2023 EU-wide Transparency Exercise

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Groupe Crédit Agricole

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	99,286	100,861	101,495	104,736	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	97,405	99,060	100,475	103,665	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	105,954	107,064	108,860	112,065	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	104,073	105,263	107,840	110,994	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	123,114	124,016	125,360	128,096	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	121,233	122,214	124,340	127,025	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	588,643	574,595	584,280	595,839	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	588,395	574,431	584,274	595,801	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.87%	17.55%	17.37%	17.58%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.55%	17.24%	17.20%	17.40%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.00%	18.63%	18.63%	18.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.69%	18.32%	18.46%	18.63%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.91%	21.58%	21.46%	21.50%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.60%	21.28%	21.28%	21.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	2,111,955	1,985,992	2,031,351	1,990,639	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.02%	5.39%	5.36%	5.63%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Groupe Crédit Agricole

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	105,954	107,064	108,860	112,065	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	102,169	103,507	106,112	109,270	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,111,955	1,985,992	2,031,351	1,990,639	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	2,110,074	1,984,191	2,030,331	1,989,568	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.02%	5.39%	5.36%	5.63%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.84%	5.22%	5.23%	5.49%	[A.2]/[B.2]	

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Capital

Groupe Crédit Agricole

		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	123,114	124,016	125,360	128,096	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	99,286	100,861	101,495	104,736	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	24,176	23,026	22,944	23,670	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,425	6,501	1	3,415	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-4,410	-4,992	-2,729	-2,773	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	94,082	94,095	100,047	99,386	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,613	3,571	3,521	3,635	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-730	-909	-974	-1,124	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-19,247	-19,136	-19,087	-19,131	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-140	-142	-141	-140	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-277	-310	-381	-371	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-289	-297	-291	-301	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-73	-89	-102	-152	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-961	-961	-961	-961	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,765	-1,296	-1,374	-1,487	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	1,881	1,801	1,020	1,071	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,881	1,801	1,020	1,071	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,669	6,203	7,366	7,329	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	4,941	4,622	5,813	5,810	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-177	-176	-175	-205	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	1,905	1,757	1,728	1,724	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	105,954	107,064	108,860	112,065	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	17,159	16,951	16,499	16,031	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	15,096	14,190	13,852	13,317	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	124	950	961	1,153	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	1,940	1,811	1,687	1,561	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	588,643	574,595	584,280	595,839	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	248	164	6	39	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.87%	17.55%	17.37%	17.58%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.00%	18.63%	18.63%	18.81%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.91%	21.58%	21.46%	21.50%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	97,405	99,060	100,475	103,665	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded[1]	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.55%	17.24%	17.20%	17.40%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,881	1,801	1,020	1,071	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	248	164	6	39	C 05.01 (r0440,c0040)	

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

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Overview of Risk exposure amounts

Groupe Crédit Agricole

(mln EUR, %)	RWAs				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	470,348	464,686	478,717	486,873	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	123,187	118,872	122,066	127,988	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	106,170	105,273	106,719	46,864	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	188,765	182,841	181,640	245,199	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	52,226	57,701	68,292	66,822	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	25,841	19,474	19,276	19,991	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	5,948	5,011	4,390	5,247	C 02.00 (r0640, c0010)
Settlement risk	105	94	4	8	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	11,005	10,245	9,755	8,931	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,638	14,823	11,414	13,322	C 02.00 (r0520, c0010)
Of which the standardised approach	4,109	3,549	3,137	3,455	C 02.00 (r0530, c0010)
Of which IMA	11,529	11,274	8,277	9,867	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	81	57	54	47	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	59,758	60,261	60,725	61,466	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	14,231	14,115	14,353	15,117	C 02.00 (r0610, c0010)
Of which advanced measurement approach	45,527	46,147	46,372	46,350	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	588,643	574,595	584,280	595,839	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
Groupe Crédit Agricole

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	28,901	41,524	16,980	36,974
Of which debt securities income	2,679	3,611	896	2,108
Of which loans and advances income	18,690	28,045	10,461	22,451
Interest expenses	16,691	25,010	13,033	28,824
(Of which deposits expenses)	6,581	10,619	6,018	13,671
(Of which debt securities issued expenses)	3,272	4,733	2,002	4,129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	101	99	30	90
Net Fee and commission income	11,911	15,801	4,152	8,154
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-34	-154	-103	-79
Gains or (-) losses on financial assets and liabilities held for trading, net	-3,625	-2,384	2,576	3,452
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	5,261	4,387	-1,595	-1,547
Gains or (-) losses from hedge accounting, net	54	46	21	-17
Exchange differences [gain or (-) loss], net	416	615	8	42
Net other operating income /(expenses)	350	499	102	542
TOTAL OPERATING INCOME, NET	26,645	35,424	9,138	18,788
(Administrative expenses)	15,652	21,218	5,474	10,940
(Cash contributions to resolution funds and deposit guarantee schemes)	889	942	688	692
(Depreciation)	1,382	1,889	459	964
Modification gains or (-) losses, net	-19	-15	-4	-9
(Provisions or (-) reversal of provisions)	-536	-692	58	-80
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	70	4	-23	-12
(Other provisions)	-606	-696	81	-67
Of which pending legal issues and tax litigation[1]	0	-211	0	0
Of which restructuring[1]	0	-10	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,179	3,054	597	1,522
(Financial assets at fair value through other comprehensive income)	-2	-2	3	4
(Financial assets at amortised cost)	2,181	3,056	593	1,518
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	19	24	6	14
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,493	2,087	579	1,066
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	8,533	11,059	2,431	5,792
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,592	8,928	1,871	4,559
Profit or (-) loss after tax from discontinued operations	25	-3	2	6
PROFIT OR (-) LOSS FOR THE YEAR	**6,617**	**8,926**	**1,873**	**4,565**
Of which attributable to owners of the parent	6,077	8,196	1,669	4,149

(1) Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	275,945				219,791				212,564				177,209				IAS 1.54 (i)
Financial assets held for trading	306,359	30,562	265,587	10,210	241,750	23,011	208,852	9,888	269,631	37,327	221,082	11,222	285,654	39,139	234,255	12,260	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	12,826	4,381	3,207	5,238	12,882	4,390	2,930	5,562	14,575	5,728	3,086	5,761	14,272	5,298	2,957	6,017	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	70	0	12	58	67	0	12	55	66	0	12	54	74	0	12	62	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	42,668	31,123	9,873	1,671	41,587	31,083	8,703	1,800	42,045	31,522	7,536	2,987	39,705	30,331	5,980	3,393	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	1,316,508				1,332,695				1,343,403				1,357,171				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	44,715	2	44,714	0	50,785	1	50,783	0	47,929	1	47,928	0	44,675	1	44,674	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-9,089				-27,624				-24,965				-25,289				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	123,438				104,591				102,413				104,939				
TOTAL ASSETS	2,113,440				1,976,524				2,007,661				1,998,408				IAS 1.9(a), IG 6

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

(mln EUR)		As of 30/09/2022						References
		Gross carrying amount [(2)]			Accumulated impairment [(2)]			
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	37,732	837	38	-24	-4	-38	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	104,471	247	49	-59	-8	-44	Annex V.Part 1.31, 44(b)
	Loans and advances	1,093,847	114,962	23,323	-2,752	-5,694	-11,833	Annex V.Part 1.32, 44(a)

(mln EUR)		As of 31/12/2022					
		Gross carrying amount [(2)]			Accumulated impairment [(2)]		
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets
Financial assets at fair value through other comprehensive income	Debt securities	36,352	596	38	-23	-4	-38
	Loans and advances	0	0	0	0	0	0
Financial assets at amortised cost	Debt securities	104,563	204	66	-64	-8	-59
	Loans and advances	1,111,447	112,359	24,652	-2,864	-5,619	-11,982

(mln EUR)		As of 31/03/2023					
		Gross carrying amount [(2)]			Accumulated impairment [(2)]		
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets
Financial assets at fair value through other comprehensive income	Debt securities	36,571	549	38	-25	-5	-38
	Loans and advances	200	0	0	0	0	0
Financial assets at amortised cost	Debt securities	102,334	279	66	-59	-8	-60
	Loans and advances	1,125,059	111,748	24,631	-2,819	-5,750	-12,017

(mln EUR)		As of 30/06/2023					
		Gross carrying amount [(2)]			Accumulated impairment [(2)]		
Breakdown of financial assets by instrument and by counterparty sector[1]		**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets
Financial assets at fair value through other comprehensive income	Debt securities	34,001	624	39	-25	-5	-38
	Loans and advances	437	0	0	0	0	0
Financial assets at amortised cost	Debt securities	102,479	397	67	-81	-8	-60
	Loans and advances	1,138,802	111,480	25,154	-2,987	-5,806	-12,265

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

LIABILITIES:	Carrying amount				
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	*References*
Financial liabilities held for trading	291,944	232,011	248,892	268,844	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	36,650	39,495	52,042	56,269	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,519,741	1,471,497	1,468,942	1,433,829	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	40,319	46,714	43,657	39,253	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,008	-11,240	-10,181	-10,355	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,193	5,772	5,771	5,693	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,912	2,876	2,758	3,042	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	72,513	57,027	59,179	64,305	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	4,996	205	39	39	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,981,276	1,844,357	1,871,100	1,860,919	IAS 1.9(b);IG 6
TOTAL EQUITY	132,164	132,167	136,561	137,489	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,113,440	1,976,524	2,007,661	1,998,408	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Groupe Crédit Agricole

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		188,048	160,100	140,802	144,145	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7,274	10,309	13,637	9,598	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	37,728	26,877	41,646	42,756	Annex V.Part 1.31
Deposits	Central banks	182,591	110,396	108,151	59,792	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,787	73	1,519	949	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	39,137	29,176	28,145	45,592	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,453	5,621	4,414	4,347	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	62,572	55,364	68,081	71,635	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11,710	10,437	13,625	13,051	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	158,387	158,195	150,416	137,921	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	108,446	113,143	99,542	93,577	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	339,976	350,347	346,589	348,670	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	185,138	193,006	174,910	169,116	ECB/2013/33 Annex 2.Part 2.9.1
	Households	634,268	636,753	644,544	650,401	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	487,305	481,978	482,379	481,189	Annex V.Part 1.42(f), 44(c)
Debt securities issued		236,355	249,973	269,335	285,553	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		19,351	18,959	19,339	18,788	Annex V.Part 1.37
Other financial liabilities		2,318	2,227	2,190	2,133	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,888,654	1,789,718	1,813,533	1,798,195	

2023 EU-wide Transparency Exercise

Market Risk

Groupe Crédit Agricole

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	805	527	291	60	473	109							268	41	555	90						
Of which: General risk	418	340	291	60	473	109							268	41	555	90						
Of which: Specific risk	360	164	0	0	0	0							0	0	0	0						
Equities	11	8	40	8	42	10							34	8	48	7						
Of which: General risk	0	0	40	8	42	10							34	8	48	7						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	3,208	2,900	58	13	112	25							61	16	142	37						
Commodities risk	18	21	2	1	5	1							3	1	6	1						
Total	**4,042**	**3,456**	**302**	**64**	**453**	**108**	**167**	**121**	**0**	**0**	**0**	**11,529**	**299**	**49**	**456**	**69**	**147**	**64**	**0**	**0**	**0**	**11,274**
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	599	612	171	42	241	59							215	43	285	66						
Of which: General risk	398	408	171	42	241	59							215	43	285	66						
Of which: Specific risk	182	184	0	0	0	0							0	0	0	0						
Equities	8	6	41	7	34	9							44	10	40	8						
Of which: General risk	0	0	41	7	34	9							44	10	40	8						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	2,401	2,683	37	6	105	19							56	10	113	29						
Commodities risk	20	17	4	1	6	1							3	1	6	1						
Total	**3,028**	**3,319**	**216**	**52**	**261**	**63**	**185**	**149**	**0**	**0**	**0**	**8,277**	**243**	**49**	**331**	**66**	**216**	**183**	**0**	**0**	**0**	**9,867**

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

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	**Central governments or central banks**	71,758	77,734	8,997		72,142	78,251	8,064	
	Regional governments or local authorities	1,306	907	103		1,636	1,201	147	
	Public sector entities	4,710	4,674	345		4,616	4,580	311	
	Multilateral Development Banks	506	520	32		437	452	22	
	International Organisations	1,105	1,104	0		913	912	0	
	Institutions	40,019	58,264	9,893		36,648	55,111	9,581	
	Corporates	111,227	62,656	52,423		107,632	60,801	49,582	
	of which: SME	21,844	14,050	11,355		22,209	14,768	11,900	
	Retail	39,089	28,274	18,943		39,480	28,407	18,998	
	of which: SME	17,542	11,213	6,408		17,917	11,423	6,527	
	Secured by mortgages on immovable property	12,239	11,857	4,758		10,383	10,185	3,886	
	of which: SME	2,215	2,092	820		1,943	1,849	737	
	Exposures in default	3,732	1,390	1,722	1,972	3,552	1,375	1,693	1,800
	Items associated with particularly high risk	815	608	912		798	602	903	
	Covered bonds	1,172	1,172	117		1,130	1,130	113	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	25,530	14,797	7,415		22,561	13,186	6,870	
	Equity	1,730	1,730	1,966		1,625	1,625	1,879	
	Other exposures	26,373	26,114	20,573		27,310	27,091	20,969	
	Standardised Total [2]	**341,311**	**291,800**	**128,199**	**3,412**	**330,862**	**284,908**	**123,018**	**3,020**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure. calculated as of last quarter
(4) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	**Central governments or central banks**	25,350	25,348	2,570		30,234	30,233	2,710	
	Regional governments or local authorities	380	363	73		382	364	73	
	Public sector entities	1,758	1,746	169		1,948	1,938	156	
	Multilateral Development Banks	35	35	2		30	30	1	
	International Organisations	27	27	0		32	32	0	
	Institutions	10,962	34,541	2,966		10,042	30,068	2,880	
	Corporates	50,442	19,158	17,539		50,750	19,020	17,298	
	of which: SME	5,220	4,119	3,326		5,232	4,137	3,353	
	Retail	8,993	6,044	3,888		9,018	6,137	3,944	
	of which: SME	5,320	3,614	2,065		5,398	3,683	2,104	
	Secured by mortgages on immovable property	2,206	2,033	935		2,105	2,038	867	
	of which: SME	950	857	342		950	885	358	
	Exposures in default	1,018	440	598	366	1,179	580	790	364
	Items associated with particularly high risk	318	316	475		351	350	525	
	Covered bonds	318	318	32		288	288	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	19,986	11,288	4,987		17,376	9,660	4,530	
	Equity	1,024	1,024	1,170		944	944	1,140	
	Other exposures	20,216	20,077	15,687		21,542	21,412	16,227	
	Standardised Total[2]				**673**				**679**

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	**Central governments or central banks**	30,151	36,215	3,216		23,722	29,881	2,637	
	Regional governments or local authorities	521	165	31		549	155	28	
	Public sector entities	131	85	57		124	78	53	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,441	4,958	2,886		7,877	6,280	3,162	
	Corporates	36,641	20,764	17,311		36,711	20,688	16,899	
	of which: SME	12,185	6,805	5,412		12,881	7,492	5,958	
	Retail	16,093	10,225	6,931		16,260	10,208	6,910	
	of which: SME	5,917	2,674	1,528		5,841	2,685	1,534	
	Secured by mortgages on immovable property	2,825	2,788	1,049		2,536	2,512	942	
	of which: SME	1,112	1,104	424		842	837	322	
	Exposures in default	1,195	436	480	656	1,261	430	474	707
	Items associated with particularly high risk	397	191	287		447	252	378	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3,234	2,660	1,867		3,022	2,684	1,878	
	Equity	268	268	283		320	320	337	
	Other exposures	2,593	2,509	2,044		2,760	2,674	2,149	
	Standardised Total[2]				**1,300**				**1,265**

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	**Central governments or central banks**	489	489	262		473	473	206	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	94	94	0		76	76	0	
	Multilateral Development Banks	83	68	0		72	62	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,234	2,214	165		1,827	1,809	109	
	Corporates	1,338	820	659		1,218	670	588	
	of which: SME	292	230	194		301	240	202	
	Retail	86	20	12		87	19	11	
	of which: SME	84	20	12		85	18	10	
	Secured by mortgages on immovable property	15	15	6		9	9	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	56	53	79	4	25	25	37	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29	29	3		29	29	4	
	Equity	3	3	3		17	17	17	
	Other exposures	792	792	617		533	533	506	
	Standardised Total[2]				**5**				**1**

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

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
JAPAN	**Central governments or central banks**	48	48	49		55	55	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	756	686	40		1,135	1,058	41	
	Corporates	36	42	39		48	43	40	
	of which: SME	0	0	0		0	0	0	
	Retail	8	1	1		9	1	0	
	of which: SME	8	1	1		9	1	0	
	Secured by mortgages on immovable property	6	5	2		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	3		2	2	3	
	Other exposures	28	28	28		24	24	24	
	Standardised Total[2]				**0**				**0**

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

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	4,213	4,213	3		5,176	5,176	5	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	254	308	0		204	244	0	
	International Organisations	1,078	1,078	0		881	880	0	
	Institutions	661	622	124		683	646	129	
	Corporates	3,073	2,140	1,879		2,656	1,977	1,735	
	of which: SME	101	68	57		88	70	59	
	Retail	10	4	2		14	4	2	
	of which: SME	9	3	2		14	3	2	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	8	12	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,739	628	426		1,610	589	281	
	Equity	26	26	31		21	21	26	
	Other exposures	211	211	210		206	206	206	
	Standardised Total[2]				3				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	1,956	1,956	18		2,058	2,058	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	498	498	0		458	458	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,359	4,340	527		1,897	5,679	506	
	Corporates	2,139	1,631	1,494		2,755	2,186	2,000	
	of which: SME	774	613	477		988	855	670	
	Retail	2,434	2,182	1,488		2,481	2,208	1,509	
	of which: SME	1,063	833	476		1,075	822	470	
	Secured by mortgages on immovable property	248	246	102		215	215	76	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	57	48	65	8	47	39	50	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	1		13	13	9	
	Equity	4	4	6		4	4	7	
	Other exposures	99	67	67		62	62	62	
	Standardised Total[2]				61				26

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	35	35	12		45	45	19	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	3	1		0	3	1	
	Multilateral Development Banks	10	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,585	1,741	515		4,301	1,436	603	
	Corporates	842	670	635		747	594	556	
	of which: SME	304	208	173		310	220	182	
	Retail	802	700	516		940	793	581	
	of which: SME	151	49	28		222	75	43	
	Secured by mortgages on immovable property	31	29	13		28	26	9	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	4	4	3	7	4	4	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	17	17	17		17	17	17	
	Other exposures	81	81	81		71	71	71	
	Standardised Total[2]				5				5

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND	Central governments or central banks	1,098	1,098	3		777	777	3	
	Regional governments or local authorities	0	0	0		230	230	46	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	280	274	69		325	315	79	
	Corporates	747	610	561		606	462	439	
	of which: SME	94	48	38		131	60	48	
	Retail	329	295	213		346	301	217	
	of which: SME	75	48	27		80	47	27	
	Secured by mortgages on immovable property	4,559	4,464	1,741		4,503	4,480	1,601	
	of which: SME	34	33	13		42	42	21	
	Exposures in default	53	45	54	6	86	82	91	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	12	12	12		13	13	13	
	Other exposures	647	647	427		638	638	417	
	Standardised Total[2]				18				5

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	3,400	3,400	13		4,455	4,455	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,215	1,236	4		1,106	1,126	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,691	1,677	418		1,904	1,895	493	
	Corporates	1,165	1,993	1,422		1,275	2,601	1,756	
	of which: SME	319	219	177		305	218	175	
	Retail	1,039	857	588		1,245	1,046	725	
	of which: SME	482	309	177		523	336	192	
	Secured by mortgages on immovable property	134	113	50		129	105	46	
	of which: SME	26	5	3		30	6	3	
	Exposures in default	157	65	80	92	154	58	69	96
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	267	54	22		246	52	23	
	Equity	0	0	0		0	0	0	
	Other exposures	73	73	73		72	72	71	
	Standardised Total[2]				104				110

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	30	30	7		29	29	6	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	413	412	82		347	347	69	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	397	385	117		318	308	103	
	Corporates	988	461	432		821	572	537	
	of which: SME	183	143	117		228	191	156	
	Retail	1,213	1,042	735		1,125	1,022	719	
	of which: SME	425	261	149		358	268	153	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	113	51	58	62	95	35	36	59
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		22	22	21	
	Equity	93	93	93		89	89	89	
	Other exposures	24	24	24		21	21	21	
	Standardised Total[2]				67				70

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	65,590	71,637	7,993		57,385	63,370	8,456	
	Regional governments or local authorities	1,507	1,209	152		1,678	1,321	151	
	Public sector entities	4,398	5,351	262		4,226	5,073	265	
	Multilateral Development Banks	368	395	21		360	402	28	
	International Organisations	876	876	0		839	839	0	
	Institutions	41,891	59,059	10,160		30,066	44,323	7,694	
	Corporates	110,191	60,922	50,737		104,468	63,307	51,606	
	of which: SME	22,132	14,224	11,196		22,829	15,286	12,001	
	Retail	40,902	29,938	20,114		50,950	40,428	27,453	
	of which: SME	17,916	11,574	6,616		20,514	14,434	8,243	
	Secured by mortgages on immovable property	10,464	10,197	3,891		8,727	8,580	3,362	
	of which: SME	2,152	1,989	791		1,636	1,584	651	
	Exposures in default	3,413	1,280	1,539	1,799	3,616	1,418	1,726	1,915
	Items associated with particularly high risk	771	564	846		697	535	803	
	Covered bonds	932	932	93		1,256	1,256	126	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	22,933	13,022	6,912		22,899	12,068	7,112	
	Equity	1,819	1,819	2,079		1,991	1,991	2,251	
	Other exposures	26,580	26,365	21,397		26,808	26,588	21,132	
	Standardised Total [2]	**332,637**	**283,565**	**126,197**	**3,090**	**315,965**	**271,499**	**132,166**	**3,252**

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

(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	27,282	27,281	2,738		21,577	21,576	2,660	
	Regional governments or local authorities	381	362	72		391	373	75	
	Public sector entities	1,754	1,743	119		1,810	1,805	122	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	64	64	0		37	37	0	
	Institutions	10,518	29,877	2,478		10,603	24,295	2,210	
	Corporates	52,505	19,760	17,870		44,469	19,358	17,690	
	of which: SME	5,468	4,239	3,446		5,684	4,499	3,658	
	Retail	9,395	6,456	4,162		9,593	6,892	4,471	
	of which: SME	5,689	3,819	2,184		5,732	3,881	2,213	
	Secured by mortgages on immovable property	2,282	2,127	896		2,095	2,046	875	
	of which: SME	1,211	1,058	425		956	910	368	
	Exposures in default	1,067	525	686	384	1,003	551	739	377
	Items associated with particularly high risk	335	335	502		332	331	496	
	Covered bonds	239	239	24		238	238	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	18,775	10,374	4,643		18,772	9,427	5,022	
	Equity	925	925	1,122		999	999	1,193	
	Other exposures	20,309	20,182	16,094		20,384	20,255	15,664	
	Standardised Total[2]				**696**				**685**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	23,414	29,516	2,501		22,113	28,148	2,425	
	Regional governments or local authorities	431	176	36		487	171	31	
	Public sector entities	113	1,060	50		115	955	52	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,821	8,240	3,831		1,790	1,742	1,167	
	Corporates	37,101	20,125	17,463		38,203	21,881	18,149	
	of which: SME	12,193	6,825	5,166		12,186	7,094	5,324	
	Retail	17,292	11,162	7,586		21,964	16,037	10,982	
	of which: SME	5,917	2,864	1,636		7,075	4,252	2,429	
	Secured by mortgages on immovable property	2,473	2,449	924		786	784	344	
	of which: SME	810	805	309		550	548	226	
	Exposures in default	1,216	379	413	679	1,304	405	435	722
	Items associated with particularly high risk	435	229	343		364	204	307	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,248	1,913	1,840		2,268	1,824	1,713	
	Equity	576	576	602		655	655	681	
	Other exposures	2,809	2,722	2,282		2,955	2,866	2,445	
	Standardised Total[2]				**1,271**				**1,347**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	466	466	216		457	457	217	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	60	60	0		59	59	0	
	Multilateral Development Banks	71	61	0		61	61	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,296	2,273	129		2,267	2,241	277	
	Corporates	1,068	630	563		1,135	680	636	
	of which: SME	266	191	161		265	193	163	
	Retail	83	20	12		78	17	10	
	of which: SME	79	18	10		76	16	9	
	Secured by mortgages on immovable property	8	8	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	22	34	2	30	28	41	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	26	3		26	26	3	
	Equity	17	17	17		13	13	13	
	Other exposures	330	330	317		456	456	398	
	Standardised Total[2]				**3**				**2**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
JAPAN	Central governments or central banks	53	53	40		38	38	34	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,215	1,105	50		1,039	965	34	
	Corporates	31	31	29		37	34	28	
	of which: SME	2	0	0		1	0	0	
	Retail	6	0	0		7	0	0	
	of which: SME	6	0	0		7	0	0	
	Secured by mortgages on immovable property	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		1	1	2	
	Other exposures	22	22	22		23	23	23	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Groupe Crédit Agricole

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	4,281	4,281	4		3,203	3,203	3	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	167	212	0		198	237	0	
	International Organisations	812	812	0		802	802	0	
	Institutions	1,207	1,145	229		1,089	1,067	214	
	Corporates	2,884	2,034	1,792		2,756	1,680	1,437	
	of which: SME	71	42	35		57	47	39	
	Retail	57	46	30		40	27	19	
	of which: SME	31	24	14		15	5	3	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,447	549	304		1,422	642	261	
	Equity	10	10	15		10	10	15	
	Other exposures	278	278	250		293	293	293	
	Standardised Total[2]				3				3

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	1,723	1,723	17		1,584	1,584	17	
	Regional governments or local authorities	0	0	0		30	30	0	
	Public sector entities	458	457	0		453	453	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,121	6,166	449		1,433	2,225	378	
	Corporates	2,768	2,161	1,967		3,037	2,450	2,054	
	of which: SME	1,022	875	684		1,213	1,064	838	
	Retail	2,510	2,250	1,539		4,660	4,408	3,006	
	of which: SME	1,070	829	474		1,909	1,680	960	
	Secured by mortgages on immovable property	212	212	74		207	206	72	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	41	53	8	97	78	102	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	2		7	7	2	
	Equity	4	4	7		29	29	33	
	Other exposures	81	81	81		77	77	77	
	Standardised Total[2]				29				40

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	23	23	18		18	18	23	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	3	1		0	1	0	
	Multilateral Development Banks	0	7	0		0	9	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,314	1,720	647		2,005	2,747	884	
	Corporates	1,043	831	794		944	722	694	
	of which: SME	331	215	178		328	223	186	
	Retail	1,042	917	673		2,226	2,095	1,549	
	of which: SME	208	82	47		254	122	70	
	Secured by mortgages on immovable property	28	27	10		24	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	3	4	3	13	5	6	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		8	8	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	17	17	17		0	0	0	
	Other exposures	99	99	99		114	114	114	
	Standardised Total[2]				6				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SWITZERLAND	Central governments or central banks	1,136	1,136	4		384	384	4	
	Regional governments or local authorities	223	223	45		301	301	46	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	461	451	104		600	596	131	
	Corporates	573	434	417		800	652	613	
	of which: SME	147	71	56		235	163	129	
	Retail	366	318	229		581	539	386	
	of which: SME	85	49	28		135	103	59	
	Secured by mortgages on immovable property	4,501	4,482	1,606		4,634	4,623	1,687	
	of which: SME	42	42	21		44	44	22	
	Exposures in default	67	63	72	0	88	83	98	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	12	12	12		12	12	12	
	Other exposures	716	716	483		653	653	427	
	Standardised Total[2]				5				3

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	2,491	2,491	12		2,830	2,830	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1,152	1,170	4		938	953	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,313	2,303	637		2,260	2,249	650	
	Corporates	1,350	2,689	1,791		1,584	2,974	1,867	
	of which: SME	392	247	199		485	362	295	
	Retail	1,413	1,225	854		1,821	1,630	1,156	
	of which: SME	537	363	208		544	369	211	
	Secured by mortgages on immovable property	99	94	41		96	91	40	
	of which: SME	5	1	1		5	1	1	
	Exposures in default	174	70	85	105	188	69	82	121
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	216	46	31		192	40	25	
	Equity	0	0	0		0	0	0	
	Other exposures	75	75	73		72	72	72	
	Standardised Total[2]				122				141

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	24	24	6		27	27	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	303	303	61		298	298	60	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	383	372	97		484	474	157	
	Corporates	840	599	569		988	597	571	
	of which: SME	186	138	115		198	150	124	
	Retail	1,009	849	629		1,187	1,026	757	
	of which: SME	190	40	23		220	69	40	
	Secured by mortgages on immovable property	2	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	87	33	33	54	81	30	31	49
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	0		2	2	0	
	Equity	68	68	68		83	83	83	
	Other exposures	20	20	20		20	20	20	
	Standardised Total[2]				63				58

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Crédit Agricole

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	405,632	145	433,905	4,588	11	69	355,317	139	381,272	3,408	0	73
	Institutions	104,930	476	106,120	23,442	5	461	97,909	445	97,953	20,702	7	451
	Corporates	551,785	9,663	424,336	187,870	1,645	8,849	538,105	10,511	415,942	180,109	1,173	8,698
	Corporates - Of Which: Specialised Lending	72,362	2,689	51,737	16,596	907	909	70,495	2,458	51,625	15,399	298	801
	Corporates - Of Which: SME	97,677	2,828	86,180	49,435	226	3,270	97,619	2,738	86,246	49,526	205	3,265
	Retail	723,056	10,989	732,358	99,630	2,830	10,116	728,706	11,111	738,753	98,961	2,946	10,157
	Retail - Secured on real estate property	477,928	4,181	477,917	49,375	1,089	3,523	482,189	4,091	482,180	49,034	1,082	3,476
	Retail - Secured on real estate property - Of Which: SME	28,120	774	28,120	7,287	212	919	28,265	673	28,265	7,469	190	907
	Retail - Secured on real estate property - Of Which: non-SM	449,808	3,407	449,796	42,088	877	2,604	453,925	3,418	453,915	41,565	892	2,570
	Retail - Qualifying Revolving	19,859	294	24,754	5,056	66	357	19,962	318	25,406	4,806	60	367
	Retail - Other Retail	225,269	6,514	229,687	45,199	1,675	6,235	226,554	6,702	231,167	45,121	1,803	6,315
	Retail - Other Retail - Of Which: SME	98,527	3,535	102,041	17,842	934	3,632	99,285	3,605	102,940	18,151	952	3,703
	Retail - Other Retail - Of Which: non-SME	126,742	2,979	127,646	27,356	740	2,603	127,270	3,097	128,228	26,970	851	2,611
	Equity	13,767	0	13,660	52,226	0		15,176	0	15,121	57,701	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				**367,756**						**360,880**		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments	295,913	0	311,625	587	0	34	255,299	0	269,571	494	0	35
	Institutions	52,884	29	54,343	10,187	0	41	52,373	28	54,399	9,794	0	40
	Corporates	274,145	4,760	225,086	118,855	160	5,384	276,259	5,982	227,369	117,015	551	5,472
	Corporates - Of Which: Specialised Lending	11,848	176	10,095	3,837	71	78	12,304	174	10,651	3,980	26	64
	Corporates - Of Which: SME	94,335	2,507	83,075	47,777	89	2,807	94,880	2,467	83,676	48,215	89	2,894
	Retail	652,669	9,225	496,061	70,022	2,164	8,612	658,688	9,299	499,590	69,637	2,170	8,642
	Retail - Secured on real estate property	453,329	3,693	284,324	33,769	788	3,215	458,409	3,703	285,976	33,387	788	3,208
	Retail - Secured on real estate property - Of Which: SME	25,041	555	25,032	6,586	140	791	25,617	540	25,606	6,800	136	811
	Retail - Secured on real estate property - Of Which: non-SM	428,289	3,138	259,293	27,184	648	2,424	432,792	3,163	260,371	26,587	652	2,397
	Retail - Qualifying Revolving	15,431	208	21,421	3,645	36	220	15,434	222	22,214	3,595	36	246
	Retail - Other Retail	183,908	5,324	190,315	32,608	1,340	5,177	184,845	5,375	191,400	32,655	1,346	5,189
	Retail - Other Retail - Of Which: SME	90,400	3,129	95,540	15,471	799	3,295	90,990	3,162	96,242	15,766	785	3,343
	Retail - Other Retail - Of Which: non-SME	93,508	2,194	94,775	17,137	541	1,882	93,855	2,213	95,158	16,889	561	1,846
	Equity	12,899	0	12,897	46,950	0	2	14,162	0	14,160	51,606	0	2
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
ITALY	Central banks and central governments	1,153	0	4,049	529	0	1	921	0	3,641	494	0	1
	Institutions	559	0	1,123	217	0	0	486	0	850	215	0	0
	Corporates	16,860	583	10,543	4,751	143	632	16,028	533	10,426	4,389	121	545
	Corporates - Of Which: Specialised Lending	2,499	236	2,278	448	3	62	2,722	237	2,455	446	3	60
	Corporates - Of Which: SME	2,129	308	1,882	946	135	442	1,852	258	1,627	805	114	353
	Retail	47,115	1,423	43,123	12,864	395	1,253	47,234	1,406	43,029	13,279	416	1,266
	Retail - Secured on real estate property	21,905	432	21,890	2,874	138	269	21,049	331	21,034	3,340	131	231
	Retail - Secured on real estate property - Of Which: SME	3,066	217	3,065	695	72	127	2,633	132	2,633	662	54	95
	Retail - Secured on real estate property - Of Which: non-SM	18,839	215	18,825	2,180	66	142	18,416	199	18,401	2,678	77	136
	Retail - Qualifying Revolving	4,387	85	3,252	1,405	30	136	4,488	95	3,111	1,205	24	121
	Retail - Other Retail	20,823	905	17,981	8,584	227	847	21,697	979	18,884	8,734	261	915
	Retail - Other Retail - Of Which: SME	7,595	395	5,170	2,149	127	330	7,784	432	5,373	2,180	159	353
	Retail - Other Retail - Of Which: non-SME	13,228	510	12,811	6,435	100	517	13,913	548	13,511	6,555	103	562
	Equity	335	0	335	1,125	0	0	568	0	568	2,003	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments	18,525	0	19,405	56	0	1	16,800	0	17,808	51	0	1
	Institutions	3,947	30	5,700	1,229	0	29	2,421	28	3,776	809	0	27
	Corporates	64,412	187	46,007	16,485	56	382	58,647	155	41,537	14,022	2	289
	Corporates - Of Which: Specialised Lending	9,470	187	7,145	3,541	52	134	10,060	154	7,358	3,265	2	99
	Corporates - Of Which: SME	3	1	38	25	0	1	4	1	39	27	0	1
	Retail	271	2	219	24	1	2	274	5	220	25	1	4
	Retail - Secured on real estate property	201	2	146	15	1	2	206	4	149	15	1	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	200	2	145	15	1	2	205	4	148	15	1	3
	Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	68	0	69	9	0	0	67	0	67	10	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	68	0	68	9	0	0	66	0	67	10	0	0
	Equity	135	0	29	115	0	0	66	0	12	51	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
JAPAN	Central banks and central governments	30,559	0	31,067	253	0	1	23,051	0	23,511	241	0	1
	Institutions	2,739	0	3,004	676	0	1	2,625	0	2,963	661	0	1
	Corporates	7,866	257	5,605	1,161	186	46	7,092	237	5,029	1,005	58	36
	Corporates - Of Which: Specialised Lending	2,528	256	2,164	576	186	46	2,783	237	2,434	509	58	36
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	0	0	0	0
	Retail	264	0	261	1	0	0	344	0	341	2	0	0
	Retail - Secured on real estate property	10	0	6	0	0	0	10	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	10	0	6	0	0	0	10	0	6	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	254	0	254	1	0	0	334	0	334	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	254	0	254	1	0	0	334	0	334	1	0	0
	Equity	6	0	6	21	0	0	6	0	6	22	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Crédit Agricole

LUXEMBOURG

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	9,686	0	9,686	70	0	1	9,255	0	9,255	73	0	1
Institutions	3,775	0	3,737	99	0	0	4,022	0	3,984	173	0	0
Corporates	17,403	33	15,425	4,005	1	94	18,335	43	16,367	5,172	8	86
Corporates - Of Which: Specialised Lending	2,569	0	2,237	338	0	1	2,493	0	2,141	424	0	1
Corporates - Of Which: SME	264	3	413	285	0	7	220	3	379	242	0	8
Retail	1,360	19	171,973	12,702	170	5	1,379	67	175,463	12,305	211	6
Retail - Secured on real estate property	85	2	169,897	12,509	151	2	88	2	173,358	12,084	152	1
Retail - Secured on real estate property - Of Which: SME	1	1	11	3	0	1	2	1	14	3	0	1
Retail - Secured on real estate property - Of Which: non-S	83	2	169,886	12,507	151	1	86	1	173,345	12,081	152	0
Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
Retail - Other Retail	1,274	17	2,074	192	19	3	1,289	65	2,103	221	59	5
Retail - Other Retail - Of Which: SME	11	0	809	107	5	0	11	0	824	109	5	0
Retail - Other Retail - Of Which: non-SME	1,264	16	1,265	86	14	3	1,278	65	1,280	112	54	4
Equity	260	0	260	806	0	0	252	0	252	771	0	0
Other non credit-obligation assets												
IRB Total												

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

GERMANY

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	8,123	0	9,125	27	0	0	7,768	0	9,156	26	0	1
Institutions	1,720	0	2,323	627	0	0	1,481	0	1,878	515	0	0
Corporates	17,009	184	12,770	3,150	59	223	16,758	173	12,277	2,952	23	188
Corporates - Of Which: Specialised Lending	1,264	0	796	97	0	3	1,178	0	779	84	0	2
Corporates - Of Which: SME	6	1	6	4	0	1	14	1	14	6	0	1
Retail	5,447	125	5,413	2,128	39	107	5,461	132	5,424	2,022	88	108
Retail - Secured on real estate property	118	2	82	11	0	1	122	2	83	9	0	1
Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: non-S	117	2	81	10	0	1	121	2	82	9	0	1
Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
Retail - Other Retail	5,327	123	5,327	2,117	38	106	5,337	130	5,337	2,013	88	107
Retail - Other Retail - Of Which: SME	68	1	68	11	0	1	71	1	71	11	1	1
Retail - Other Retail - Of Which: non-SME	5,259	122	5,259	2,106	38	105	5,266	129	5,266	2,002	87	107
Equity	6	0	6	20	0	0	6	0	6	21	0	0
Other non credit-obligation assets												
IRB Total												

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

UNITED KINGDOM

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	2,830	0	5,184	76	0	0	2,266	0	4,436	72	0	0
Institutions	9,084	0	9,071	2,293	0	9	7,243	0	6,916	1,874	0	8
Corporates	20,997	23	16,817	5,910	0	175	21,983	26	17,356	5,425	3	199
Corporates - Of Which: Specialised Lending	6,481	0	5,225	1,979	0	0	6,585	0	5,286	1,968	0	14
Corporates - Of Which: SME	5	0	4	3	0	0	3	0	3	1	0	0
Retail	902	8	853	57	2	6	777	7	728	55	2	5
Retail - Secured on real estate property	293	5	234	26	1	3	299	4	240	27	1	3
Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
Retail - Secured on real estate property - Of Which: non-S	291	5	232	25	1	3	297	4	238	26	1	3
Retail - Qualifying Revolving	6	0	13	1	0	0	6	0	13	1	0	0
Retail - Other Retail	602	3	606	30	1	3	472	2	475	28	1	2
Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	601	3	605	30	1	3	471	2	474	27	1	2
Equity	5	0	5	19	0	0	5	0	5	19	0	0
Other non credit-obligation assets												
IRB Total												

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

SWITZERLAND

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	2,594	0	2,639	1	0	0	3,099	0	3,142	4	0	0
Institutions	1,159	0	1,142	221	0	1	1,183	0	1,076	214	0	1
Corporates	9,578	31	4,808	2,148	48	74	9,699	31	4,783	1,897	0	50
Corporates - Of Which: Specialised Lending	2,151	23	1,144	452	48	16	1,998	23	998	261	0	12
Corporates - Of Which: SME	67	0	31	6	0	0	19	0	17	2	0	0
Retail	2,349	39	1,998	159	8	35	2,253	39	1,893	152	8	33
Retail - Secured on real estate property	991	27	629	91	6	19	988	27	616	90	6	18
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
Retail - Secured on real estate property - Of Which: non-S	988	27	626	89	6	18	986	27	613	89	6	18
Retail - Qualifying Revolving	9	0	17	1	0	0	9	0	17	1	0	0
Retail - Other Retail	1,349	12	1,352	67	2	16	1,256	12	1,259	61	2	15
Retail - Other Retail - Of Which: SME	30	0	30	1	0	0	15	0	15	0	0	0
Retail - Other Retail - Of Which: non-SME	1,320	12	1,322	66	2	16	1,241	11	1,244	61	2	15
Equity	16	0	16	60	0	0	20	0	20	74	0	0
Other non credit-obligation assets												
IRB Total												

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

SPAIN

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	338	0	627	127	0	0	372	0	697	131	0	0
Institutions	743	0	1,386	340	0	0	834	0	1,468	382	0	0
Corporates	7,169	117	4,525	2,358	1	92	7,211	76	4,463	2,533	0	75
Corporates - Of Which: Specialised Lending	1,396	0	1,327	306	0	8	1,441	0	1,372	308	0	8
Corporates - Of Which: SME	22	0	18	20	0	1	21	0	17	17	0	1
Retail	579	5	559	23	1	2	584	5	564	22	1	2
Retail - Secured on real estate property	72	2	49	5	1	1	70	2	48	5	1	1
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-S	72	2	49	5	1	1	70	2	47	5	1	1
Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
Retail - Other Retail	505	3	506	18	0	1	511	3	512	17	0	1
Retail - Other Retail - Of Which: SME	19	2	19	0	0	0	24	2	24	0	0	0
Retail - Other Retail - Of Which: non-SME	486	1	487	18	0	1	487	1	488	17	0	1
Equity	3	0	3	12	0	0	2	0	2	8	0	0
Other non credit-obligation assets												
IRB Total												

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

NETHERLANDS

IRB Approach

(mln EUR, %)	As of 30/09/2022						As of 31/12/2022					
	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Central banks and central governments	420	0	862	1	0	0	341	0	759	1	0	0
Institutions	4,384	0	4,356	570	0	1	4,369	0	4,341	568	0	1
Corporates	11,611	442	9,676	4,039	1	117	10,600	412	9,181	3,592	1	125
Corporates - Of Which: Specialised Lending	824	0	573	186	0	2	863	0	643	200	0	1
Corporates - Of Which: SME	287	0	285	145	0	2	9	0	7	3	0	0
Retail	72	9	58	4	0	0	72	10	59	4	0	0
Retail - Secured on real estate property	49	0	34	3	0	0	49	0	34	3	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-S	49	0	33	3	0	0	49	0	34	3	0	0
Retail - Qualifying Revolving	1	0	3	0	0	0	1	0	3	0	0	0
Retail - Other Retail	21	9	21	1	0	0	22	10	22	1	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	21	9	21	1	0	0	21	10	22	1	0	0
Equity	10	0	10	35	0	0	4	0	4	13	0	0
Other non credit-obligation assets												
IRB Total												

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

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Crédit Agricole

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	350,316	129	375,458	3,984	0	97	324,665	126	349,269	3,864	0	77
	Institutions	95,827	486	95,164	19,469	110	421	97,294	415	96,044	19,885	21	419
	Corporates	530,690	10,648	413,800	179,265	677	8,728	531,180	10,292	417,203	180,880	386	8,749
	Corporates - Of Which: Specialised Lending	70,362	2,522	51,639	15,285	301	854	70,202	2,240	51,366	14,751	173	838
	Corporates - Of Which: SME	99,253	2,806	88,153	50,799	206	3,300	99,086	2,951	88,872	51,277	201	3,325
	Retail	732,116	11,170	742,083	100,511	2,919	10,144	738,210	11,513	749,356	102,967	3,105	10,468
	Retail - Secured on real estate property	484,493	4,105	484,485	49,760	1,076	3,441	489,229	4,196	489,217	50,628	1,157	3,634
	Retail - Secured on real estate property - Of Which: SME	28,514	677	28,514	7,498	190	897	28,951	683	28,951	7,648	220	912
	Retail - Secured on real estate property - Of Which: non-SM	455,979	3,428	455,972	42,262	886	2,544	460,278	3,513	460,266	42,981	937	2,723
	Retail - Qualifying Revolving	19,968	319	25,412	4,900	67	360	19,920	328	25,420	4,966	64	368
	Retail - Other Retail	227,655	6,746	232,186	45,851	1,775	6,344	229,061	6,989	234,719	47,373	1,883	6,466
	Retail - Other Retail - Of Which: SME	100,577	3,677	104,128	18,536	957	3,779	101,410	3,780	105,785	19,335	1,012	3,845
	Retail - Other Retail - Of Which: non-SME	127,078	3,069	128,058	27,315	818	2,565	127,651	3,208	128,935	28,038	871	2,620
	Equity	18,187	0	18,128	68,292	0		17,821	0	17,759	66,822	0	
	Other non credit-obligation assets				0						0		
	IRB Total[2]				371,520						374,418		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments	237,241	0	250,025	512	0	38	204,569	0	216,094	571	0	38
	Institutions	52,075	13	53,953	9,869	0	37	51,777	13	53,851	9,855	1	34
	Corporates	274,768	6,062	228,936	118,048	196	5,505	275,416	6,282	231,184	119,626	92	5,651
	Corporates - Of Which: Specialised Lending	12,512	135	10,667	4,092	1	60	13,100	127	11,096	4,034	1	60
	Corporates - Of Which: SME	96,369	2,538	85,700	49,419	92	2,935	96,531	2,692	86,466	49,978	91	2,984
	Retail	662,156	9,452	501,170	70,422	2,163	8,679	665,696	9,665	502,301	70,817	2,198	8,898
	Retail - Secured on real estate property	460,839	3,725	286,642	33,735	781	3,185	464,042	3,781	287,474	33,840	787	3,332
	Retail - Secured on real estate property - Of Which: SME	25,958	544	25,947	6,856	136	808	26,358	548	26,348	6,927	137	822
	Retail - Secured on real estate property - Of Which: non-SM	434,881	3,180	260,694	26,879	645	2,378	437,683	3,233	261,127	26,912	651	2,510
	Retail - Qualifying Revolving	15,363	237	22,213	3,636	37	247	15,327	259	22,264	3,696	40	272
	Retail - Other Retail	185,954	5,491	192,316	33,051	1,345	5,247	186,327	5,625	192,563	33,281	1,371	5,294
	Retail - Other Retail - Of Which: SME	92,256	3,234	97,302	16,089	790	3,412	92,748	3,317	97,642	16,306	801	3,465
	Retail - Other Retail - Of Which: non-SME	93,698	2,256	95,015	16,962	555	1,835	93,579	2,307	94,921	16,975	570	1,829
	Equity	17,137	0	17,135	62,046	0	2	16,608	0	16,606	60,004	0	2
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
ITALY	Central banks and central governments	942	0	3,537	523	0	1	989	0	4,078	596	0	1
	Institutions	560	0	889	251	0	0	662	0	840	225	0	0
	Corporates	15,570	531	9,929	4,028	123	547	15,619	519	9,889	3,886	115	536
	Corporates - Of Which: Specialised Lending	2,742	237	2,480	460	3	65	2,604	238	2,373	387	3	66
	Corporates - Of Which: SME	1,963	255	1,498	743	113	345	1,558	244	1,380	678	108	323
	Retail	47,220	1,334	43,032	13,426	414	1,213	49,817	1,428	46,866	15,150	544	1,306
	Retail - Secured on real estate property	20,915	331	20,899	3,274	131	220	22,395	367	22,378	3,775	205	269
	Retail - Secured on real estate property - Of Which: SME	2,542	131	2,541	636	54	88	2,577	134	2,577	713	83	88
	Retail - Secured on real estate property - Of Which: non-SM	18,373	200	18,358	2,638	77	133	19,818	234	19,801	3,062	122	180
	Retail - Qualifying Revolving	4,565	82	3,119	1,258	30	113	4,554	69	3,076	1,264	25	95
	Retail - Other Retail	21,741	921	19,013	8,895	253	880	22,869	992	21,411	10,111	314	942
	Retail - Other Retail - Of Which: SME	7,746	432	5,412	2,208	159	359	8,125	451	6,752	2,806	203	372
	Retail - Other Retail - Of Which: non-SME	13,995	489	13,601	6,687	93	521	14,743	541	14,659	7,305	112	570
	Equity	578	0	578	2,038	0	0	616	0	616	2,177	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED STATES	Central banks and central governments	17,705	0	18,829	52	0	1	18,151	0	19,025	56	0	3
	Institutions	3,055	27	3,952	669	0	26	3,227	27	3,834	861	0	26
	Corporates	57,858	160	41,716	14,325	35	291	60,251	144	43,781	15,334	88	361
	Corporates - Of Which: Specialised Lending	10,388	160	7,746	3,381	35	101	10,507	137	7,552	3,310	88	25
	Corporates - Of Which: SME	3	1	2	1	0	1	3	1	2	1	0	1
	Retail	363	2	305	42	1	2	373	2	313	44	1	2
	Retail - Secured on real estate property	217	2	156	19	1	2	226	2	163	19	1	2
	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-SM	216	2	156	19	1	2	225	2	162	19	1	2
	Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	144	0	145	23	0	0	145	1	146	25	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	144	0	144	23	0	0	145	1	145	25	0	0
	Equity	69	0	12	51	0	0	72	0	12	51	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
JAPAN	Central banks and central governments	39,694	0	40,203	255	0	1	47,290	0	47,793	281	0	1
	Institutions	1,920	0	2,115	716	0	0	1,728	0	1,827	534	0	0
	Corporates	7,139	230	5,437	1,071	2	27	6,743	193	5,242	957	2	20
	Corporates - Of Which: Specialised Lending	2,732	230	2,391	404	2	27	2,393	193	2,076	346	2	20
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	338	0	335	7	0	0	336	0	333	1	0	0
	Retail - Secured on real estate property	10	0	6	1	0	0	9	0	6	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-SM	10	0	6	1	0	0	9	0	6	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	329	0	329	6	0	0	327	0	327	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	329	0	329	6	0	0	327	0	327	1	0	0
	Equity	6	0	6	21	0	0	5	0	5	20	0	0
	Other non credit-obligation assets												
	IRB Total												

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

EBA

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Groupe Crédit Agricole

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
LUXEMBOURG	**Central banks and central governments**	7,973	0	7,972	78	0	1	7,852	0	7,855	64	0	1
	Institutions	3,451	0	3,404	53	0	0	3,817	0	3,769	69	0	0
	Corporates	17,556	44	15,737	4,260	1	79	17,986	45	16,160	4,658	1	74
	Corporates - Of Which: Specialised Lending	2,106	0	1,771	381	0	2	2,031	0	1,707	369	0	1
	Corporates - Of Which: SME	222	3	396	245	0	8	224	3	396	246	0	8
	Retail	1,322	52	177,208	12,769	194	7	1,320	52	179,616	13,029	192	6
	Retail - Secured on real estate property	85	2	175,132	12,529	153	1	90	2	177,533	12,788	154	1
	Retail - Secured on real estate property - Of Which: SME	2	1	13	3	0	1	2	1	13	2	0	1
	Retail - Secured on real estate property - Of Which: non-SM	83	1	175,119	12,526	153	0	89	1	177,520	12,786	154	0
	Retail - Qualifying Revolving	1	0	2	0	0	0	1	0	2	0	0	0
	Retail - Other Retail	1,236	50	2,074	240	40	5	1,229	50	2,081	241	38	5
	Retail - Other Retail - Of Which: SME	11	0	848	112	5	0	11	0	862	112	5	0
	Retail - Other Retail - Of Which: non-SME	1,225	50	1,226	128	35	5	1,218	50	1,219	129	32	5
	Equity	243	0	243	740	0	0	254	0	254	764	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	**Central banks and central governments**	5,610	0	6,982	25	0	1	4,822	0	6,177	25	0	1
	Institutions	1,444	0	1,999	579	0	0	2,110	0	2,572	756	0	0
	Corporates	17,811	181	13,285	3,333	2	189	16,376	72	11,934	3,040	0	93
	Corporates - Of Which: Specialised Lending	1,183	0	848	82	0	3	1,449	0	879	94	0	4
	Corporates - Of Which: SME	10	1	10	6	0	1	28	1	29	27	0	1
	Retail	5,512	134	5,477	2,041	92	111	5,634	149	5,599	2,077	103	125
	Retail - Secured on real estate property	121	2	84	9	0	1	123	2	86	10	0	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	119	2	83	9	0	1	122	2	85	9	0	1
	Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	5,389	132	5,389	2,031	91	110	5,510	148	5,509	2,067	102	123
	Retail - Other Retail - Of Which: SME	76	1	76	12	1	1	83	1	83	13	1	1
	Retail - Other Retail - Of Which: non-SME	5,313	132	5,313	2,019	91	110	5,427	146	5,426	2,053	101	123
	Equity	7	0	7	24	0	0	7	0	7	23	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	**Central banks and central governments**	3,651	0	5,713	65	0	0	3,755	0	6,363	76	0	0
	Institutions	6,692	0	6,549	1,686	0	2	8,735	136	8,643	2,150	2	110
	Corporates	20,229	25	15,797	5,098	0	192	21,062	40	16,717	5,461	0	97
	Corporates - Of Which: Specialised Lending	6,201	0	5,018	1,751	0	19	6,581	0	5,133	1,727	0	26
	Corporates - Of Which: SME	3	0	3	1	0	0	4	0	3	2	0	0
	Retail	781	7	731	55	2	5	774	6	720	57	2	5
	Retail - Secured on real estate property	295	4	235	24	1	3	300	4	236	25	1	3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SM	293	4	233	24	1	3	298	4	234	24	1	3
	Retail - Qualifying Revolving	6	0	13	1	0	0	6	0	13	1	0	0
	Retail - Other Retail	481	2	484	30	1	2	468	2	471	32	1	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	480	2	483	29	1	2	468	2	471	31	1	2
	Equity	38	0	38	140	0	0	85	0	85	314	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SWITZERLAND	**Central banks and central governments**	2,604	0	2,647	1	0	0	2,660	0	2,700	1	0	0
	Institutions	946	0	910	160	0	1	862	0	820	149	0	1
	Corporates	7,700	22	3,357	1,462	0	42	7,228	22	3,046	1,290	0	48
	Corporates - Of Which: Specialised Lending	1,807	21	855	222	0	12	1,830	21	750	177	0	19
	Corporates - Of Which: SME	14	0	12	1	0	0	14	0	12	2	0	0
	Retail	2,231	35	1,871	154	7	30	2,251	35	1,878	155	8	30
	Retail - Secured on real estate property	983	24	611	89	5	17	1,000	24	614	89	5	17
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SM	980	24	608	88	5	17	997	24	611	88	5	17
	Retail - Qualifying Revolving	9	0	17	1	0	0	9	0	17	1	0	0
	Retail - Other Retail	1,240	11	1,243	64	2	13	1,242	12	1,246	65	3	13
	Retail - Other Retail - Of Which: SME	15	0	16	0	0	0	8	0	9	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,224	11	1,227	63	2	13	1,235	11	1,238	64	3	13
	Equity	20	0	20	73	0	0	20	0	20	73	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SPAIN	**Central banks and central governments**	255	0	500	120	0	0	265	0	501	124	0	0
	Institutions	654	0	1,225	317	0	0	585	0	995	282	0	0
	Corporates	7,226	75	4,507	2,356	0	75	7,418	74	4,707	2,240	0	72
	Corporates - Of Which: Specialised Lending	1,584	0	1,545	367	0	8	1,748	0	1,606	361	0	8
	Corporates - Of Which: SME	13	0	13	11	0	1	11	0	10	10	0	1
	Retail	566	5	544	25	1	2	614	4	590	37	1	2
	Retail - Secured on real estate property	72	2	47	5	1	1	72	2	46	5	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	72	2	47	5	1	1	72	2	46	5	0	1
	Retail - Qualifying Revolving	2	0	4	0	0	0	2	0	4	0	0	0
	Retail - Other Retail	491	3	492	20	0	1	539	2	540	32	0	1
	Retail - Other Retail - Of Which: SME	28	2	28	1	0	0	28	2	28	1	0	0
	Retail - Other Retail - Of Which: non-SME	463	1	464	20	0	1	512	0	512	31	0	0
	Equity	2	0	2	8	0	0	14	0	14	52	0	0
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
NETHERLANDS	**Central banks and central governments**	350	0	758	1	0	0	287	0	584	0	0	0
	Institutions	4,394	0	4,351	607	0	1	4,305	0	4,261	600	0	0
	Corporates	10,026	407	8,261	3,232	1	123	10,154	437	8,304	3,373	0	151
	Corporates - Of Which: Specialised Lending	806	0	572	154	0	2	1,011	31	658	243	0	17
	Corporates - Of Which: SME	3	0	3	4	0	0	115	0	115	26	0	0
	Retail	72	10	59	5	1	0	72	10	59	5	1	0
	Retail - Secured on real estate property	49	0	34	3	0	0	48	0	34	3	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-SM	49	0	34	3	0	0	48	0	34	3	0	0
	Retail - Qualifying Revolving	1	0	3	0	0	0	1	0	3	0	0	0
	Retail - Other Retail	21	10	22	1	1	0	22	10	22	1	1	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	21	10	21	1	1	0	22	10	22	1	1	0
	Equity	5	0	5	16	0	0	5	0	5	16	0	0
	Other non credit-obligation assets												
	IRB Total												

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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	1	0	3	15	0	0	1	100	0	0	
[1Y - 2Y [		210	210	0	0	31	178	0	0	0	0	0	0	
[2Y - 3Y [		36	36	3	0	0	33	3	116	0	0	0	0	
[3Y - 5Y [		40	40	0	0	0	40	4	101	3	25	0	0	
[5Y - 10Y [		68	68	40	0	0	27	0	0	0	0	0	0	
[10Y - more		79	79	0	0	0	79	0	0	1	38	0	0	
Total		**453**	**453**	**45**	**0**	**34**	**374**	**7**	**218**	**5**	**163**	**0**	**0**	**19**
[0 - 3M [	Belgium	37	37	12	0	0	25	4	472	0	0	0	0	
[3M - 1Y [		68	45	25	0	0	43	0	0	14	114	0	0	
[1Y - 2Y [		499	477	23	0	0	477	0	0	13	94	0	0	
[2Y - 3Y [		39	38	4	0	0	35	0	0	0	0	0	0	
[3Y - 5Y [		425	417	67	0	114	244	0	0	25	160	0	0	
[5Y - 10Y [		1,253	1,127	126	0	63	1,064	0	0	9	67	0	0	
[10Y - more		1,911	1,795	116	0	283	1,512	0	0	0	0	0	0	
Total		**4,233**	**3,936**	**373**	**0**	**460**	**3,399**	**4**	**472**	**61**	**434**	**0**	**0**	**293**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	2	478	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2**	**478**	**0**	**0**	**0**
[0 - 3M [	Denmark	18	18	0	0	0	18	0	0	0	0	0	0	
[3M - 1Y [		6	6	6	0	0	0	40	1,137	59	874	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		145	145	0	0	76	69	1	285	0	0	0	0	
[3Y - 5Y [		44	44	0	0	0	44	3	25	5	50	0	0	
[5Y - 10Y [		254	254	0	0	78	177	106	850	0	0	0	0	
[10Y - more		22	22	0	0	0	22	408	1,150	1	60	0	0	
Total		**494**	**494**	**6**	**0**	**154**	**334**	**558**	**3,448**	**65**	**984**	**0**	**0**	**1**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	0	0	0	0	0	0	58	1,601	0	0	0	0	
[3M - 1Y [		151	149	2	0	91	58	3	650	6	1,302	0	0	
[1Y - 2Y [		59	58	1	0	8	50	0	80	18	742	0	0	
[2Y - 3Y [		49	49	0	0	26	23	71	1,290	42	1,198	0	0	
[3Y - 5Y [		344	343	0	0	84	259	34	383	122	1,239	0	0	
[5Y - 10Y [		428	404	140	0	155	133	399	3,002	520	2,835	0	0	
[10Y - more		14	0	14	0	0	0	167	622	46	538	0	0	
Total		**1,046**	**1,004**	**157**	**0**	**364**	**525**	**733**	**7,629**	**754**	**7,854**	**0**	**0**	**73**
[0 - 3M [	France	1,063	1,034	29	0	95	939	101	2,218	28	3,753	704	0	
[3M - 1Y [		6,419	6,162	257	0	2,227	3,935	44	1,542	27	1,676	2,659	1	
[1Y - 2Y [		4,512	4,424	88	0	467	3,957	8	470	50	817	213	0	
[2Y - 3Y [		6,703	6,023	1,232	0	366	5,104	12	191	19	392	148	0	
[3Y - 5Y [		10,208	9,937	271	0	1,752	8,185	49	1,033	55	3,445	189	21	
[5Y - 10Y [		23,717	22,029	1,688	0	1,438	20,592	750	7,000	250	4,134	233	0	
[10Y - more		29,231	29,004	227	0	155	28,848	268	3,050	1,290	9,939	1,085	1	
Total		**81,853**	**78,613**	**3,793**	**0**	**6,500**	**71,560**	**1,232**	**15,504**	**1,718**	**24,156**	**5,231**	**24**	**8,032**
[0 - 3M [	Germany	1,317	1,314	4	0	560	754	25	749	7	298	0	0	
[3M - 1Y [		1,319	817	502	0	480	337	22	909	9	230	0	0	
[1Y - 2Y [		1,520	1,359	160	0	551	808	15	355	62	527	0	0	
[2Y - 3Y [		1,218	1,165	53	0	554	612	30	723	32	559	0	0	
[3Y - 5Y [		2,339	1,909	818	0	345	1,176	19	352	141	1,390	0	0	
[5Y - 10Y [		1,784	1,515	269	0	316	1,200	163	1,300	84	838	0	0	
[10Y - more		497	67	431	0	0	67	193	1,006	112	772	0	0	
Total		**9,995**	**8,146**	**2,236**	**0**	**2,805**	**4,953**	**468**	**5,393**	**447**	**4,613**	**0**	**0**	**27**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	6	139	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	6	358	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	116	850	0	0	
[10Y - more		0	0	0	0	0	0	0	10	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**127**	**1,347**	**0**	**0**	**32**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	48	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	3	25	0	0	0	0	
[10Y - more		0	0	0	0	0	0	650	1,679	0	30	0	0	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**653**	**1,704**	**0**	**78**	**0**	**0**	**3**
[0 - 3M [	Italy	1,456	1,448	929	0	20	507	0	134	7	634	41	0	
[3M - 1Y [		8,571	8,264	877	0	126	7,567	0	7	3	141	402	0	
[1Y - 2Y [		2,676	2,502	174	0	106	2,396	11	371	1	101	13	0	
[2Y - 3Y [		2,161	2,141	21	0	557	1,583	0	0	1	30	50	0	
[3Y - 5Y [		2,571	2,454	220	0	1,532	819	12	157	259	2,749	0	0	
[5Y - 10Y [		2,109	1,899	210	0	906	993	9	88	115	987	4	0	
[10Y - more		488	314	280	0	0	207	377	566	70	359	1	0	
Total		**20,031**	**19,020**	**2,712**	**0**	**3,247**	**14,073**	**409**	**1,323**	**456**	**5,001**	**512**	**0**	**594**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg	126	126	0	0	50	76	0	0	1	70	0	0	
[3M - 1Y [		523	523	0	0	227	296	21	1,575	2	400	0	0	
[1Y - 2Y [		718	718	0	0	0	718	117	2,799	0	0	0	0	
[2Y - 3Y [		292	292	0	0	46	246	157	3,071	231	2,528	0	0	
[3Y - 5Y [		545	543	2	0	13	530	409	4,337	61	864	0	0	
[5Y - 10Y [		358	358	0	0	0	358	168	1,122	171	1,685	0	0	
[10Y - more		70	70	0	0	0	70	441	1,382	307	1,925	0	0	
Total		**2,631**	**2,629**	**2**	**0**	**337**	**2,292**	**1,313**	**14,286**	**772**	**7,472**	**0**	**0**	**18**
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	543	542	50	0	374	119	0	27	3	44	0	0	
[3M - 1Y [		343	343	0	0	210	133	34	579	7	53	0	0	
[1Y - 2Y [		1,091	1,091	1	0	113	977	0	50	6	98	0	0	
[2Y - 3Y [		276	274	3	0	0	274	0	12	22	448	0	0	
[3Y - 5Y [		823	823	2	0	447	374	18	223	3	36	0	0	
[5Y - 10Y [		998	968	30	0	305	662	22	230	17	195	0	0	
[10Y - more		288	279	114	0	0	174	77	429	37	260	0	0	
Total		**4,362**	**4,318**	**201**	**0**	**1,449**	**2,712**	**151**	**1,550**	**95**	**1,133**	**0**	**0**	**463**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	3	0	2	0	0	
[1Y - 2Y [		571	571	0	0	338	233	0	0	0	0	0	0	
[2Y - 3Y [		262	262	0	0	257	5	0	0	0	0	0	0	
[3Y - 5Y [		348	348	0	0	335	13	0	0	0	4	0	0	
[5Y - 10Y [		3	3	1	0	0	3	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,184**	**1,184**	**1**	**0**	**930**	**253**	**0**	**3**	**0**	**7**	**0**	**0**	**0**
[0 - 3M [	Portugal	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	0	1	0	0	0	0	5	0	5	0	0	
[1Y - 2Y [		17	17	0	0	0	17	0	0	47	174	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	0	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		122	75	92	0	0	30	1	18	10	102	0	0	
[10Y - more		5	3	5	0	0	0	0	0	0	0	0	0	
Total		**147**	**96**	**100**	**0**	**0**	**47**	**1**	**23**	**57**	**281**	**0**	**0**	**28**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	1	30	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**1**	**30**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		16	16	16	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		24	14	13	0	0	11	0	0	0	0	0	0	
[10Y - more		3	1	3	0	0	0	0	0	0	0	0	0	
Total		**43**	**31**	**32**	**0**	**0**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**3**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Spain	3	0	3	0	0	0	1	386	0	0	0	0	
[3M - 1Y [		217	144	72	0	0	144	5	81	10	67	0	0	
[1Y - 2Y [		89	16	73	0	0	16	0	0	0	0	0	0	
[2Y - 3Y [		45	41	4	0	39	2	0	0	0	9	0	0	
[3Y - 5Y [		102	50	53	0	27	23	0	0	21	150	0	0	
[5Y - 10Y [		244	56	200	0	0	45	0	8	8	219	0	0	
[10Y - more		77	0	77	0	0	0	41	360	0	0	0	0	
Total		**777**	**308**	**481**	**0**	**67**	**230**	**48**	**836**	**39**	**445**	**0**	**0**	**141**
[0 - 3M [	Sweden	52	52	0	0	15	38	1	114	26	755	0	0	
[3M - 1Y [		449	449	0	0	428	22	0	18	126	1,652	0	0	
[1Y - 2Y [		296	296	0	0	166	130	6	94	10	67	0	0	
[2Y - 3Y [		256	256	0	0	176	79	7	115	9	71	31	0	
[3Y - 5Y [		83	83	1	0	81	0	1	18	20	103	0	0	
[5Y - 10Y [		127	127	0	0	122	5	15	54	0	0	0	0	
[10Y - more		0	0	0	0	0	0	4	45	0	0	0	0	
Total		**1,263**	**1,263**	**2**	**0**	**988**	**273**	**35**	**459**	**190**	**2,649**	**31**	**0**	**7**
[0 - 3M [	United Kingdom	531	531	531	0	0	0	7	484	13	2,833	0	0	
[3M - 1Y [		115	115	115	0	0	0	73	1,280	17	685	0	0	
[1Y - 2Y [		0	0	0	0	0	0	96	2,349	54	1,274	0	0	
[2Y - 3Y [		0	0	0	0	0	0	61	508	75	811	0	0	
[3Y - 5Y [		0	0	0	0	0	0	12	683	141	1,468	0	0	
[5Y - 10Y [		16	16	16	0	0	0	19	174	506	5,447	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**662**	**662**	**662**	**0**	**0**	**0**	**268**	**5,479**	**807**	**12,518**	**0**	**0**	**65**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	23	23	0	0	23	0	0	0	0	0	0	0	
[3M - 1Y [		265	265	0	0	190	75	1	30	0	0	0	0	
[1Y - 2Y [		47	47	0	0	0	47	4	61	1	61	0	0	
[2Y - 3Y [		138	138	1	0	43	94	0	0	0	0	0	0	
[3Y - 5Y [		446	446	0	0	138	308	0	0	7	42	0	0	
[5Y - 10Y [		153	153	0	0	105	48	1	35	0	0	0	0	
[10Y - more		0	0	0	0	0	0	11	114	0	95	0	0	
Total		**1,072**	**1,072**	**1**	**0**	**501**	**571**	**17**	**240**	**8**	**198**	**0**	**0**	**0**
[0 - 3M [	Australia	190	190	0	0	0	190	0	0	0	1	0	0	
[3M - 1Y [		96	96	0	0	0	96	0	0	0	3	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	1	4	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	1	4	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	1	1	9	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	6	2	18	0	0	
[10Y - more		0	0	0	0	0	0	10	60	0	0	0	0	
Total		**286**	**286**	**0**	**0**	**0**	**286**	**11**	**66**	**5**	**39**	**0**	**0**	**0**
[0 - 3M [	Canada	502	502	0	0	374	127	43	1,847	4	433	0	0	
[3M - 1Y [		169	169	0	0	103	65	23	234	1	70	0	0	
[1Y - 2Y [		757	757	0	0	174	582	50	1,964	2	109	47	0	
[2Y - 3Y [		1,008	1,008	0	0	166	842	30	261	6	211	0	0	
[3Y - 5Y [		384	384	0	0	113	271	4	70	7	164	0	0	
[5Y - 10Y [		764	764	1	0	200	563	13	401	43	504	0	0	
[10Y - more		0	0	0	0	0	0	0	0	13	45	0	0	
Total		**3,582**	**3,582**	**1**	**0**	**1,130**	**2,451**	**163**	**4,779**	**75**	**1,537**	**47**	**0**	**160**
[0 - 3M [	Hong Kong	1,116	1,079	143	0	114	858	18	1,498	0	0	0	0	
[3M - 1Y [		329	297	32	0	0	297	14	529	1	213	0	0	
[1Y - 2Y [		24	14	10	0	0	14	43	1,045	1	160	0	0	
[2Y - 3Y [		9	0	9	0	0	0	16	275	4	152	0	0	
[3Y - 5Y [		47	34	13	0	0	34	13	172	2	111	0	0	
[5Y - 10Y [		90	53	48	0	0	42	11	173	3	173	0	0	
[10Y - more		0	0	0	0	0	0	2	61	0	0	0	0	
Total		**1,614**	**1,477**	**255**	**0**	**114**	**1,245**	**116**	**3,753**	**12**	**809**	**0**	**0**	**23**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
		As of 31/12/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
[0 - 3M [	Japan	1,276	1,276	4	0	0	1,273	36	400	3	78	0	0	
[3M - 1Y [		396	396	0	0	335	60	0	20	1	3	0	0	
[1Y - 2Y [		420	420	0	0	331	89	0	0	0	0	0	0	
[2Y - 3Y [		906	906	1	0	399	507	0	12	5	142	0	0	
[3Y - 5Y [		1,042	1,042	3	0	978	61	2	59	0	19	0	0	
[5Y - 10Y [		551	519	98	0	219	234	27	264	5	53	0	0	
[10Y - more		160	0	160	0	0	0	90	494	1	0	0	0	
Total		**4,750**	**4,559**	**265**	**0**	**2,262**	**2,223**	**156**	**1,249**	**15**	**295**	**0**	**0**	**241**
[0 - 3M [	U.S.	360	356	4	0	98	258	0	0	0	0	0	0	
[3M - 1Y [		302	248	275	0	9	18	6	164	0	0	0	0	
[1Y - 2Y [		58	0	58	0	0	0	77	1,109	0	9	0	0	
[2Y - 3Y [		216	62	216	0	0	0	119	1,368	0	14	0	0	
[3Y - 5Y [		430	126	339	0	43	48	19	217	0	10	0	0	
[5Y - 10Y [		2,055	1,671	385	0	0	1,671	10	118	0	0	0	0	
[10Y - more		319	19	319	0	0	0	0	0	0	0	0	0	
Total		**3,740**	**2,481**	**1,596**	**0**	**149**	**1,995**	**230**	**2,976**	**0**	**33**	**0**	**0**	**5**
[0 - 3M [	China	240	240	4	0	0	236	0	0	0	0	36	0	
[3M - 1Y [		362	362	100	0	0	262	0	52	1	164	80	0	
[1Y - 2Y [		57	57	48	0	0	9	0	19	1	112	59	0	
[2Y - 3Y [		29	29	20	0	0	9	0	33	1	94	4	0	
[3Y - 5Y [		20	20	11	0	0	9	0	0	1	108	0	0	
[5Y - 10Y [		7	7	7	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**716**	**716**	**190**	**0**	**0**	**526**	**1**	**104**	**5**	**478**	**180**	**0**	**36**
[0 - 3M [	Switzerland	0	0	0	0	0	0	533	13,777	58	4,813	0	0	
[3M - 1Y [		0	0	0	0	0	0	43	2,331	45	1,627	0	0	
[1Y - 2Y [		0	0	0	0	0	0	28	479	36	806	0	0	
[2Y - 3Y [		0	0	0	0	0	0	39	463	49	666	0	0	
[3Y - 5Y [		0	0	0	0	0	0	9	97	51	610	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**652**	**17,147**	**239**	**8,523**	**0**	**0**	**50**
[0 - 3M [	Other advanced economies non EEA	782	782	375	0	0	407	107	4,100	74	2,237	43	0	
[3M - 1Y [		673	673	370	0	9	293	209	3,203	66	1,325	110	0	
[1Y - 2Y [		133	133	115	0	0	18	43	991	84	1,207	0	0	
[2Y - 3Y [		135	135	14	0	46	75	57	1,080	45	725	0	0	
[3Y - 5Y [		717	699	80	0	187	449	86	695	94	2,071	0	0	
[5Y - 10Y [		85	73	36	0	0	49	94	1,244	23	528	0	0	
[10Y - more		135	79	135	0	0	0	0	0	1	15	3	0	
Total		**2,659**	**2,574**	**1,125**	**0**	**243**	**1,291**	**596**	**11,313**	**386**	**8,108**	**155**	**0**	**245**
[0 - 3M [	Other Central and eastern Europe countries non EEA	3	3	0	0	0	3	0	0	0	0	0	0	
[3M - 1Y [		12	12	1	0	0	11	0	0	0	19	0	0	
[1Y - 2Y [		15	15	0	0	0	15	0	0	0	1	30	0	
[2Y - 3Y [		19	19	0	0	0	19	0	0	0	0	0	0	
[3Y - 5Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[5Y - 10Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	0	0	
Total		**107**	**107**	**1**	**0**	**0**	**106**	**0**	**0**	**0**	**19**	**30**	**0**	**11**
[0 - 3M [	Middle East	1,344	1,344	371	0	0	973	0	0	31	419	1,125	0	
[3M - 1Y [		468	468	1	0	0	467	0	12	3	251	529	0	
[1Y - 2Y [		453	453	1	0	0	452	0	0	1	66	150	0	
[2Y - 3Y [		1,241	1,241	0	0	0	1,241	0	0	0	28	373	0	
[3Y - 5Y [		1,353	1,353	1	0	0	1,352	0	4	0	28	156	0	
[5Y - 10Y [		1,432	1,432	3	0	0	1,429	0	15	36	322	0	0	
[10Y - more		80	80	0	0	0	79	0	0	0	0	0	0	
Total		**6,369**	**6,369**	**376**	**0**	**0**	**5,993**	**0**	**30**	**72**	**1,115**	**2,333**	**1**	**353**
[0 - 3M [	Latin America and the Caribbean	131	131	9	0	115	7	0	0	0	0	0	0	
[3M - 1Y [		119	119	12	0	67	41	0	17	0	0	60	0	
[1Y - 2Y [		70	70	0	0	39	31	0	7	0	8	0	0	
[2Y - 3Y [		25	25	0	0	0	25	0	2	0	2	123	0	
[3Y - 5Y [		36	36	2	0	0	34	0	3	0	16	0	0	
[5Y - 10Y [		12	12	1	0	0	11	0	0	1	30	209	0	
[10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	
Total		**398**	**398**	**23**	**0**	**221**	**154**	**0**	**29**	**1**	**57**	**392**	**1**	**49**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	53	53	0	0	41	12	0	0	0	0	38	0	
[3M - 1Y [		138	138	0	0	49	88	0	0	0	0	119	0	
[1Y - 2Y [		177	177	0	0	97	80	0	0	0	2	214	0	
[2Y - 3Y [		139	139	0	0	37	102	0	0	0	0	123	0	
[3Y - 5Y [		162	162	0	0	0	162	0	0	0	0	539	1	
[5Y - 10Y [		308	308	0	0	0	308	0	0	0	0	350	0	
[10Y - more		116	116	0	0	0	116	0	0	0	0	0	0	
Total		**1,092**	**1,092**	**0**	**0**	**225**	**867**	**0**	**0**	**0**	**2**	**1,382**	**2**	**427**
[0 - 3M [	Others	195	195	4	0	141	51	1	14	2	94	7	0	
[3M - 1Y [		517	514	23	0	418	76	5	289	8	74	19	0	
[1Y - 2Y [		340	332	24	0	187	128	17	248	9	112	67	0	
[2Y - 3Y [		151	150	2	0	41	108	0	1	0	10	29	1	
[3Y - 5Y [		174	173	3	0	0	171	15	989	72	451	361	0	
[5Y - 10Y [		220	219	14	0	0	206	1	48	9	41	0	0	
[10Y - more		37	37	10	0	0	27	0	0	0	0	0	0	
Total		**1,635**	**1,621**	**80**	**0**	**787**	**768**	**39**	**1,589**	**101**	**781**	**482**	**1**	**407**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	3	3	0	0	3	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		195	195	0	0	3	192	0	0	0	0	0	0	
[2Y - 3Y [		48	48	0	0	22	26	7	234	0	0	0	0	
[3Y - 5Y [		33	33	0	0	0	33	5	102	3	25	0	0	
[5Y - 10Y [		42	42	0	0	0	42	0	0	0	0	0	0	
[10Y - more		87	87	0	0	0	87	0	0	2	38	0	0	
Total		**423**	**423**	**0**	**0**	**28**	**395**	**13**	**336**	**5**	**63**	**0**	**0**	**19**
[0 - 3M [	Belgium	65	65	65	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		216	216	0	0	0	216	0	0	12	94	0	0	
[1Y - 2Y [		281	281	0	0	0	281	0	0	0	0	0	0	
[2Y - 3Y [		76	76	0	0	0	76	0	0	0	0	0	0	
[3Y - 5Y [		329	329	0	0	115	214	0	0	21	160	0	0	
[5Y - 10Y [		1,567	1,567	0	0	307	1,260	0	0	7	67	0	0	
[10Y - more		2,306	2,306	0	0	385	1,921	0	0	0	0	0	0	
Total		**4,839**	**4,839**	**65**	**0**	**806**	**3,968**	**0**	**0**	**40**	**321**	**0**	**0**	**305**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	1	479	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**479**	**0**	**0**	**0**
[0 - 3M [	Denmark	0	0	0	0	0	0	2	200	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	16	917	39	873	0	0	
[1Y - 2Y [		145	145	0	0	76	68	0	0	0	0	0	0	
[2Y - 3Y [		31	31	0	0	0	31	0	285	0	0	0	0	
[3Y - 5Y [		13	13	0	0	0	13	7	256	6	50	0	0	
[5Y - 10Y [		255	255	0	0	79	176	100	850	0	25	0	0	
[10Y - more		95	95	0	0	73	22	383	1,150	0	35	0	0	
Total		**544**	**544**	**0**	**0**	**229**	**315**	**507**	**3,658**	**46**	**983**	**0**	**0**	**1**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 — Direct exposures — On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives — Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	91	91	0	0	91	0	8	720	1	150	0	0	
[3M - 1Y [		20	20	0	0	0	20	0	552	4	424	0	0	
[1Y - 2Y [		99	99	0	0	26	73	23	806	42	1,009	0	0	
[2Y - 3Y [		98	98	0	0	23	75	71	1,000	23	445	0	0	
[3Y - 5Y [		289	289	0	0	105	184	76	1,233	134	1,263	0	0	
[5Y - 10Y [		245	245	0	0	112	133	331	3,652	456	2,660	0	0	
[10Y - more		192	192	0	0	192	0	166	622	58	1,727	0	0	
Total		**1,035**	**1,035**	**0**	**0**	**549**	**486**	**675**	**8,585**	**717**	**7,678**	**0**	**0**	**87**
[0 - 3M [	France	3,122	3,122	0	0	1,573	1,548	16	2,622	43	5,794	1,115	0	
[3M - 1Y [		4,257	4,257	0	0	332	3,924	5	1,231	15	950	1,926	1	
[1Y - 2Y [		5,212	5,212	0	0	341	4,871	10	484	20	449	384	0	
[2Y - 3Y [		4,798	4,798	0	0	457	4,341	96	4,498	18	406	162	0	
[3Y - 5Y [		10,911	10,911	0	0	1,866	9,046	44	473	44	1,263	154	21	
[5Y - 10Y [		20,352	20,352	0	0	1,538	18,814	781	6,828	235	3,955	247	0	
[10Y - more		29,152	29,152	0	0	183	28,968	243	2,933	1,220	9,904	1,022	0	
Total		**77,804**	**77,804**	**0**	**0**	**6,290**	**71,513**	**1,196**	**19,068**	**1,594**	**22,721**	**5,011**	**23**	**8,147**
[0 - 3M [	Germany	5	5	0	0	0	5	37	844	20	861	0	0	
[3M - 1Y [		865	865	0	0	86	780	40	1,309	63	1,384	0	0	
[1Y - 2Y [		875	875	0	0	105	769	27	325	19	355	0	0	
[2Y - 3Y [		690	690	0	0	286	404	38	550	58	779	0	0	
[3Y - 5Y [		1,313	1,313	0	0	233	1,080	57	1,605	109	970	0	0	
[5Y - 10Y [		1,209	1,209	0	0	277	932	166	1,338	52	877	0	0	
[10Y - more		199	199	0	0	0	199	185	1,045	106	847	0	0	
Total		**5,156**	**5,156**	**0**	**0**	**987**	**4,169**	**550**	**7,016**	**426**	**6,073**	**0**	**0**	**26**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	2	139	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	30	545	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	32	916	88	850	0	0	
[10Y - more		0	0	0	0	0	0	1	10	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**65**	**1,610**	**88**	**850**	**0**	**0**	**84**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	61	0	24	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		63	63	0	0	63	0	2	25	0	0	0	0	
[10Y - more		0	0	0	0	0	0	631	1,576	23	100	0	0	
Total		**63**	**63**	**0**	**0**	**63**	**0**	**633**	**1,661**	**23**	**124**	**0**	**0**	**4**
[0 - 3M [	Italy	4,624	4,624	686	0	106	3,832	0	97	11	771	18	0	
[3M - 1Y [		2,700	2,700	1,154	0	341	1,204	8	325	2	419	248	0	
[1Y - 2Y [		3,872	3,872	194	0	446	3,232	0	0	0	0	105	0	
[2Y - 3Y [		1,497	1,497	0	0	637	860	0	0	192	2,533	50	0	
[3Y - 5Y [		1,291	1,291	0	0	1,038	253	16	80	7	107	0	0	
[5Y - 10Y [		2,191	2,191	0	0	1,061	1,130	1	5	105	796	5	0	
[10Y - more		238	238	0	0	0	238	392	566	63	225	6	0	
Total		**16,413**	**16,413**	**2,035**	**0**	**3,628**	**10,750**	**417**	**1,073**	**379**	**4,850**	**431**	**0**	**696**
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

	(mln EUR)	As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg	89	89	0	0	45	44	2	183	5	410	0	0	
[3M - 1Y [		932	932	0	0	0	932	21	1,262	11	1,579	0	0	
[1Y - 2Y [		82	82	0	0	0	82	214	3,912	2	700	0	0	
[2Y - 3Y [		237	237	0	0	0	237	90	1,735	186	2,645	0	0	
[3Y - 5Y [		498	498	0	0	13	485	411	3,896	69	931	0	0	
[5Y - 10Y [		469	469	0	0	155	315	18	698	152	1,453	0	0	
[10Y - more		73	73	0	0	15	58	410	1,177	276	1,855	0	0	
Total		2,380	2,380	0	0	228	2,151	1,165	12,863	701	9,574	0	0	7
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	87	87	0	0	25	62	0	41	0	0	0	0	
[3M - 1Y [		995	995	257	0	44	693	2	427	4	92	0	0	
[1Y - 2Y [		579	579	0	0	89	490	0	30	9	410	0	0	
[2Y - 3Y [		602	602	0	0	234	368	3	22	3	46	0	0	
[3Y - 5Y [		601	601	0	0	271	330	19	257	4	105	0	0	
[5Y - 10Y [		936	936	0	0	240	696	21	220	15	105	0	0	
[10Y - more		183	183	0	0	0	183	72	379	37	255	0	0	
Total		3,983	3,983	257	0	903	2,823	118	1,375	73	1,013	0	0	459
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		544	544	0	0	298	246	0	0	0	0	0	0	
[1Y - 2Y [		278	278	0	0	273	5	0	0	0	0	0	0	
[2Y - 3Y [		416	416	0	0	416	0	0	0	0	0	0	0	
[3Y - 5Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[5Y - 10Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,254	1,254	0	0	987	267	0	0	0	0	0	0	67
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		16	16	0	0	0	16	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	42	171	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		46	46	0	0	0	46	0	0	42	171	0	0	27
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	2	18	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	12	0	0	0	0	
Total		0	0	0	0	0	0	2	30	0	0	0	0	4
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		11	11	0	0	0	11	0	0	0	0	0	0	2

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	**Country / Region**	**Total gross carrying amount of non-derivative financial assets**	**Total carrying amount of non-derivative financial assets (net of short positions)**	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	**Nominal**	**Provisions**	**Risk weighted exposure amount**
[0 - 3M [	Spain	98	98	0	0	0	98	0	0	16	87	0	0	
[3M - 1Y [		53	53	0	0	0	53	0	0	0	81	0	0	
[1Y - 2Y [		30	30	0	0	19	11	0	0	0	0	0	0	
[2Y - 3Y [		54	54	0	0	47	7	0	0	0	0	0	0	
[3Y - 5Y [		18	18	0	0	0	18	1	25	19	250	0	0	
[5Y - 10Y [		57	57	0	0	0	57	0	0	3	62	0	0	
[10Y - more		0	0	0	0	0	0	30	360	0	0	1	0	
Total		**310**	**310**	**0**	**0**	**67**	**243**	**30**	**385**	**38**	**480**	**1**	**0**	**135**
[0 - 3M [	Sweden	184	184	0	0	184	0	1	142	12	324	0	0	
[3M - 1Y [		163	163	0	0	82	82	10	116	55	762	0	0	
[1Y - 2Y [		193	193	0	0	103	90	13	166	18	95	0	0	
[2Y - 3Y [		433	433	0	0	336	96	1	23	40	665	30	0	
[3Y - 5Y [		203	203	0	0	203	0	0	11	3	28	0	0	
[5Y - 10Y [		5	5	0	0	0	5	16	54	1	30	0	0	
[10Y - more		0	0	0	0	0	0	3	45	0	0	0	0	
Total		**1,180**	**1,180**	**0**	**0**	**908**	**272**	**45**	**559**	**130**	**1,904**	**30**	**0**	**6**
[0 - 3M [	United Kingdom	1,215	1,215	1,215	0	0	0	13	664	20	926	0	0	
[3M - 1Y [		0	0	0	0	0	0	134	1,998	22	1,180	0	0	
[1Y - 2Y [		0	0	0	0	0	0	37	1,328	190	1,661	0	0	
[2Y - 3Y [		0	0	0	0	0	0	52	368	35	436	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	405	2,871	0	0	
[5Y - 10Y [		0	0	0	0	0	0	10	165	649	5,019	0	0	
[10Y - more		1	1	0	0	0	1	0	0	0	0	0	0	
Total		**1,216**	**1,216**	**1,215**	**0**	**0**	**1**	**247**	**4,523**	**1,320**	**12,093**	**0**	**0**	**70**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	9	9	0	0	9	0	0	0	0	0	0	0	
[3M - 1Y [		119	119	0	0	45	73	9	147	0	0	0	0	
[1Y - 2Y [		239	239	0	0	129	110	0	4	4	419	0	0	
[2Y - 3Y [		376	376	0	0	166	211	3	104	0	58	0	0	
[3Y - 5Y [		292	292	0	0	168	123	1	128	15	42	0	0	
[5Y - 10Y [		172	172	0	0	124	48	5	38	0	0	0	0	
[10Y - more		0	0	0	0	0	0	10	105	0	86	0	0	
Total		**1,207**	**1,207**	**0**	**0**	**642**	**565**	**29**	**526**	**19**	**605**	**0**	**0**	**1**
[0 - 3M [	Australia	380	380	0	0	0	380	0	0	0	2	0	0	
[3M - 1Y [		60	60	0	0	0	60	0	2	0	2	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	1	4	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	1	4	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	1	9	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	2	15	0	0	
[10Y - more		0	0	0	0	0	0	7	57	0	0	0	0	
Total		**441**	**441**	**0**	**0**	**0**	**441**	**7**	**59**	**5**	**36**	**0**	**0**	**0**
[0 - 3M [	Canada	495	495	458	0	0	36	33	1,121	39	1,786	0	0	
[3M - 1Y [		628	628	0	0	45	583	43	2,197	2	119	0	0	
[1Y - 2Y [		614	614	0	0	226	387	23	286	3	69	0	0	
[2Y - 3Y [		911	911	0	0	227	684	3	69	5	147	46	0	
[3Y - 5Y [		358	358	0	0	180	178	1	73	8	184	0	0	
[5Y - 10Y [		876	876	0	0	309	568	6	189	47	668	0	0	
[10Y - more		0	0	0	0	0	0	0	0	12	45	0	0	
Total		**3,882**	**3,882**	**458**	**0**	**988**	**2,436**	**110**	**3,934**	**116**	**3,019**	**46**	**0**	**171**
[0 - 3M [	Hong Kong	858	858	0	0	117	741	4	795	21	1,091	0	0	
[3M - 1Y [		372	372	0	0	0	372	14	804	11	772	0	0	
[1Y - 2Y [		0	0	0	0	0	0	38	760	5	432	0	0	
[2Y - 3Y [		0	0	0	0	0	0	10	179	0	42	0	0	
[3Y - 5Y [		34	34	0	0	0	34	5	58	3	179	0	0	
[5Y - 10Y [		41	41	0	0	0	41	15	205	2	122	0	0	
[10Y - more		0	0	0	0	0	0	3	60	0	0	0	0	
Total		**1,305**	**1,305**	**0**	**0**	**117**	**1,188**	**89**	**2,862**	**42**	**2,638**	**0**	**0**	**22**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Japan	986	986	0	0	28	958	10	208	1	35	0	0	
[3M - 1Y [		255	255	0	0	55	200	0	9	0	0	0	0	
[1Y - 2Y [		540	540	0	0	378	161	11	213	0	6	0	0	
[2Y - 3Y [		940	940	0	0	562	377	0	0	5	127	0	0	
[3Y - 5Y [		1,519	1,519	0	0	1,436	84	0	0	0	0	0	0	
[5Y - 10Y [		437	437	0	0	208	229	13	167	9	95	0	0	
[10Y - more		0	0	0	0	0	0	81	488	0	0	0	0	
Total		**4,677**	**4,677**	**0**	**0**	**2,668**	**2,009**	**115**	**1,085**	**15**	**263**	**0**	**0**	**281**
[0 - 3M [	U.S.	264	264	0	0	99	165	2	165	0	0	0	0	
[3M - 1Y [		95	95	0	0	0	95	19	485	6	58	0	0	
[1Y - 2Y [		0	0	0	0	0	0	65	1,008	0	50	458	0	
[2Y - 3Y [		0	0	0	0	0	0	103	1,182	0	46	0	0	
[3Y - 5Y [		141	141	0	0	42	99	8	174	0	14	0	0	
[5Y - 10Y [		1,754	1,754	0	0	0	1,754	9	55	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2,253**	**2,253**	**0**	**0**	**141**	**2,112**	**206**	**3,070**	**7**	**168**	**458**	**0**	**7**
[0 - 3M [	China	127	127	0	0	0	127	0	0	0	0	23	0	
[3M - 1Y [		369	369	0	0	0	369	0	0	0	0	110	0	
[1Y - 2Y [		9	9	0	0	0	9	0	0	0	0	18	0	
[2Y - 3Y [		9	9	0	0	0	9	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**518**	**518**	**0**	**0**	**0**	**518**	**0**	**0**	**0**	**0**	**150**	**0**	**36**
[0 - 3M [	Switzerland	0	0	0	0	0	0	21	1,962	215	6,204	0	0	
[3M - 1Y [		0	0	0	0	0	0	84	1,875	219	4,988	0	0	
[1Y - 2Y [		0	0	0	0	0	0	35	461	47	794	0	0	
[2Y - 3Y [		0	0	0	0	0	0	32	354	28	448	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	115	37	460	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**172**	**4,767**	**545**	**12,894**	**0**	**0**	**47**
[0 - 3M [	Other advanced economies non EEA	275	275	0	0	9	266	97	3,261	102	4,663	1	0	
[3M - 1Y [		254	254	0	0	0	254	76	1,517	126	2,174	132	0	
[1Y - 2Y [		18	18	0	0	0	18	46	570	52	864	2	0	
[2Y - 3Y [		398	398	0	0	45	353	60	1,193	62	1,344	0	0	
[3Y - 5Y [		393	393	0	0	229	165	89	2,149	69	676	0	0	
[5Y - 10Y [		102	102	0	0	54	48	67	730	9	89	0	0	
[10Y - more		0	0	0	0	0	0	0	0	1	14	0	0	
Total		**1,440**	**1,440**	**0**	**0**	**337**	**1,103**	**436**	**9,419**	**422**	**9,825**	**134**	**0**	**251**
[0 - 3M [	Other Central and eastern Europe countries non EEA	3	3	0	0	0	3	0	0	0	0	0	0	
[3M - 1Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[1Y - 2Y [		14	14	0	0	0	14	0	0	0	0	7	0	
[2Y - 3Y [		25	25	0	0	0	25	0	0	0	0	0	0	
[3Y - 5Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[5Y - 10Y [		32	32	0	0	0	32	0	0	0	0	0	0	
[10Y - more		9	9	0	0	0	9	0	0	0	0	0	0	
Total		**121**	**121**	**0**	**0**	**0**	**121**	**0**	**0**	**0**	**0**	**7**	**0**	**14**
[0 - 3M [	Middle East	1,803	1,803	1,504	0	0	299	0	0	2	219	0	0	
[3M - 1Y [		717	717	476	0	0	242	0	0	0	0	1,181	1	
[1Y - 2Y [		464	464	0	0	0	464	0	0	4	425	62	0	
[2Y - 3Y [		1,270	1,270	0	0	0	1,270	0	0	0	0	239	0	
[3Y - 5Y [		1,826	1,826	0	0	0	1,826	0	0	13	706	151	0	
[5Y - 10Y [		1,383	1,383	0	0	0	1,383	0	0	39	439	0	0	
[10Y - more		57	57	0	0	0	57	0	0	0	0	0	0	
Total		**7,520**	**7,520**	**1,980**	**0**	**0**	**5,539**	**0**	**0**	**58**	**1,788**	**1,633**	**2**	**301**
[0 - 3M [	Latin America and the Caribbean	69	69	0	0	69	0	0	0	0	0	0	0	
[3M - 1Y [		140	140	0	0	106	35	0	0	0	0	0	0	
[1Y - 2Y [		29	29	0	0	0	29	0	0	0	0	121	0	
[2Y - 3Y [		23	23	0	0	0	23	0	0	0	0	0	0	
[3Y - 5Y [		28	28	0	0	0	28	0	0	0	0	0	0	
[5Y - 10Y [		8	8	0	0	0	8	0	0	0	0	209	0	
[10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	
Total		**303**	**303**	**0**	**0**	**175**	**128**	**0**	**0**	**0**	**0**	**330**	**1**	**43**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Groupe Crédit Agricole

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	35	35	0	0	16	19	0	0	0	0	75	0	
[3M - 1Y [		151	151	0	0	66	85	0	0	0	0	44	0	
[1Y - 2Y [		149	149	0	0	47	102	0	0	0	0	189	0	
[2Y - 3Y [		170	170	0	0	47	123	0	0	0	0	93	0	
[3Y - 5Y [		188	188	0	0	0	188	0	0	0	0	889	2	
[5Y - 10Y [		419	419	0	0	0	419	0	0	0	0	0	0	
[10Y - more		255	255	0	0	0	255	0	0	0	0	0	0	
Total		**1,367**	**1,367**	**0**	**0**	**176**	**1,191**	**0**	**0**	**0**	**0**	**1,290**	**3**	**438**
[0 - 3M [	Others	203	203	0	0	171	32	0	43	5	166	0	0	
[3M - 1Y [		444	444	0	0	355	89	8	69	0	0	46	0	
[1Y - 2Y [		402	402	0	0	266	136	19	158	8	90	39	1	
[2Y - 3Y [		127	127	0	0	15	112	1	117	3	30	0	0	
[3Y - 5Y [		160	160	0	0	0	160	13	921	66	534	445	0	
[5Y - 10Y [		148	148	0	0	0	148	1	46	8	39	116	0	
[10Y - more		45	45	0	0	11	33	0	3	0	0	0	0	
Total		**1,528**	**1,528**	**0**	**0**	**817**	**711**	**42**	**1,357**	**90**	**859**	**646**	**1**	**404**

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2022: Gross carrying amount/ Nominal amount	Of which performing but past due >30 days and <=90 days	Of which non-performing[1]	Of which: defaulted	Of which Stage 3[5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	On non-performing exposures[3]	Of which Stage 3[5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**271,976**	**0**	**19**	**19**	**19**	**3**	**19**	**19**	**0**
Debt securities (including at amortised cost and fair value)	**151,014**	**19**	**101**	**91**	**87**	**96**	**82**	**82**	**0**
Central banks	4,898	0	0	0	0	5	0	0	0
General governments	80,881	0	0	0	0	55	0	0	0
Credit institutions	31,714	0	5	5	5	18	5	5	0
Other financial corporations	18,725	19	7	0	0	4	0	0	0
Non-financial corporations	14,796	0	89	86	82	15	77	77	0
Loans and advances(including at amortised cost and fair value)	**1,232,326**	**2,913**	**23,486**	**23,323**	**23,323**	**8,428**	**11,851**	**11,833**	**7,596**
Central banks	1,112	0	0	0	0	19	0	0	0
General governments	41,591	14	209	208	208	38	51	51	112
Credit institutions	97,830	0	524	524	524	43	398	398	0
Other financial corporations	37,934	28	689	688	688	332	551	551	64
Non-financial corporations	447,663	1,857	13,484	13,416	13,416	4,974	6,626	6,619	4,827
of which: small and medium-sized enterprises	219,705	504	7,874	7,816	7,816	3,258	4,542	4,535	2,317
of which: Loans collateralised by commercial immovable property	56,301	88	2,002	1,991	1,991	881	1,003	1,002	762
Households	606,197	1,013	8,581	8,488	8,488	3,022	4,225	4,214	2,593
of which: Loans collateralised by residential immovable property	192,253	251	2,479	2,449	2,449	1,207	1,021	1,017	1,214
of which: Credit for consumption	62,052	224	2,484	2,458	2,458	491	1,419	1,416	38
DEBT INSTRUMENTS other than HFT	**1,655,316**	**2,932**	**23,607**	**23,433**	**23,429**	**8,527**	**11,953**	**11,935**	**7,596**
OFF-BALANCE SHEET EXPOSURES	**801,635**		**2,248**	**2,240**	**2,240**	**1,436**	**501**	**501**	**229**

(mln EUR)	As of 31/12/2022: Gross carrying amount/ Nominal amount	Of which performing but past due >30 days and <=90 days	Of which non-performing[1]	Of which: defaulted	Of which Stage 3[5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	On non-performing exposures[3]	Of which Stage 3[5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**215,757**	**0**	**18**	**18**	**18**	**6**	**18**	**18**	**0**
Debt securities (including at amortised cost and fair value)	**149,205**	**20**	**118**	**109**	**105**	**99**	**97**	**97**	**0**
Central banks	5,921	0	0	0	0	9	0	0	0
General governments	79,555	0	0	0	0	54	0	0	0
Credit institutions	31,657	0	5	5	5	16	5	5	0
Other financial corporations	16,526	20	7	0	0	4	0	0	0
Non-financial corporations	15,545	0	106	104	100	15	92	92	0
Loans and advances(including at amortised cost and fair value)	**1,248,823**	**3,051**	**24,793**	**24,652**	**24,652**	**8,399**	**12,066**	**11,982**	**7,550**
Central banks	1,620	0	0	0	0	15	0	0	0
General governments	41,376	63	199	195	195	35	54	54	114
Credit institutions	101,773	1	481	481	481	45	370	370	0
Other financial corporations	37,036	29	672	672	672	353	529	529	69
Non-financial corporations	453,440	1,970	14,806	14,698	14,698	4,937	6,909	6,828	4,735
of which: small and medium-sized enterprises	221,759	559	8,328	8,301	8,301	3,286	4,494	4,491	2,293
of which: Loans collateralised by commercial immovable property	56,724	92	1,876	1,868	1,868	916	908	908	727
Households	613,578	989	8,636	8,606	8,606	3,013	4,205	4,202	2,631
of which: Loans collateralised by residential immovable property	194,761	231	2,423	2,417	2,417	1,220	1,009	1,009	1,221
of which: Credit for consumption	62,874	238	2,525	2,515	2,515	447	1,461	1,460	38
DEBT INSTRUMENTS other than HFT	**1,613,785**	**3,071**	**24,929**	**24,779**	**24,775**	**8,503**	**12,182**	**12,097**	**7,550**
OFF-BALANCE SHEET EXPOSURES	**777,317**		**2,353**	**2,349**	**2,349**	**1,343**	**501**	**501**	**237**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Groupe Crédit Agricole

(mln EUR)	As of 31/03/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**208,805**	**0**	**17**	**17**	**17**	**5**	**17**	**17**	**0**
Debt securities (including at amortised cost and fair value)	**148,794**	**26**	**117**	**109**	**105**	**97**	**98**	**98**	**0**
Central banks	6,416	0	0	0	0	9	0	0	0
General governments	78,954	0	0	0	0	54	0	0	0
Credit institutions	31,164	0	5	5	5	16	5	5	0
Other financial corporations	18,412	26	6	0	0	6	0	0	0
Non-financial corporations	13,849	0	106	104	100	12	93	93	0
Loans and advances(including at amortised cost and fair value)	**1,261,946**	**2,807**	**24,794**	**24,631**	**24,631**	**8,497**	**12,090**	**12,017**	**7,748**
Central banks	3,201	0	0	0	0	20	0	0	0
General governments	40,726	18	178	177	177	36	48	48	102
Credit institutions	108,202	0	470	470	470	43	364	364	0
Other financial corporations	37,487	23	657	657	657	357	520	520	70
Non-financial corporations	454,608	1,725	14,846	14,738	14,738	5,041	6,977	6,910	4,888
of which: small and medium-sized enterprises	225,320	546	8,282	8,245	8,245	3,361	4,562	4,554	2,393
of which: Loans collateralised by commercial immovable property	58,604	103	2,004	1,993	1,993	946	1,008	1,007	705
Households	617,722	1,042	8,641	8,589	8,589	3,000	4,180	4,174	2,688
of which: Loans collateralised by residential immovable property	195,134	235	2,454	2,438	2,438	1,206	981	980	1,243
of which: Credit for consumption	63,488	250	2,517	2,504	2,504	449	1,443	1,442	37
DEBT INSTRUMENTS other than HFT	**1,619,544**	**2,833**	**24,928**	**24,757**	**24,753**	**8,599**	**12,205**	**12,133**	**7,748**
OFF-BALANCE SHEET EXPOSURES	**803,950**		**1,654**	**1,648**	**1,648**	**1,310**	**497**	**497**	**195**

(mln EUR)	As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**173,360**	**0**	**17**	**17**	**17**	**4**	**17**	**17**	**0**
Debt securities (including at amortised cost and fair value)	**146,193**	**129**	**120**	**109**	**105**	**119**	**99**	**99**	**0**
Central banks	6,214	0	0	0	0	2	0	0	0
General governments	76,857	0	0	0	0	83	0	0	0
Credit institutions	30,641	0	5	5	5	17	5	5	0
Other financial corporations	19,369	129	7	0	0	5	0	0	0
Non-financial corporations	13,111	0	108	104	100	12	93	93	0
Loans and advances(including at amortised cost and fair value)	**1,276,090**	**3,120**	**25,280**	**25,154**	**25,154**	**8,726**	**12,332**	**12,265**	**7,691**
Central banks	2,851	0	0	0	0	9	0	0	0
General governments	40,839	48	175	172	172	39	51	51	105
Credit institutions	108,521	0	481	481	481	45	365	365	85
Other financial corporations	35,748	17	715	713	713	379	550	550	80
Non-financial corporations	455,417	1,904	14,865	14,775	14,775	5,026	7,048	6,984	4,665
of which: small and medium-sized enterprises	234,121	577	8,535	8,501	8,501	3,478	4,672	4,667	2,463
of which: Loans collateralised by commercial immovable property	59,542	109	1,932	1,930	1,930	971	949	949	759
Households	632,714	1,150	9,044	9,013	9,013	3,228	4,319	4,316	2,757
of which: Loans collateralised by residential immovable property	195,967	291	2,479	2,474	2,474	1,278	1,005	1,005	1,240
of which: Credit for consumption	64,528	222	2,645	2,635	2,635	479	1,521	1,521	35
DEBT INSTRUMENTS other than HFT	**1,595,643**	**3,249**	**25,417**	**25,281**	**25,277**	**8,849**	**12,448**	**12,381**	**7,692**
OFF-BALANCE SHEET EXPOSURES	**638,457**		**1,862**	**1,857**	**1,857**	**1,281**	**532**	**532**	**369**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**5**	**5**	**1**	**1**	**0**	**0**	**5**	**5**	**1**	**1**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	0	0	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	**15,010**	**8,079**	**3,801**	**3,268**	**7,301**	**2,911**	**14,421**	**8,252**	**3,734**	**3,275**	**6,855**	**2,682**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	71	4	4	3	0	0	70	4	4	3	1	0
Credit institutions	46	46	27	27	0	0	46	46	26	26	0	0
Other financial corporations	199	108	67	59	91	32	206	116	73	65	93	34
Non-financial corporations	10,042	5,324	2,513	2,138	4,938	2,113	9,595	5,605	2,463	2,151	4,545	1,923
of which: small and medium-sized enterprises	4,364	2,356	1,339	1,150	2,315		4,291	2,395	1,273	1,095	2,281	
Households	4,653	2,598	1,190	1,042	2,272	766	4,503	2,481	1,167	1,030	2,217	725
DEBT INSTRUMENTS other than HFT	**15,015**	**8,084**	**3,802**	**3,269**	**7,301**		**14,426**	**8,257**	**3,735**	**3,276**	**6,855**	
Loan commitments given	**569**	**100**	**55**	**16**	**162**	**17**	**504**	**119**	**37**	**12**	**189**	**22**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

[(1)] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Groupe Crédit Agricole

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**5**	**5**	**1**	**1**	**0**	**0**	**5**	**5**	**1**	**1**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	1	1	1	1	0		1	1	1	1	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	4	4	0	0	0		4	4	0	0	0	
Loans and advances (including at amortised cost and fair value)	**13,972**	**8,105**	**3,755**	**3,321**	**6,895**	**2,545**	**13,615**	**8,162**	**3,762**	**3,337**	**6,690**	**2,744**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	71	6	6	5	1	0	71	6	6	5	0	0
Credit institutions	46	46	26	26	0	0	46	46	26	26	0	0
Other financial corporations	203	119	76	68	94	34	228	141	82	75	108	42
Non-financial corporations	9,144	5,437	2,484	2,192	4,576	1,773	8,777	5,480	2,472	2,189	4,404	2,002
of which: small and medium-sized enterprises	4,163	2,419	1,279	1,116	2,191		3,916	2,362	1,246	1,096	2,102	
Households	4,508	2,496	1,162	1,029	2,225	739	4,493	2,490	1,176	1,041	2,178	700
DEBT INSTRUMENTS other than HFT	**13,977**	**8,110**	**3,756**	**3,322**	**6,895**		**13,620**	**8,167**	**3,763**	**3,338**	**6,690**	
Loan commitments given	**483**	**123**	**49**	**22**	**161**	**32**	**514**	**119**	**38**	**12**	**180**	**24**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

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

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

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Groupe Crédit Agricole

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	36.845	1.272	1.253	36.845	1.576	0	36.853	1.286	1.236	36.853	1.606	0	37.526	1.276	1.224	37.526	1.648	0	38.218	1.271	1.237	38.218	1.578	0
B Mining and quarrying	12.957	508	507	12.957	331	0	11.613	477	477	11.613	377	0	11.535	454	454	11.535	385	0	10.326	428	427	10.326	384	0
C Manufacturing	72,969	1,918	1,912	72,958	1,466	0	74,776	2,025	2,005	74,660	1,720	0	72,087	2,111	2,092	71,970	1,594	0	71,345	1,979	1,960	71,330	1,525	0
D Electricity, gas, steam and air conditioning supply	25,952	223	221	25,952	303	0	27,872	237	236	27,872	295	0	28,616	376	375	28,616	322	0	27,194	367	365	27,194	346	0
E Water supply	2,931	48	47	2,931	46	0	3,076	50	50	3,076	49	0	3,111	51	51	3,111	50	0	3,223	52	51	3,223	44	0
F Construction	15,488	893	891	15,488	692	0	15,788	856	853	15,788	621	0	16,191	1,031	1,027	16,191	802	0	16,316	1,056	1,055	16,316	805	0
G Wholesale and retail trade	56.064	1.738	1.731	56.064	1.590	0	56.385	1.858	1.843	56.385	1.597	0	56.494	1.817	1.804	56.494	1.650	0	56.204	2.005	1.994	56.204	1.740	0
H Transport and storage	29.062	1.961	1.960	29.062	700	0	27.394	1.826	1.824	27.394	672	0	26.510	1.780	1.779	26.510	676	0	26.717	1.355	1.354	26.717	574	0
I Accommodation and food service activities	12.953	938	932	12.953	862	0	12.802	935	932	12.802	815	0	12.935	959	954	12.935	913	0	12.831	933	931	12.831	915	0
J Information and communication	14.091	146	146	14.091	138	0	14.488	159	158	14.488	146	0	15.564	161	160	15.564	153	0	15.688	121	121	15.688	156	0
K Financial and insurance activities	25,912	245	245	25,903	325	0	26,688	303	303	26,678	337	0	26,450	298	298	26,440	348	0	30,919	372	370	30,910	400	0
L Real estate activities	85,160	1,900	1,884	85,146	1,924	0	87,668	1,981	1,973	87,647	1,940	0	89,345	1,655	1,646	89,321	1,727	0	90,812	1,710	1,703	90,786	1,773	0
M Professional, scientific and technical activities	24,581	731	728	24,581	743	0	25,071	746	744	25,071	726	0	25,380	822	821	25,380	804	0	25,929	955	952	25,929	875	0
N Administrative and support service activities	13,230	341	340	13,230	255	0	11,871	332	332	11,814	252	0	12,261	344	344	12,261	252	0	12,562	334	334	12,562	245	0
O Public administration and defence, compulsory social security	1,710	10	10	1,710	13	0	1,626	11	11	1,626	15	0	1,379	11	11	1,379	12	0	1,315	11	11	1,315	12	0
P Education	581	27	27	581	20	0	573	28	28	573	19	0	569	34	34	569	24	0	581	43	43	581	30	0
Q Human health services and social work activities	6,457	167	167	6,457	234	0	6,657	1,262	1,261	6,657	303	0	6,754	1,283	1,283	6,754	327	0	6,974	1,505	1,505	6,974	362	0
R Arts, entertainment and recreation	1.730	132	132	1.730	94	0	1.618	130	130	1.618	86	0	1.633	131	131	1.633	91	0	1.699	126	126	1.699	87	0
S Other services	8.990	284	281	8.988	288	0	10.621	305	301	10.619	271	0	10.268	253	251	10.266	238	0	6.563	242	237	6.561	225	0
Loans and advances	447,663	13,484	13,416	447,627	11,600	0	453,440	14,806	14,698	453,236	11,846	0	454,608	14,846	14,738	454,456	12,018	0	455,417	14,865	14,775	455,365	12,074	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.