**49.7%**

[1] Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

Groupe Crédit Agricole

			Actual	Restated	Baseline Scenario			Adverse Scenario		
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		229	2,299						
	IRB		38,475	38,274						
	Total		**38,705**	**40,572**						
REA	STA		1,409	1,409	1,650	1,740	1,813	2,119	2,624	3,005
	IRB		4,870	4,809	6,792	7,343	7,848	9,905	12,895	15,298
	Total		**6,279**	**6,219**	**8,442**	**9,082**	**9,661**	**12,024**	**15,519**	**18,303**
Impairments	**Total**	**Total banking book others than assessed at fair value**	**130**	**9**	**0**	**0**	**0**	**28**	**0**	**0**

2018 EU-wide Stress Test: Risk exposure amounts

Groupe Crédit Agricole

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	460,222	461,583	463,806	466,192	470,058	474,467	498,037	506,113
Risk exposure amount for securitisations and re-securitisations	6,279	6,219	8,442	9,082	9,661	12,024	15,519	18,303
Risk exposure amount other credit risk	453,943	455,364	455,364	457,110	460,397	462,444	482,517	487,810
Risk exposure amount for market risk	14,203	14,203	14,203	14,203	14,203	23,235	24,100	24,100
Risk exposure amount for operational risk	47,091	47,091	47,984	48,013	47,948	50,085	51,865	51,360
Other risk exposure amounts	1	1	1	1	1	1	1	1
Total risk exposure amount	**521,516**	**522,876**	**525,994**	**528,409**	**532,210**	**547,788**	**574,002**	**581,574**

2018 EU-wide Stress Test: Capital

Groupe Crédit Agricole

		(mln EUR,%)	Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
OWN FUNDS	A	**OWN FUNDS**	**97,172**	**96,188**	**101,259**	**104,679**	**107,113**	**86,283**	**82,624**	**80,019**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**77,398**	**76,019**	**80,751**	**84,171**	**86,909**	**65,342**	**61,683**	**59,382**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,758	20,758	20,758	20,758	20,758	20,758	20,758	20,758
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,712	5,712	10,215	13,632	16,365	-637	-3,264	-4,929
	A.1.3	Accumulated other comprehensive income	3,399	3,433	3,457	3,457	3,457	1,245	1,245	1,245
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	4,975	5,009	5,009	5,009	5,009	2,554	2,554	2,554
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-784	-784	-784	-784	-784	-541	-541	-541
	A.1.3.3	Other OCI contributions	-792	-792	-768	-768	-768	-768	-768	-768
	A.1.4	Other Reserves	66,106	64,740	64,740	64,740	64,740	64,740	64,740	64,740
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	2,373	2,373	2,377	2,379	2,384	2,403	2,434	2,443
	A.1.7	Adjustments to CET1 due to prudential filters	-1,455	-1,495	-1,495	-1,495	-1,495	-1,139	-1,139	-1,139
	A.1.8	(-) Intangible assets (including Goodwill)	-18,439	-18,439	-18,439	-18,439	-18,439	-18,439	-18,439	-18,439
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-304	-304	-304	-304	-304	-2,982	-4,047	-4,691
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-401	-408	-408	-408	-408	-388	-388	-388
	A.1.11	(-) Defined benefit pension fund assets	-11	-11	-11	-11	-11	-80	-80	-80
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-138	-138	-138	-138	-138	-138	-138	-138
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-1,380						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	-200	-200	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	161	161	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	-362	-362	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	61	61	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-481	-481						

2018 EU-wide Stress Test: Capital

Groupe Crédit Agricole

		(mln EUR,%)	Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**6,894**	**6,894**	**7,379**	**7,379**	**6,826**	**7,379**	**7,379**	**6,826**
	A.2.1	Additional Tier 1 Capital instruments	5,085	5,085	5,085	5,085	5,085	5,085	5,085	5,085
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	-122	-122	-122	-122	-122	-122	-122	-122
	A.2.4	Additional Tier 1 transitional adjustments	1,931	1,931	2,416	2,416	1,863	2,416	2,416	1,863
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**84,292**	**82,913**	**88,129**	**91,550**	**93,735**	**72,721**	**69,061**	**66,208**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**12,880**	**13,275**	**13,130**	**13,130**	**13,378**	**13,563**	**13,563**	**13,811**
	A.4.1	Tier 2 Capital instruments	15,293	15,293	15,293	15,293	15,293	15,293	15,293	15,293
	A.4.2	Other Tier 2 Capital components and deductions	-2,943	-2,548	-2,547	-2,547	-2,547	-2,114	-2,114	-2,114
	A.4.3	Tier 2 transitional adjustments	530	530	384	384	632	384	384	632
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**	0	0	0	0	249	0	0	249
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**	**521,516**	**522,876**	**525,994**	**528,409**	**532,210**	**547,788**	**574,002**	**581,574**
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**0**	**0**	**0**	**0**	**0**	**0**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**	**14.84%**	**14.54%**	**15.35%**	**15.93%**	**16.33%**	**11.93%**	**10.75%**	**10.21%**
	C.2	**Tier 1 Capital ratio**	**16.16%**	**15.86%**	**16.75%**	**17.33%**	**17.61%**	**13.28%**	**12.03%**	**11.38%**
	C.3	**Total Capital ratio**	**18.63%**	**18.40%**	**19.25%**	**19.81%**	**20.13%**	**15.75%**	**14.39%**	**13.76%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**77,599**	**76,219**	**80,751**	**84,171**	**86,909**	**65,342**	**61,683**	**59,382**
	D.2	**TIER 1 CAPITAL (fully loaded)**	**82,562**	**81,182**	**85,714**	**89,134**	**91,872**	**70,305**	**66,646**	**64,345**
	D.3	**TOTAL CAPITAL (fully loaded)**	**94,911**	**93,927**	**98,460**	**101,880**	**104,866**	**83,484**	**79,824**	**77,772**
CAPITAL RATIOS (%) Fully loaded	E.1	**Common Equity Tier 1 Capital ratio**	**14.88%**	**14.58%**	**15.35%**	**15.93%**	**16.33%**	**11.93%**	**10.75%**	**10.21%**
	E.2	**Tier 1 Capital ratio**	**15.83%**	**15.53%**	**16.30%**	**16.87%**	**17.26%**	**12.83%**	**11.61%**	**11.06%**
	E.3	**Total Capital ratio**	**18.20%**	**17.96%**	**18.72%**	**19.28%**	**19.70%**	**15.24%**	**13.91%**	**13.37%**
Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			**5,930**	**5,930**	**5,930**	**5,930**	**5,930**	**5,930**
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			**0**	**0**	**0**	**0**	**0**	**0**
	H.1	**Total leverage ratio exposures (transitional)**	**1,499,604**	**1,498,224**	**1,498,224**	**1,498,224**	**1,498,224**	**1,498,224**	**1,498,224**	**1,498,224**
	H.2	**Total leverage ratio exposures (fully loaded)**	**1,500,450**	**1,499,070**	**1,499,070**	**1,499,070**	**1,499,070**	**1,499,070**	**1,499,070**	**1,499,070**
	H.3	**Leverage ratio (transitional)**	**5.62%**	**5.53%**	**5.88%**	**6.11%**	**6.26%**	**4.85%**	**4.61%**	**4.42%**
	H.4	**Leverage ratio (fully loaded)**	**5.50%**	**5.42%**	**5.72%**	**5.95%**	**6.13%**	**4.69%**	**4.45%**	**4.29%**
Transitional combined buffer requirements (%)	P.1	**Capital conservation buffer**	**1.25%**	**1.25%**	**1.88%**	**2.50%**	**2.50%**	**1.88%**	**2.50%**	**2.50%**
	P.2	**Countercyclical capital buffer**	**0.01%**	**0.01%**	**0.01%**	**0.01%**	**0.01%**	**0.01%**	**0.01%**	**0.01%**
	P.3	**O-SII buffer**	**0.50%**	**0.50%**	**0.75%**	**1.00%**	**1.00%**	**0.75%**	**1.00%**	**1.00%**
	P.4	**G-SII buffer**	**0.50%**	**0.50%**	**0.75%**	**1.00%**	**1.00%**	**0.75%**	**1.00%**	**1.00%**
	P.5	**Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
	P.5.1	**Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**	**0.00%**
	P.6	**Combined buffer**	**1.76%**	**1.76%**	**2.63%**	**3.51%**	**3.51%**	**2.63%**	**3.51%**	**3.51%**

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Groupe Crédit Agricole

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	14,195	14,245	14,360	12,385	11,759	11,630	10,856
Interest income	27,741	29,498	31,011	32,444	32,581	35,584	37,169
Interest expense	-13,546	-15,253	-16,651	-20,060	-20,490	-23,495	-25,740
Dividend income	338	221	221	221	110	110	110
Net fee and commission income	12,943	12,943	12,921	12,854	11,002	11,002	11,002
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,751	1,652	1,652	1,652	-2,838	1,122	1,122
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-1,648		
Other operating income not listed above, net	41	615	622	631	85	553	549
Total operating income, net	29,268	29,675	29,776	27,743	18,470	24,418	23,641
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,065	-1,443	-2,508	-1,786	-5,335	-4,969	-3,596
Other income and expenses not listed above, net	-18,300	-19,850	-20,558	-20,487	-20,985	-21,919	-21,112
Profit or (-) loss before tax from continuing operations	9,903	8,382	6,710	5,469	-7,850	-2,470	-1,068
Tax expenses or (-) income related to profit or loss from continuing operations	-2,919	-2,076	-1,569	-1,211	2,678	1,065	644
Profit or (-) loss after tax from discontinued operations	-10						
Profit or (-) loss for the year	**6,974**	**6,306**	**5,141**	**4,259**	**-5,171**	**-1,405**	**-424**
Amount of dividends paid and minority interests after MDA-related adjustments	1,945	1,803	1,724	1,525	1,178	1,221	1,242
Attributable to owners of the parent net of estimated dividends	5,029	4,503	3,417	2,733	-6,349	-2,626	-1,666
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test:
Major capital measures and realised losses

Groupe Crédit Agricole

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	279
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	-548
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures[1]

Groupe Crédit Agricole

(mln EUR)	Actual 31/12/2017 Gross carrying amount	Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions: On performing exposures[2]	On non-performing exposures[3]	Collaterals and financial guarantees received on non-performing exposures
Debt securities (including at amortised cost and fair value)	**135,558**	**498**	**608**	**237**	**8**	**239**	**0**
Central banks	5,105	0	0	0	0	0	0
General governments	65,660	34	0	0	0	0	0
Credit institutions	34,149	42	19	7	0	9	0
Other financial corporations	19,881	372	360	59	7	5	0
Non-financial corporations	10,763	51	229	172	1	225	0
Loans and advances(including at amortised cost and fair value)	**961,536**	**5,699**	**28,380**	**26,092**	**5,359**	**15,286**	**7,597**
Central banks	69,728	0	10	2	0	2	0
General governments	39,005	63	239	123	49	39	68
Credit institutions	63,282	182	417	413	13	388	5
Other financial corporations	24,267	78	967	938	245	743	59
Non-financial corporations	304,981	3,445	15,170	14,089	3,355	7,938	4,065
Households	460,273	1,931	11,578	10,528	1,696	6,176	3,399
DEBT INSTRUMENTS other than HFT	**1,097,094**	**6,198**	**28,988**	**26,329**	**5,367**	**15,525**	**7,597**
OFF-BALANCE SHEET EXPOSURES	**501,254**		**1,907**	**1,659**	**-183**	**-444**	**133**

[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)

2018 EU-wide Stress Test

Information on performing and forborne exposures[1]

Groupe Crédit Agricole

(mln EUR)	Actual 31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	**1**	**1**	**0**	**0**	**0**
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	1	1	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	**14,276**	**8,522**	**3,992**	**3,564**	**6,391**
Central banks	0	0	0	0	0
General governments	57	8	12	2	5
Credit institutions	51	51	26	26	0
Other financial corporations	120	102	38	36	31
Non-financial corporations	9,685	5,519	2,631	2,263	4,662
Households	4,362	2,842	1,285	1,236	1,692
DEBT INSTRUMENTS other than HFT	**14,277**	**8,523**	**3,993**	**3,565**	**6,391**
Loan commitments given	**695**	**177**	**-32**	**-5**	**111**

[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□