2023 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2023 EU-wide Stress Test: Summary

Groupe Crédit Agricole

	Actual	Baseline Scenario			Adverse Scenario		
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	16,515	11,633	11,695	12,863	8,013	8,281	10,634
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-2,384	2,123	2,123	2,123	-1,358	1,592	1,592
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,037	-776	-2,584	-2,106	-8,119	-5,279	-2,959
Profit or (-) loss for the year	**8,926**	**4,403**	**3,367**	**4,433**	**-13,093**	**-2,850**	**2,027**
Coverage ratio: non-performing exposure (%)	50.56%	46.11%	42.18%	39.55%	47.91%	42.02%	39.31%
Common Equity Tier 1 capital	100,862	102,497	102,911	100,568	76,392	71,626	68,888
Total Risk exposure amount (all transitional adjustments included)	574,665	601,882	623,567	635,234	617,111	673,916	693,367
Common Equity Tier 1 ratio, %	**17.55%**	**17.03%**	**16.50%**	**15.83%**	**12.38%**	**10.63%**	**9.94%**
Fully loaded Common Equity Tier 1 ratio, %	**17.24%**	**16.99%**	**16.49%**	**15.83%**	**12.14%**	**10.53%**	**9.94%**
Tier 1 capital	107,065	108,700	109,115	106,771	82,596	77,829	75,091
Total leverage ratio exposures	2,004,273	2,004,273	2,004,273	2,004,273	2,004,273	2,004,273	2,004,273
Leverage ratio, %	**5.34%**	**5.42%**	**5.44%**	**5.33%**	**4.12%**	**3.88%**	**3.75%**
Fully loaded leverage ratio, %	**5.17%**	**5.33%**	**5.36%**	**5.24%**	**3.96%**	**3.77%**	**3.66%**
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17, %	**17.36%**						

IFRS 9 transitional arrangements?	Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Groupe Crédit Agricole	**Central banks**	87,652	0	89,203	0	171	0	5	0	168,047	37	0	0	3	0	-
	Central governments	58,408	32	145,977	0	1,779	0	1,454	0	161,782	10,770	1,242	44	35	21	1.67%
	Institutions	44,861	416	53,073	28	10,611	7	10,083	0	60,480	956	446	36	11	382	85.58%
	Corporates	240,586	4,611	166,307	3,956	84,912	1,173	94,024	0	338,738	40,556	9,157	1,570	2,334	4,988	54.47%
	Corporates - Of Which: Specialised Lending	45,439	1,829	4,247	23	12,173	298	2,929	0	38,179	8,560	1,852	82	271	738	39.84%
	Corporates - Of Which: SME	30,972	821	53,008	1,548	17,387	205	31,934	0	74,681	9,331	2,602	726	909	1,689	64.93%
	Retail	727,793	10,973	0	0	95,992	2,946	23	0	659,110	58,796	11,587	1,170	3,234	5,851	50.50%
	Retail - Secured on real estate property	478,084	4,106	0	0	47,951	1,082	0	0	443,731	35,364	4,271	413	1,554	1,562	36.56%
	Retail - Secured on real estate property - Of Which: SME	27,578	696	0	0	7,279	190	0	0	24,314	3,217	715	160	408	352	49.28%
	Retail - Secured on real estate property - Of Which: non-SME	450,505	3,410	0	0	40,673	892	0	0	419,417	32,147	3,556	253	1,147	1,209	34.01%
	Retail - Qualifying Revolving	25,107	303	0	0	4,722	60	23	0	23,285	1,781	303	51	98	213	70.24%
	Retail - Other Retail	224,602	6,564	0	0	43,318	1,803	0	0	192,094	21,651	7,013	706	1,582	4,077	58.13%
	Retail - Other Retail - Of Which: SME	99,499	3,440	0	0	17,199	952	0	0	79,449	12,967	3,677	490	1,092	2,227	60.57%
	Retail - Other Retail - Of Which: non-SME	125,102	3,125	0	0	26,119	851	0	0	112,645	8,684	3,336	216	490	1,849	55.44%
	Equity	3	0			13	0			8,946	0	0	23	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**1,159,304**	**16,031**	**454,559**	**3,984**	**193,478**	**4,126**	**105,588**	**0**	**1,397,103**	**111,115**	**22,432**	**2,844**	**5,617**	**11,242**	**50.11%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	45,506	0	89,203	0	5	0	5	0	133,594	0	0	0	0	0	-
	Central governments	7,058	0	125,628	0	51	0	467	0	122,964	5,461	476	23	4	0	0.00%
	Institutions	8,020	0	46,352	27	1,011	0	8,738	0	45,185	807	30	24	4	11	36.22%
	Corporates	67,528	1,116	155,281	3,864	27,841	536	89,855	0	195,056	22,705	5,219	1,309	1,442	2,728	52.26%
	Corporates - Of Which: Specialised Lending	4,795	59	4,213	23	1,517	2	2,887	0	7,825	1,193	82	38	29	53	64.79%
	Corporates - Of Which: SME	29,164	471	52,552	1,541	16,740	89	31,675	0	73,174	9,060	2,048	716	892	1,342	65.54%
	Retail	663,699	8,154	0	0	79,334	2,321	23	0	599,974	54,023	9,488	1,044	2,919	4,732	49.87%
	Retail - Secured on real estate property	455,269	2,746	0	0	44,204	939	0	0	420,209	33,757	3,829	381	1,477	1,386	36.21%
	Retail - Secured on real estate property - Of Which: SME	25,027	539	0	0	6,673	136	0	0	22,044	2,947	557	146	392	279	50.07%
	Retail - Secured on real estate property - Of Which: non-SME	430,242	2,207	0	0	37,531	803	0	0	398,165	30,809	3,272	234	1,084	1,107	33.84%
	Retail - Qualifying Revolving	22,016	206	0	0	3,537	36	23	0	20,711	1,306	206	42	59	143	69.29%
	Retail - Other Retail	186,414	5,201	0	0	31,593	1,346	0	0	159,054	18,960	5,453	621	1,383	3,203	58.74%
	Retail - Other Retail - Of Which: SME	93,235	2,093	0	0	15,032	785	0	0	74,568	12,476	3,207	468	1,061	1,917	59.79%
	Retail - Other Retail - Of Which: non-SME	93,179	2,208	0	0	16,561	561	0	0	84,485	6,484	2,246	153	322	1,286	57.24%
	Equity	0	0			0	0			8,483	0	0	23	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**791,810**	**9,270**	**416,463**	**3,892**	**108,241**	**2,857**	**99,087**	**0**	**1,105,256**	**82,996**	**15,213**	**2,423**	**4,370**	**7,471**	**49.11%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	24	0	0	0	0	0	0	0	22	0	0	0	0	0	-
	Central governments	883	0	409	0	63	0	168	0	949	17	0	1	0	0	-
	Institutions	880	0	0	0	231	0	0	0	144	2	0	0	0	0	-
	Corporates	11,937	616	97	0	4,759	121	40	0	10,426	720	832	23	36	536	64.39%
	Corporates - Of Which: Specialised Lending	2,238	237	0	0	434	3	0	0	1,989	246	237	2	6	168	70.79%
	Corporates - Of Which: SME	1,401	342	0	0	458	114	0	0	932	199	539	5	10	335	62.09%
	Retail	41,973	1,476	0	0	12,920	417	0	0	38,067	3,800	1,539	97	257	905	58.82%
	Retail - Secured on real estate property	21,063	385	0	0	3,544	131	0	0	21,115	1,445	385	30	68	148	38.41%
	Retail - Secured on real estate property - Of Which: SME	2,529	156	0	0	600	54	0	0	2,260	268	156	14	15	72	46.19%
	Retail - Secured on real estate property - Of Which: non-SME	18,534	229	0	0	2,943	77	0	0	18,854	1,176	230	17	54	76	33.13%
	Retail - Qualifying Revolving	3,015	96	0	0	1,180	25	0	0	2,540	474	96	9	38	70	72.30%
	Retail - Other Retail	17,895	994	0	0	8,196	261	0	0	14,412	1,881	1,057	58	149	688	65.03%
	Retail - Other Retail - Of Which: SME	4,964	414	0	0	1,968	159	0	0	4,408	456	459	20	29	306	66.58%
	Retail - Other Retail - Of Which: non-SME	12,931	580	0	0	6,228	103	0	0	10,004	1,425	598	38	120	382	63.84%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	9	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**55,697**	**2,091**	**506**	**0**	**17,974**	**538**	**209**	**0**	**49,606**	**4,539**	**2,372**	**121**	**292**	**1,441**	**60.77%**

	(mln EUR, %)	Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	9,870	0	0	0	0	0	0	0	9,870	0	0	0	0	0	-
	Central governments	2,488	0	2,605	0	98	0	0	0	2,972	1,157	0	1	9	0	-
	Institutions	3,363	27	23	1	703	0	12	0	606	0	28	0	0	27	97.27%
	Corporates	39,765	50	1,008	0	13,197	1	341	0	31,839	4,419	50	79	162	21	41.25%
	Corporates - Of Which: Specialised Lending	7,433	44	0	0	3,090	0	0	0	5,205	2,081	44	16	63	16	35.46%
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	194	4	0	0	21	1	0	0	234	9	4	0	1	3	64.55%
	Retail - Secured on real estate property	131	4	0	0	12	1	0	0	176	7	4	0	1	3	65.31%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	130	4	0	0	12	1	0	0	176	7	4	0	1	3	65.31%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	2	0	0	0	0	0	4.53%
	Retail - Other Retail	59	0	0	0	9	0	0	0	56	2	0	0	0	0	54.39%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	59	0	0	0	9	0	0	0	56	2	0	0	0	0	54.39%
	Equity	2	0			7	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**55,682**	**81**	**3,635**	**1**	**14,026**	**2**	**352**	**0**	**45,520**	**5,586**	**82**	**81**	**171**	**50**	**61.44%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	18,484	0	0	0	0	0	0	0	18,484	0	0	0	0	0	-
Central governments	3,423	0	1,417	0	58	0	170	0	1,682	5	0	2	0	0	-
Institutions	3,552	0	5	0	836	0	2	0	354	0	0	0	0	0	-
Corporates	5,483	0	4	0	1,127	0	1	0	4,420	151	0	7	0	0	-
Corporates - Of Which: Specialised Lending	1,716	0	0	0	254	0	0	0	1,629	87	0	3	0	0	-
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	1	1	0	0	0	0	-
Retail	8	0	0	0	1	0	0	0	11	1	0	0	0	0	49.61%
Retail - Secured on real estate property	6	0	0	0	1	0	0	0	9	1	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	6	0	0	0	1	0	0	0	9	1	0	0	0	0	-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1.21%
Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0	0	84.97%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0	0	84.97%
Equity	0	0			0	0			0	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**30,950**	**0**	**1,426**	**0**	**2,021**	**0**	**172**	**0**	**24,951**	**157**	**0**	**9**	**0**	**0**	**49.61%**

GERMANY

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	292	0	0	0	0	0	0	0	1	0	0	0	0	0	-
Central governments	3,364	0	4,334	0	11	0	18	0	4,435	130	0	2	1	0	-
Institutions	1,526	0	321	0	418	0	74	0	335	21	0	1	0	0	-
Corporates	10,545	151	855	0	2,582	23	271	0	10,040	634	151	12	16	120	79.22%
Corporates - Of Which: Specialised Lending	942	0	0	0	94	0	0	0	675	266	0	1	3	0	-
Corporates - Of Which: SME	4	0	7	0	0	0	6	0	11	0	0	0	0	0	-
Retail	5,279	131	0	0	1,933	88	0	0	4,990	326	295	19	26	119	40.27%
Retail - Secured on real estate property	76	2	0	0	8	0	0	0	108	4	2	0	0	1	42.64%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	75	2	0	0	8	0	0	0	107	4	2	0	0	1	42.64%
Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	2	0	0	0	0	0	22.18%
Retail - Other Retail	5,198	130	0	0	1,925	88	0	0	4,880	322	293	19	26	118	40.25%
Retail - Other Retail - Of Which: SME	70	1	0	0	11	1	0	0	68	2	2	0	0	1	35.13%
Retail - Other Retail - Of Which: non-SME	5,128	129	0	0	1,914	87	0	0	4,812	320	291	19	26	117	40.28%
Equity	0	0			0	0			1	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**21,006**	**282**	**5,510**	**0**	**4,944**	**111**	**363**	**0**	**19,801**	**1,111**	**446**	**34**	**44**	**238**	**53.45%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,781	0	0	0	0	0	0	0	2,781	0	0	0	0	0	-
Central governments	55	0	3,961	0	1	0	45	0	2,034	0	0	0	0	0	-
Institutions	3,925	0	51	0	142	0	27	0	1,249	0	0	0	0	0	-
Corporates	8,432	12	1,331	3	2,990	8	482	0	7,243	648	13	14	24	13	97.72%
Corporates - Of Which: Specialised Lending	645	0	0	0	245	0	0	0	632	12	0	1	0	0	-
Corporates - Of Which: SME	178	2	128	3	115	0	93	0	80	41	3	1	4	2	89.36%
Retail	2,026	1,020	0	0	171	60	0	0	1,243	19	67	0	0	3	5.24%
Retail - Secured on real estate property	56	934	0	0	7	0	0	0	83	3	2	0	0	1	42.18%
Retail - Secured on real estate property - Of Which: SME	13	1	0	0	3	0	0	0	1	0	1	0	0	1	100.00%
Retail - Secured on real estate property - Of Which: non-SME	43	933	0	0	4	0	0	0	81	3	1	0	0	0	13.83%
Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	1	0	0	0	0	0	-
Retail - Other Retail	1,968	87	0	0	164	59	0	0	1,160	16	65	0	0	3	4.13%
Retail - Other Retail - Of Which: SME	802	22	0	0	105	5	0	0	11	0	0	0	0	0	84.27%
Retail - Other Retail - Of Which: non-SME	1,166	65	0	0	59	54	0	0	1,149	15	65	0	0	3	3.87%
Equity	0	0			0	0			11	0	0	0	0	0	-
Securitisation															
Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**17,219**	**1,032**	**5,344**	**3**	**3,303**	**68**	**554**	**0**	**14,562**	**667**	**80**	**18**	**25**	**16**	**20.29%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*														
	Exposure values				Risk exposure amounts										
	A-IRB		F-IRB		A-IRB		F-IRB								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,396	0	0	0	0	0	0	0	1,082	0	0	0	0	0	-
Central governments	811	0	0	0	19	0	0	0	363	178	33	1	3	0	0.00%
Institutions	6,672	0	51	0	1,701	0	11	0	736	0	0	0	0	0	-
Corporates	17,941	94	315	0	5,066	112	120	0	13,413	815	126	23	47	77	60.99%
Corporates - Of Which: Specialised Lending	5,302	68	0	0	1,866	108	0	0	4,521	406	68	6	26	23	34.14%
Corporates - Of Which: SME	1	0	1	0	1	0	1	0	54	0	0	1	0	0	-
Retail	1,017	11	0	0	52	10	0	0	1,043	22	6	0	1	4	64.02%
Retail - Secured on real estate property	226	4	0	0	24	1	0	0	263	15	4	0	1	2	58.01%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	1	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	224	4	0	0	24	1	0	0	263	14	4	0	1	2	58.01%
Retail - Qualifying Revolving	13	0	0	0	1	0	0	0	5	0	0	0	0	0	77.75%
Retail - Other Retail	779	7	0	0	26	9	0	0	774	7	2	0	0	1	76.77%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	37.09%
Retail - Other Retail - Of Which: non-SME	778	7	0	0	26	9	0	0	773	7	2	0	0	1	78.74%
Equity	1	0			6	0			0	0	0	0	0	0	
Securitisation															
Other non-credit obligation assets	9	0			0	0			0	0	0	0	0	0	-
IRB TOTAL	**27,839**	**105**	**366**	**0**	**6,843**	**122**	**131**	**0**	**16,636**	**1,016**	**165**	**25**	**51**	**81**	**48.88%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	**Central banks**	2,407	0	0	0	0	0	0	0	1,284	0	0	0	0	0	-
	Central governments	664	0	0	0	21	0	0	0	124	539	0	0	2	0	-
	Institutions	920	0	132	0	157	0	47	0	280	0	0	0	0	0	99.83%
	Corporates	5,625	7	41	0	1,541	0	18	0	4,611	493	7	4	5	7	100.00%
	Corporates - Of Which: Specialised Lending	1,116	0	0	0	250	0	0	0	833	284	0	1	2	0	-
	Corporates - Of Which: SME	12	0	5	0	0	0	1	0	10	6	0	0	0	0	99.99%
	Retail	1,635	28	0	0	131	8	0	0	1,865	82	36	2	5	19	53.04%
	Retail - Secured on real estate property	575	19	0	0	81	6	0	0	864	72	27	2	4	12	43.25%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	97.74%
	Retail - Secured on real estate property - Of Which: non-SME	573	19	0	0	80	6	0	0	862	72	27	2	4	12	42.56%
	Retail - Qualifying Revolving	17	0	0	0	1	0	0	0	8	0	0	0	0	0	25.20%
	Retail - Other Retail	1,043	9	0	0	50	2	0	0	994	9	9	0	0	7	83.35%
	Retail - Other Retail - Of Which: SME	15	0	0	0	0	0	0	0	14	0	0	0	0	0	100.00%
	Retail - Other Retail - Of Which: non-SME	1,028	9	0	0	49	2	0	0	979	9	9	0	0	7	82.94%
	Equity	0	0			0	0			5	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**11,252**	**36**	**172**	**0**	**1,851**	**8**	**65**	**0**	**8,170**	**1,114**	**44**	**6**	**12**	**27**	**61.25%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	92	0	0	0	1	0	0	0	0	0	0	0	0	0	-
	Central governments	306	0	182	0	6	0	0	0	242	177	0	0	1	0	-
	Institutions	1,455	0	2,834	0	93	0	465	0	2,855	0	0	1	0	0	-
	Corporates	4,748	140	1,285	1	1,826	2	379	0	4,579	253	141	9	10	107	75.98%
	Corporates - Of Which: Specialised Lending	651	28	15	0	225	0	32	0	517	144	28	1	2	19	67.68%
	Corporates - Of Which: SME	7	0	0	0	3	0	0	0	7	0	0	0	0	0	-
	Retail	47	10	0	0	4	0	0	0	55	3	10	0	0	1	7.27%
	Retail - Secured on real estate property	32	0	0	0	3	0	0	0	44	3	0	0	0	0	81.66%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	32	0	0	0	3	0	0	0	43	3	0	0	0	0	81.66%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	1	0	0	0	0	0	38.53%
	Retail - Other Retail	11	10	0	0	1	0	0	0	10	0	9	0	0	0	5.18%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail - Other Retail - Of Which: non-SME	11	10	0	0	1	0	0	0	10	0	9	0	0	0	5.18%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**6,648**	**150**	**4,301**	**1**	**1,929**	**2**	**844**	**0**	**7,731**	**434**	**151**	**10**	**12**	**108**	**71.56%**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	146	0	0	0	2	0	0	0	129	0	0	0	0	0	-
	Central governments	164	0	220	0	10	0	90	0	352	2	17	0	0	0	2.07%
	Institutions	1.419	0	55	0	351	0	32	0	73	0	0	0	0	0	-
	Corporates	4.609	37	466	0	2.619	0	138	0	5.287	335	37	11	14	37	99.55%
	Corporates - Of Which: Specialised Lending	1,377	0	8	0	326	0	2	0	1,243	129	0	0	8	0	-
	Corporates - Of Which: SME	7	0	7	0	10	0	6	0	13	8	0	0	1	0	100.00%
	Retail	557	4	0	0	21	1	0	0	555	21	5	0	0	2	34.67%
	Retail - Secured on real estate property	45	1	0	0	4	0	0	0	64	3	2	0	0	1	39.20%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	45	1	0	0	4	0	0	0	64	3	2	0	0	1	39.20%
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	2	0	0	0	0	0	62.74%
	Retail - Other Retail	508	3	0	0	17	0	0	0	489	18	3	0	0	1	30.82%
	Retail - Other Retail - Of Which: SME	22	2	0	0	0	0	0	0	22	0	2	0	0	0	14.20%
	Retail - Other Retail - Of Which: non-SME	486	1	0	0	17	0	0	0	467	18	1	0	0	1	82.50%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**6,895**	**41**	**740**	**0**	**3,003**	**1**	**261**	**0**	**6,396**	**358**	**59**	**11**	**14**	**39**	**65.98%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Groupe Crédit Agricole	**Central banks**	167,941	92	52	13	0	13	25.54%	167,832	150	102	13	0	26	25.72%	167,712	220	152	13	0	39	25.79%
	Central governments	162,463	10,033	1,298	20	98	313	24.16%	162,844	9,596	1,354	20	85	335	24.77%	163,043	9,341	1,410	20	72	357	25.34%
	Institutions	59,742	1,659	481	10	23	400	83.17%	58,972	2,383	527	10	23	420	79.72%	58,275	3,029	579	10	20	443	76.52%
	Corporates	324,325	52,877	11,249	276	1,927	5,860	52.10%	313,181	61,965	13,305	280	1,971	6,492	48.79%	303,355	69,508	15,388	273	1,930	7,179	46.06%
	Corporates - Of Which: Specialised Lending	35,104	11,278	2,208	21	282	799	36.18%	34,799	11,210	2,582	24	297	863	33.42%	33,325	12,236	3,029	23	290	940	31.03%
	Corporates - Of Which: SME	73,117	10,292	3,204	107	520	1,899	59.26%	71,650	11,111	3,852	103	560	2,099	54.50%	70,798	11,331	4,485	102	551	2,295	51.17%
	Retail	631,484	81,418	16,592	467	3,770	6,958	41.93%	613,846	93,952	21,695	428	3,992	8,116	37.41%	603,163	99,482	26,846	410	3,769	9,307	34.67%
	Retail - Secured on real estate property	427,473	49,320	6,573	122	1,471	1,879	28.58%	416,326	58,019	9,021	109	1,554	2,200	24.38%	409,671	62,192	11,503	107	1,574	2,517	21.88%
	Retail - Secured on real estate property - Of Which: SME	23,123	4,085	1,039	30	285	424	40.86%	22,339	4,544	1,363	25	295	495	36.34%	21,950	4,628	1,668	25	288	560	33.57%
	Retail - Secured on real estate property - Of Which: non-SME	404,350	45,235	5,535	92	1,186	1,454	26.27%	393,987	53,475	7,658	84	1,259	1,704	22.26%	387,720	57,564	9,835	82	1,287	1,957	19.90%
	Retail - Qualifying Revolving	21,523	3,367	478	28	209	288	60.14%	20,846	3,863	659	24	234	370	56.15%	20,390	4,124	855	23	222	461	53.93%
	Retail - Other Retail	182,487	28,730	9,540	316	2,090	4,791	50.22%	176,674	32,069	12,015	295	2,204	5,546	46.16%	173,103	33,168	14,488	279	1,972	6,329	43.69%
	Retail - Other Retail - Of Which: SME	76,353	15,026	4,714	78	705	2,463	52.24%	74,194	16,284	5,614	64	705	2,663	47.43%	73,117	16,533	6,444	63	660	2,846	44.16%
	Retail - Other Retail - Of Which: non-SME	106,134	13,704	4,826	239	1,385	2,329	48.26%	102,479	15,785	6,401	230	1,499	2,884	45.05%	99,986	16,635	8,044	216	1,312	3,483	43.31%
	Equity	8,941	3	3	0	0	0	10.00%	8,936	5	5	0	0	1	10.00%	8,930	8	8	0	0	1	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,354,896**	**146,080**	**29,674**	**786**	**5,818**	**13,545**	**45.65%**	**1,325,611**	**168,050**	**36,989**	**751**	**6,072**	**15,391**	**41.61%**	**1,304,479**	**181,589**	**44,583**	**726**	**5,790**	**17,327**	**38.86%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	133,514	40	40	12	0	12	30.03%	133,434	80	80	12	0	24	30.03%	133,354	120	120	12	0	36	30.03%
	Central governments	123,667	4,716	518	15	39	207	39.99%	124,070	4,270	560	15	31	224	39.98%	124,291	4,007	602	15	22	241	39.97%
	Institutions	45,020	945	57	6	23	26	45.22%	44,823	1,107	92	6	22	42	45.04%	44,647	1,243	132	6	18	59	44.99%
	Corporates	191,480	25,064	6,436	197	908	3,384	52.58%	188,084	27,317	7,580	198	977	3,789	49.99%	184,962	29,271	8,747	195	985	4,201	48.03%
	Corporates - Of Which: Specialised Lending	7,457	1,527	116	4	23	61	52.47%	7,542	1,403	155	5	36	68	44.10%	7,281	1,613	206	5	44	78	38.08%
	Corporates - Of Which: SME	71,638	10,029	2,615	100	504	1,543	58.99%	70,204	10,850	3,228	95	541	1,733	53.69%	69,389	11,066	3,826	94	532	1,919	50.15%
	Retail	577,880	72,230	13,375	285	2,476	5,470	40.90%	562,975	83,281	17,229	262	2,549	6,159	35.75%	554,382	88,045	21,057	258	2,514	6,823	32.40%
	Retail - Secured on real estate property	405,113	46,850	5,832	93	1,369	1,642	28.15%	394,465	55,344	7,986	84	1,450	1,905	23.85%	388,180	59,425	10,190	83	1,469	2,167	21.27%
	Retail - Secured on real estate property - Of Which: SME	20,891	3,832	826	24	274	340	41.12%	20,177	4,279	1,094	19	285	400	36.58%	19,849	4,357	1,343	19	277	454	33.84%
	Retail - Secured on real estate property - Of Which: non-SME	384,222	43,018	5,006	69	1,094	1,302	26.01%	374,289	51,065	6,892	65	1,165	1,505	21.83%	368,331	55,068	8,847	64	1,192	1,713	19.36%
	Retail - Qualifying Revolving	19,691	2,194	339	25	113	191	56.32%	19,376	2,390	458	21	120	235	51.36%	19,164	2,491	568	21	120	274	48.17%
	Retail - Other Retail	153,076	23,186	7,204	167	995	3,637	50.48%	149,133	25,547	8,786	157	979	4,019	45.74%	147,038	26,129	10,299	155	925	4,382	42.55%
	Retail - Other Retail - Of Which: SME	71,944	14,164	4,143	63	628	2,126	51.31%	70,110	15,213	4,928	51	605	2,293	46.53%	69,280	15,342	5,630	50	567	2,436	43.26%
	Retail - Other Retail - Of Which: non-SME	81,132	9,022	3,061	104	367	1,511	49.36%	79,023	10,335	3,858	106	374	1,726	44.74%	77,759	10,787	4,669	104	358	1,946	41.69%
	Equity	8,478	3	3	0	0	0	10.00%	8,473	5	5	0	0	1	10.00%	8,467	8	8	0	0	1	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,080,038**	**102,997**	**20,429**	**515**	**3,446**	**9,099**	**44.54%**	**1,061,858**	**116,060**	**25,547**	**493**	**3,579**	**10,238**	**40.07%**	**1,050,104**	**122,695**	**30,665**	**486**	**3,539**	**11,361**	**37.05%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%
	Central governments	948	17	0	0	0	0	37.66%	947	18	1	0	0	0	37.66%	947	18	0	0	0	0	37.64%
	Institutions	138	7	0	0	0	0	41.64%	132	13	0	0	0	0	40.56%	126	19	0	0	0	0	39.43%
	Corporates	9,654	1,415	909	19	54	559	61.51%	9,004	1,979	996	18	73	588	59.04%	8,417	2,463	1,098	17	83	622	56.64%
	Corporates - Of Which: Specialised Lending	1,863	362	247	2	9	170	68.95%	1,832	382	258	2	11	173	67.11%	1,743	458	270	2	10	176	65.03%
	Corporates - Of Which: SME	914	184	571	7	12	343	60.01%	878	189	602	7	16	351	58.30%	846	189	634	7	16	360	56.77%
	Retail	33,496	7,841	2,068	63	1,117	1,063	51.41%	31,356	9,331	2,719	56	1,264	1,292	47.54%	29,852	10,094	3,459	52	1,111	1,584	45.78%
	Retail - Secured on real estate property	20,083	2,186	675	29	95	208	30.81%	19,648	2,339	958	25	86	265	27.65%	19,313	2,407	1,225	24	97	318	26.03%
	Retail - Secured on real estate property - Of Which: SME	2,222	231	212	6	10	84	39.59%	2,154	264	267	6	10	94	35.14%	2,092	268	324	6	10	104	32.26%
	Retail - Secured on real estate property - Of Which: non-SME	17,861	1,935	464	23	85	124	26.81%	17,494	2,075	690	19	86	171	24.74%	17,220	2,139	901	18	87	214	23.79%
	Retail - Qualifying Revolving	1,800	1,171	138	3	96	96	69.55%	1,438	1,471	201	3	114	135	67.09%	1,194	1,630	286	3	102	187	65.42%
	Retail - Other Retail	11,612	4,484	1,255	30	926	759	60.49%	10,270	5,521	1,560	28	1,064	893	57.23%	9,345	6,057	1,948	26	912	1,078	55.32%
	Retail - Other Retail - Of Which: SME	3,950	821	553	13	72	329	59.60%	3,635	1,028	660	12	95	359	54.32%	3,396	1,146	781	11	89	396	50.70%
	Retail - Other Retail - Of Which: non-SME	7,662	3,663	702	17	854	430	61.19%	6,635	4,493	899	16	960	534	59.37%	5,949	4,911	1,168	15	823	682	58.41%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**44,258**	**9,281**	**2,978**	**82**	**1,171**	**1,623**	**54.49%**	**41,461**	**11,340**	**3,715**	**74**	**1,337**	**1,881**	**50.62%**	**39,364**	**12,594**	**4,559**	**70**	**1,195**	**2,206**	**48.40%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	9,864	3	3	0	0	0	10.00%	9,858	6	6	0	0	1	10.00%	9,852	9	9	0	0	1	10.00%
	Central governments	2,970	1,158	1	0	0	0	31.59%	2,969	1,158	2	0	0	1	31.59%	2,967	1,158	4	0	0	1	31.59%
	Institutions	602	4	28	0	0	27	97.60%	597	8	28	0	0	27	96.50%	592	13	29	0	0	28	95.43%
	Corporates	29,274	6,736	299	17	179	65	21.90%	27,408	8,347	553	17	192	113	20.38%	25,749	9,702	858	16	177	169	19.71%
	Corporates - Of Which: Specialised Lending	4,678	2,507	145	5	68	33	22.44%	4,727	2,356	247	5	66	50	20.29%	4,487	2,480	362	5	61	70	19.42%
	Corporates - Of Which: SME	0	0	0	0	0	0	41.77%	0	0	0	0	0	0	36.68%	0	0	0	0	0	0	34.20%
	Retail	220	23	5	0	1	3	57.40%	212	29	6	0	1	3	50.32%	209	31	7	0	1	3	45.00%
	Retail - Secured on real estate property	165	18	5	0	0	3	58.72%	159	23	5	0	1	3	52.32%	156	25	6	0	1	3	47.22%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	11.37%	0	0	0	0	0	0	11.89%	0	0	0	0	0	0	12.22%
	Retail - Secured on real estate property - Of Which: non-SME	164	18	5	0	0	3	58.88%	159	23	5	0	1	3	52.51%	156	25	6	0	1	3	47.40%
	Retail - Qualifying Revolving	2	0	0	0	0	0	44.31%	2	0	0	0	0	0	38.88%	2	0	0	0	0	0	35.35%
	Retail - Other Retail	53	5	0	0	0	0	45.11%	52	6	1	0	0	0	35.96%	51	6	1	0	0	0	31.36%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.42%	0	0	0	0	0	0	17.17%	0	0	0	0	0	0	16.03%
	Retail - Other Retail - Of Which: non-SME	53	5	0	0	0	0	45.18%	52	6	1	0	0	0	36.05%	51	6	1	0	0	0	31.44%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**42,929**	**7,923**	**336**	**18**	**180**	**96**	**28.66%**	**41,044**	**9,547**	**596**	**18**	**193**	**145**	**24.26%**	**39,369**	**10,913**	**906**	**17**	**178**	**202**	**22.28%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	18,473	6	6	1	0	1	10.00%	18,462	11	11	1	0	1	10.00%	18,451	17	17	1	0	2	10.00%
Central governments	1,681	6	1	0	0	0	39.90%	1,680	6	1	0	0	0	39.90%	1,679	7	2	0	0	1	39.89%
Institutions	353	1	0	0	0	0	39.31%	351	3	0	0	0	0	39.19%	349	5	1	0	0	0	39.10%
Corporates	3,981	576	15	2	4	3	17.05%	3,568	972	31	2	11	5	15.77%	3,266	1,250	56	1	14	8	14.56%
Corporates - Of Which: Specialised Lending	1,464	242	9	1	1	1	10.00%	1,335	363	19	1	6	2	10.00%	1,258	425	33	0	8	3	10.00%
Corporates - Of Which: SME	1	1	0	0	0	0	12.28%	1	0	0	0	0	0	14.23%	2	0	0	0	0	0	15.91%
Retail	10	1	0	0	0	0	12.47%	10	1	0	0	0	0	11.90%	10	1	0	0	0	0	11.69%
Retail - Secured on real estate property	9	1	0	0	0	0	10.86%	8	1	0	0	0	0	10.64%	8	1	0	0	0	0	10.56%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	9	1	0	0	0	0	10.86%	8	1	0	0	0	0	10.64%	8	1	0	0	0	0	10.56%
Retail - Qualifying Revolving	0	0	0	0	0	0	41.17%	0	0	0	0	0	0	36.36%	0	0	0	0	0	0	33.23%
Retail - Other Retail	2	0	0	0	0	0	22.16%	1	0	0	0	0	0	19.72%	1	0	0	0	0	0	18.91%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	22.16%	1	0	0	0	0	0	19.72%	1	0	0	0	0	0	18.91%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**24,498**	**590**	**21**	**3**	**4**	**3**	**15.92%**	**24,070**	**994**	**44**	**2**	**11**	**7**	**15.12%**	**23,754**	**1,279**	**75**	**2**	**14**	**11**	**14.32%**

GERMANY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Central governments	4,432	131	1	1	11	1	39.17%	4,429	132	3	1	10	1	39.16%	4,427	133	4	1	8	2	39.16%
Institutions	334	21	0	0	0	0	18.37%	334	21	1	0	0	0	18.06%	333	21	1	0	0	0	18.05%
Corporates	9,291	1,361	173	3	28	125	72.41%	8,726	1,897	202	4	37	133	65.88%	8,176	2,408	242	3	39	143	59.36%
Corporates - Of Which: Specialised Lending	621	313	8	0	3	1	10.00%	670	255	17	0	4	2	10.11%	631	283	28	0	5	3	10.32%
Corporates - Of Which: SME	11	1	0	0	0	0	42.16%	10	1	0	0	0	0	36.76%	10	2	0	0	0	0	33.88%
Retail	4,313	496	802	89	100	278	34.64%	3,813	492	1,305	84	93	439	33.64%	3,357	462	1,792	73	73	596	33.24%
Retail - Secured on real estate property	101	11	2	0	0	1	38.56%	98	14	3	0	0	1	34.54%	96	15	3	0	0	1	31.41%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	25.20%	1	0	0	0	0	0	20.79%	1	0	0	0	0	0	18.93%
Retail - Secured on real estate property - Of Which: non-SME	100	11	2	0	0	1	38.59%	97	14	3	0	0	1	34.62%	95	15	3	0	0	1	31.50%
Retail - Qualifying Revolving	2	0	0	0	0	0	40.57%	2	0	0	0	0	0	36.00%	2	0	0	0	0	0	33.00%
Retail - Other Retail	4,210	485	799	89	100	277	34.63%	3,714	478	1,302	84	93	438	33.64%	3,259	447	1,788	73	73	594	33.24%
Retail - Other Retail - Of Which: SME	63	4	4	0	0	1	26.94%	60	5	2	0	0	2	25.45%	57	5	11	0	0	3	24.90%
Retail - Other Retail - Of Which: non-SME	4,147	481	795	89	100	276	34.67%	3,655	473	1,295	83	92	436	33.69%	3,203	442	1,778	73	72	592	33.29%
Equity	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**18,372**	**2,009**	**977**	**93**	**140**	**404**	**41.33%**	**17,304**	**2,543**	**1,511**	**88**	**140**	**573**	**37.94%**	**16,294**	**3,024**	**2,039**	**77**	**120**	**741**	**36.33%**

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,774	5	2	0	0	0	10.00%	2,764	14	3	0	0	0	10.00%	2,744	33	4	0	0	0	10.00%
Central governments	2,033	1	1	0	0	0	40.00%	2,032	1	1	0	0	0	39.99%	2,031	2	2	0	0	1	39.99%
Institutions	1,241	8	0	0	0	0	40.15%	1,233	15	1	0	0	0	40.00%	1,225	23	1	0	0	1	39.86%
Corporates	6,923	947	34	4	42	19	56.74%	6,650	1,193	61	4	52	27	44.58%	6,412	1,393	99	4	50	38	38.35%
Corporates - Of Which: Specialised Lending	565	77	3	1	0	0	14.52%	514	121	10	1	5	1	13.68%	465	160	19	1	6	3	13.13%
Corporates - Of Which: SME	85	35	4	0	1	3	75.24%	99	20	5	0	1	3	68.00%	98	20	6	0	1	4	63.40%
Retail	1,236	26	67	0	0	8	11.62%	1,232	29	68	0	0	8	11.61%	1,229	30	69	0	0	8	11.61%
Retail - Secured on real estate property	77	8	2	0	0	1	52.12%	74	11	3	0	0	1	46.80%	73	12	3	0	0	1	42.52%
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	99.05%	1	0	1	0	0	1	97.63%	1	0	1	0	0	1	96.22%
Retail - Secured on real estate property - Of Which: non-SME	76	8	2	0	0	1	32.56%	73	10	2	0	0	1	28.92%	72	11	2	0	0	1	26.24%
Retail - Qualifying Revolving	1	0	0	0	0	0	23.24%	1	0	0	0	0	0	21.25%	1	0	0	0	0	0	19.88%
Retail - Other Retail	1,158	17	65	0	0	7	10.24%	1,157	18	66	0	0	7	10.24%	1,156	19	66	0	0	7	10.25%
Retail - Other Retail - Of Which: SME	10	1	0	0	0	0	73.46%	10	1	0	0	0	0	65.88%	10	1	1	0	0	0	60.48%
Retail - Other Retail - Of Which: non-SME	1,147	17	65	0	0	7	10.00%	1,146	17	65	0	0	7	10.00%	1,145	18	66	0	0	7	10.00%
Equity	11	0	0	0	0	0	10.00%	11	0	0	0	0	0	10.00%	11	0	0	0	0	0	10.00%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**14,218**	**986**	**105**	**5**	**43**	**28**	**26.50%**	**13,922**	**1,252**	**135**	**5**	**53**	**37**	**27.08%**	**13,652**	**1,481**	**175**	**4**	**51**	**48**	**27.24%**

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,081	0	0	0	0	0	10.00%	1,081	1	1	0	0	0	10.00%	1,080	1	1	0	0	0	10.00%
Central governments	362	178	33	0	11	13	39.99%	362	178	33	0	9	13	39.98%	362	178	34	0	7	13	39.96%
Institutions	731	5	0	0	0	0	39.39%	725	9	1	0	0	0	39.21%	720	14	2	0	0	1	39.07%
Corporates	12,447	1,732	175	5	67	89	51.03%	11,675	2,447	232	5	74	103	44.39%	11,074	2,975	305	5	73	120	39.25%
Corporates - Of Which: Specialised Lending	4,161	743	92	1	31	29	31.50%	3,946	930	118	1	32	35	29.20%	3,736	1,106	152	1	33	41	27.06%
Corporates - Of Which: SME	50	3	0	0	0	0	37.52%	48	5	0	0	0	0	33.20%	47	6	1	0	0	0	31.10%
Retail	1,024	39	8	0	1	4	53.84%	1,014	46	9	0	1	4	46.22%	1,009	50	11	0	1	5	40.93%
Retail - Secured on real estate property	248	29	5	0	1	3	49.12%	240	36	6	0	1	3	42.24%	236	38	7	0	1	3	37.40%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	11.06%	1	0	0	0	0	0	11.56%	1	0	0	0	0	0	11.90%
Retail - Secured on real estate property - Of Which: non-SME	247	29	5	0	1	3	49.38%	240	35	6	0	1	3	42.51%	235	38	7	0	1	3	37.63%
Retail - Qualifying Revolving	5	0	0	0	0	0	52.51%	5	0	0	0	0	0	43.97%	5	0	0	0	0	0	39.10%
Retail - Other Retail	771	9	2	0	0	2	63.99%	769	10	3	0	0	2	54.50%	768	11	4	0	0	2	48.36%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	61.03%	0	0	0	0	0	0	59.54%	0	0	0	0	0	0	58.14%
Retail - Other Retail - Of Which: non-SME	770	9	2	0	0	2	63.69%	768	10	3	0	0	2	54.33%	768	11	3	0	0	2	48.08%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**15,645**	**1,954**	**216**	**5**	**78**	**107**	**49.35%**	**14,858**	**2,692**	**276**	**5**	**84**	**121**	**43.82%**	**14,245**	**3,219**	**352**	**5**	**81**	**138**	**39.29%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	**Central banks**	1,283	0	0	0	0	0	10.00%	1,282	1	1	0	0	0	10.00%	1,282	1	1	0	0	0	10.00%
	Central governments	124	539	0	0	0	0	15.62%	124	538	0	0	0	0	15.63%	125	538	1	0	0	0	15.63%
	Institutions	280	0	1	0	0	0	85.15%	279	1	1	0	0	1	74.00%	278	1	1	0	0	1	67.34%
	Corporates	4,158	926	28	2	9	11	40.86%	3,734	1,328	50	2	12	16	31.62%	3,483	1,546	83	2	12	23	27.56%
	Corporates - Of Which: Specialised Lending	752	355	10	1	4	1	12.79%	696	399	21	1	5	3	12.76%	686	394	36	1	4	5	14.21%
	Corporates - Of Which: SME	10	6	0	0	0	0	60.11%	10	6	0	0	0	0	48.42%	9	6	1	0	0	0	40.11%
	Retail	1,818	125	41	0	3	20	48.35%	1,794	143	46	0	3	20	44.44%	1,782	151	51	0	3	21	41.32%
	Retail - Secured on real estate property	822	110	31	0	3	12	39.27%	802	126	36	0	3	13	36.03%	791	133	40	0	3	13	33.51%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	92.49%	2	0	0	0	0	0	85.74%	2	0	0	0	0	0	80.09%
	Retail - Secured on real estate property - Of Which: non-SME	820	110	31	0	3	12	39.00%	800	126	35	0	3	13	35.78%	790	132	39	0	3	13	33.27%
	Retail - Qualifying Revolving	7	1	0	0	0	0	41.36%	7	1	0	0	0	0	36.73%	7	1	0	0	0	0	33.67%
	Retail - Other Retail	988	14	10	0	0	7	78.17%	985	16	10	0	0	8	73.45%	983	17	11	0	0	8	69.40%
	Retail - Other Retail - Of Which: SME	14	0	0	0	0	0	95.06%	14	0	0	0	0	0	89.95%	14	0	0	0	0	0	85.49%
	Retail - Other Retail - Of Which: non-SME	974	14	9	0	0	7	77.76%	971	16	10	0	0	7	73.05%	969	17	11	0	0	7	69.01%
	Equity	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**7,667**	**1,590**	**70**	**2**	**12**	**32**	**45.35%**	**7,219**	**2,011**	**98**	**3**	**15**	**37**	**37.70%**	**6,954**	**2,238**	**136**	**2**	**16**	**45**	**32.74%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	242	177	0	0	10	0	28.24%	242	177	0	0	9	0	28.22%	242	177	0	0	7	0	28.25%
	Institutions	2,850	4	1	0	0	0	44.72%	2,844	9	2	0	0	1	43.09%	2,840	12	3	0	0	1	41.69%
	Corporates	4,200	618	156	3	17	112	71.88%	3,894	904	176	3	24	118	67.12%	3,666	1,103	205	3	26	126	61.69%
	Corporates - Of Which: Specialised Lending	470	189	30	0	2	19	64.99%	448	208	32	0	4	20	61.90%	418	235	36	0	5	21	58.39%
	Corporates - Of Which: SME	6	1	0	0	0	0	48.86%	5	1	0	0	0	0	39.07%	5	1	1	0	0	0	33.17%
	Retail	52	6	10	0	0	1	12.00%	51	7	10	0	0	1	12.00%	50	8	10	0	0	1	12.01%
	Retail - Secured on real estate property	41	5	0	0	0	0	53.69%	40	6	1	0	0	0	40.68%	39	6	1	0	0	0	33.76%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	13.58%	0	0	0	0	0	0	13.97%	0	0	0	0	0	0	14.11%
	Retail - Secured on real estate property - Of Which: non-SME	41	5	0	0	0	0	54.03%	40	6	1	0	0	0	40.95%	39	6	1	0	0	0	33.97%
	Retail - Qualifying Revolving	1	0	0	0	0	0	42.87%	1	0	0	0	0	0	37.67%	1	0	0	0	0	0	34.30%
	Retail - Other Retail	10	1	10	0	0	1	10.02%	10	1	10	0	0	1	10.04%	10	1	10	0	0	1	10.05%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	28.13%	0	0	0	0	0	0	24.72%	0	0	0	0	0	0	23.26%
	Retail - Other Retail - Of Which: non-SME	10	1	9	0	0	1	10.02%	10	1	10	0	0	1	10.03%	9	1	10	0	0	1	10.04%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**7,343**	**805**	**167**	**3**	**27**	**114**	**68.14%**	**7,031**	**1,097**	**189**	**3**	**33**	**120**	**63.85%**	**6,798**	**1,300**	**218**	**3**	**33**	**129**	**58.99%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	129	0	0	0	0	0	10.00%	129	0	0	0	0	0	10.00%	129	0	0	0	0	0	10.00%
	Central governments	351	2	17	0	0	7	39.99%	351	2	18	0	0	7	39.99%	351	2	18	0	0	7	39.98%
	Institutions	61	13	0	0	0	0	41.10%	52	21	0	0	0	0	35.43%	46	28	0	0	0	0	31.20%
	Corporates	4,827	773	60	3	23	43	72.43%	4,456	1,119	85	3	31	50	59.23%	4,151	1,391	118	3	36	60	50.69%
	Corporates - Of Which: Specialised Lending	1,101	260	10	0	7	1	10.35%	1,014	337	20	0	7	2	10.35%	927	412	32	0	7	0	10.34%
	Corporates - Of Which: SME	16	4	0	0	0	0	35.15%	17	3	0	0	0	0	34.84%	18	2	1	0	0	0	34.89%
	Retail	549	26	5	0	0	2	32.66%	551	24	6	0	0	2	31.86%	549	25	8	0	0	2	31.15%
	Retail - Secured on real estate property	60	7	2	0	0	1	36.65%	58	8	3	0	0	1	34.06%	57	9	3	0	0	1	31.87%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	60	7	2	0	0	1	36.65%	58	8	3	0	0	1	34.06%	57	9	3	0	0	1	31.87%
	Retail - Qualifying Revolving	2	0	0	0	0	0	46.69%	2	0	0	0	0	0	40.48%	2	0	0	0	0	0	36.61%
	Retail - Other Retail	487	19	3	0	0	1	29.21%	491	15	3	0	0	1	29.89%	490	16	3	0	0	1	30.45%
	Retail - Other Retail - Of Which: SME	22	0	2	0	0	0	14.18%	22	0	2	0	0	0	14.16%	22	0	2	0	0	0	14.14%
	Retail - Other Retail - Of Which: non-SME	465	19	1	0	0	1	63.40%	469	15	1	0	0	1	57.65%	468	16	1	0	0	1	53.97%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**5,918**	**814**	**82**	**3**	**24**	**52**	**63.02%**	**5,539**	**1,167**	**108**	**3**	**32**	**59**	**54.61%**	**5,225**	**1,446**	**142**	**3**	**37**	**69**	**48.45%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Groupe Crédit Agricole	**Central banks**	167,937	95	52	13	0	13	25.37%	167,815	167	103	13	0	26	25.64%	167,654	277	153	13	0	39	25.73%
	Central governments	162,463	10,032	1,299	20	99	314	24.17%	162,843	9,593	1,357	20	86	337	24.81%	163,042	9,338	1,414	20	72	359	25.39%
	Institutions	59,530	1,857	496	22	42	412	83.03%	58,529	2,776	577	21	44	452	78.32%	57,673	3,541	669	19	37	498	74.44%
	Corporates	314,748	60,264	13,438	712	2,605	6,928	51.55%	278,633	91,514	18,303	333	3,122	8,514	46.52%	266,626	100,500	21,324	310	3,182	9,468	44.40%
	Corporates - Of Which: Specialised Lending	33,702	12,164	2,724	64	392	920	33.76%	29,631	15,344	3,616	27	515	1,112	30.74%	27,139	17,335	4,117	24	595	1,225	29.74%
	Corporates - Of Which: SME	71,401	11,774	3,438	207	724	2,136	62.13%	67,493	14,476	4,644	143	892	2,525	54.36%	66,320	14,598	5,695	133	791	2,842	49.91%
	Retail	606,540	104,127	18,826	978	5,667	8,533	45.33%	567,853	133,001	28,639	635	6,210	10,899	38.06%	558,335	133,744	27,414	570	5,249	13,034	34.84%
	Retail - Secured on real estate property	414,980	60,517	7,870	270	2,147	2,370	30.12%	389,472	80,760	13,134	137	2,538	3,120	23.76%	384,777	80,823	17,766	128	2,277	3,777	21.26%
	Retail - Secured on real estate property - Of Which: SME	22,429	4,665	1,152	65	409	536	46.55%	20,591	5,896	1,760	45	476	695	39.48%	19,642	6,236	2,369	40	442	840	35.46%
	Retail - Secured on real estate property - Of Which: non-SME	392,551	55,851	6,718	204	1,738	1,834	27.30%	368,881	74,864	11,373	92	2,062	2,426	21.32%	365,135	74,587	15,397	89	1,835	2,937	19.07%
	Retail - Qualifying Revolving	21,191	3,621	557	70	305	350	62.79%	20,116	4,380	873	43	348	523	59.89%	19,814	4,398	1,157	39	283	683	58.98%
	Retail - Other Retail	170,370	39,989	10,399	638	3,215	5,814	55.91%	158,265	47,862	14,631	455	3,323	7,256	49.59%	153,744	48,523	18,491	402	2,689	8,575	46.37%
	Retail - Other Retail - Of Which: SME	73,106	17,921	5,067	167	1,135	2,879	56.82%	67,691	21,660	6,743	113	1,280	3,309	49.07%	65,108	22,616	8,369	100	1,052	3,686	44.04%
	Retail - Other Retail - Of Which: non-SME	97,264	22,069	5,332	471	2,080	2,935	55.03%	90,574	26,202	7,889	341	2,044	3,947	50.03%	88,636	25,908	10,122	302	1,636	4,889	48.30%
	Equity	8,941	3	3	0	0	0	10.00%	8,936	5	5	0	0	1	10.00%	8,930	8	8	0	0	1	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,320,159**	**176,377**	**34,113**	**1,745**	**8,414**	**16,200**	**47.49%**	**1,244,609**	**237,057**	**48,984**	**1,023**	**9,462**	**20,228**	**41.30%**	**1,222,259**	**247,408**	**60,982**	**932**	**8,540**	**23,399**	**38.37%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	**Central banks**	133,514	40	40	12	0	12	30.03%	133,434	80	80	12	0	24	30.03%	133,354	120	120	12	0	36	30.03%
	Central governments	123,667	4,715	519	15	40	207	39.99%	124,070	4,268	562	15	32	225	39.98%	124,291	4,004	606	15	22	242	39.97%
	Institutions	44,948	1,011	64	10	41	33	51.98%	44,680	1,227	116	12	41	60	51.75%	44,423	1,418	181	11	33	94	51.69%
	Corporates	186,246	29,402	7,332	489	1,384	4,194	55.97%	171,108	41,921	9,952	247	1,611	5,084	51.08%	168,927	42,369	11,684	233	1,472	5,689	48.69%
	Corporates - Of Which: Specialised Lending	7,239	1,694	167	14	42	86	51.21%	6,549	2,280	271	6	78	115	42.33%	6,286	2,480	335	6	88	133	39.88%
	Corporates - Of Which: SME	70,033	11,414	2,835	195	697	1,776	62.66%	66,262	14,041	3,979	137	842	2,148	53.98%	65,117	14,191	4,974	127	746	2,451	49.27%
	Retail	558,640	89,597	15,248	638	3,717	6,704	43.97%	523,735	116,723	23,027	438	4,284	8,238	35.77%	516,081	117,604	29,800	397	3,696	9,499	31.87%
	Retail - Secured on real estate property	393,020	57,787	6,988	211	1,947	2,094	29.96%	368,665	77,555	11,575	128	2,296	2,697	23.30%	364,399	77,884	15,512	117	2,076	3,191	20.57%
	Retail - Secured on real estate property - Of Which: SME	20,221	4,399	929	56	392	445	47.94%	18,510	5,593	1,447	40	457	585	40.44%	17,620	5,960	1,969	35	425	709	35.99%
	Retail - Secured on real estate property - Of Which: non-SME	372,799	53,388	6,059	155	1,555	1,648	27.20%	350,155	71,962	10,129	88	1,838	2,112	20.85%	346,779	71,924	13,543	82	1,650	2,483	18.33%
	Retail - Qualifying Revolving	19,307	2,506	411	64	161	235	57.33%	18,542	3,032	650	38	205	353	54.32%	18,412	2,985	826	35	165	435	52.59%
	Retail - Other Retail	146,312	29,304	7,850	363	1,610	4,375	55.73%	136,529	36,136	10,802	273	1,783	5,188	48.03%	133,270	36,735	13,462	246	1,455	5,873	43.62%
	Retail - Other Retail - Of Which: SME	68,840	16,939	4,473	144	1,004	2,523	56.41%	63,854	20,427	5,970	100	1,189	2,899	48.56%	61,483	21,359	7,409	87	911	3,208	43.30%
	Retail - Other Retail - Of Which: non-SME	77,472	12,366	3,377	219	606	1,852	54.84%	72,675	15,709	4,832	173	673	2,289	47.37%	71,787	15,375	6,053	159	545	2,664	44.02%
	Equity	8,478	3	3	0	0	0	10.00%	8,473	5	5	0	0	1	10.00%	8,467	8	8	0	0	1	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**1,055,492**	**124,767**	**23,205**	**1,164**	**5,182**	**11,060**	**47.66%**	**1,005,499**	**164,224**	**33,742**	**724**	**5,968**	**13,630**	**40.40%**	**995,543**	**165,523**	**42,398**	**669**	**5,224**	**15,560**	**36.70%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	**Central banks**	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%
	Central governments	948	17	0	0	0	0	37.43%	947	18	1	0	0	0	37.42%	947	18	1	0	0	0	37.41%
	Institutions	135	10	0	0	0	0	47.84%	125	19	1	0	0	0	45.87%	117	27	1	0	0	1	44.13%
	Corporates	8,785	2,225	969	37	78	581	59.94%	6,764	4,063	1,152	18	122	643	55.80%	6,180	4,501	1,297	16	132	689	53.08%
	Corporates - Of Which: Specialised Lending	1,387	828	257	4	13	173	67.23%	1,132	1,058	281	2	17	179	63.52%	1,038	1,135	299	2	18	183	61.16%
	Corporates - Of Which: SME	908	182	580	11	20	345	59.51%	793	242	635	6	29	360	56.65%	770	213	687	6	24	373	54.31%
	Retail	33,068	8,076	2,261	115	1,625	1,211	53.56%	30,368	9,597	3,441	49	1,693	1,616	46.96%	29,046	9,570	4,790	47	1,378	2,145	44.79%
	Retail - Secured on real estate property	19,762	2,374	809	58	189	246	30.41%	18,757	2,726	1,462	9	230	390	26.71%	18,344	2,465	2,138	11	190	549	25.71%
	Retail - Secured on real estate property - Of Which: SME	2,199	264	221	9	16	90	40.50%	2,073	301	311	5	19	108	34.85%	2,014	273	398	5	17	130	32.65%
	Retail - Secured on real estate property - Of Which: non-SME	17,563	2,109	588	48	173	156	26.61%	16,684	2,426	1,150	4	211	282	24.51%	16,330	2,192	1,738	6	173	419	24.13%
	Retail - Qualifying Revolving	1,852	1,112	146	5	144	114	78.21%	1,544	1,344	222	6	142	169	76.25%	1,372	1,409	330	5	118	247	75.03%
	Retail - Other Retail	11,454	4,591	1,306	52	1,292	851	65.15%	10,067	5,527	1,757	35	1,320	1,056	60.10%	9,330	5,697	2,324	31	1,070	1,348	58.03%
	Retail - Other Retail - Of Which: SME	3,934	821	568	20	120	343	60.36%	3,522	1,068	733	10	163	389	53.05%	3,324	1,092	908	10	136	449	49.53%
	Retail - Other Retail - Of Which: non-SME	7,520	3,769	738	32	1,172	508	68.84%	6,544	4,459	1,024	25	1,157	667	65.14%	6,006	4,605	1,416	21	934	899	63.48%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**42,957**	**10,329**	**3,230**	**152**	**1,703**	**1,792**	**55.47%**	**38,226**	**13,697**	**4,594**	**68**	**1,815**	**2,259**	**49.17%**	**36,311**	**14,116**	**6,089**	**63**	**1,510**	**2,835**	**46.55%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	9,864	3	3	0	0	0	10.00%	9,858	6	6	0	0	1	10.00%	9,852	9	9	0	0	1	10.00%
	Central governments	2,970	1,158	1	0	0	0	31.59%	2,969	1,158	2	0	0	1	31.59%	2,967	1,158	4	0	0	1	31.59%
	Institutions	600	5	28	0	0	28	97.05%	594	10	29	0	0	28	95.15%	587	16	30	0	0	28	93.57%
	Corporates	28,678	6,964	667	49	246	145	21.67%	24,908	10,124	1,277	19	296	277	21.69%	22,519	12,185	1,604	17	340	351	21.86%
	Corporates - Of Which: Specialised Lending	4,577	2,474	280	16	116	65	23.22%	3,966	2,856	508	7	135	120	23.62%	3,600	3,103	628	6	148	152	24.14%
	Corporates - Of Which: SME	0	0	0	0	0	0	41.80%	0	0	0	0	0	0	36.08%	0	0	0	0	0	0	33.32%
	Retail	211	30	6	0	1	3	53.94%	197	43	9	0	1	3	42.84%	195	43	10	0	1	4	37.18%
	Retail - Secured on real estate property	159	23	5	0	1	3	55.08%	148	33	7	0	1	3	44.48%	146	33	8	0	1	3	38.73%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	12.01%	0	0	0	0	0	0	12.90%	0	0	0	0	0	0	13.08%
	Retail - Secured on real estate property - Of Which: non-SME	159	23	5	0	1	3	55.26%	147	33	7	0	1	3	44.66%	146	33	8	0	1	3	38.89%
	Retail - Qualifying Revolving	2	0	0	0	0	0	49.86%	1	0	0	0	0	0	46.86%	1	0	0	0	0	0	43.68%
	Retail - Other Retail	51	7	1	0	0	0	44.96%	48	10	1	0	0	0	33.45%	47	10	2	0	0	0	29.37%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	22.66%	0	0	0	0	0	0	19.40%	0	0	0	0	0	0	17.19%
	Retail - Other Retail - Of Which: non-SME	51	7	1	0	0	0	45.02%	47	10	1	0	0	0	33.51%	47	10	2	0	0	0	29.44%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**42,323**	**8,159**	**705**	**51**	**247**	**176**	**24.93%**	**38,525**	**11,341**	**1,322**	**20**	**298**	**310**	**23.41%**	**36,120**	**13,410**	**1,657**	**18**	**341**	**385**	**23.22%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	18,473	6	6	1	0	1	10.00%	18,462	11	11	1	0	1	10.00%	18,451	17	17	1	0	2	10.00%
Central governments	1,681	6	1	0	0	0	39.90%	1,680	6	1	0	0	0	39.90%	1,679	7	2	0	0	1	39.89%
Institutions	352	2	0	0	0	0	45.16%	349	4	1	0	0	1	45.02%	347	6	2	0	0	1	44.89%
Corporates	3,873	654	44	5	7	8	18.46%	3,337	1,146	88	2	21	15	17.20%	2,946	1,509	116	2	31	19	16.29%
Corporates - Of Which: Specialised Lending	1,429	260	27	2	2	3	10.97%	1,246	419	52	1	14	6	11.32%	1,135	514	68	1	21	8	11.27%
Corporates - Of Which: SME	1	1	0	0	0	0	12.52%	1	0	0	0	0	0	14.95%	1	0	0	0	0	0	16.25%
Retail	10	1	0	0	0	0	12.76%	9	2	0	0	0	0	12.30%	9	2	0	0	0	0	12.01%
Retail - Secured on real estate property	8	1	0	0	0	0	11.16%	8	2	0	0	0	0	10.86%	8	2	0	0	0	0	10.69%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	8	1	0	0	0	0	11.16%	8	2	0	0	0	0	10.86%	8	2	0	0	0	0	10.69%
Retail - Qualifying Revolving	0	0	0	0	0	0	46.47%	0	0	0	0	0	0	45.04%	0	0	0	0	0	0	42.22%
Retail - Other Retail	1	0	0	0	0	0	22.16%	1	0	0	0	0	0	20.97%	1	0	0	0	0	0	20.19%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	22.16%	1	0	0	0	0	0	20.97%	1	0	0	0	0	0	20.19%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**24,389**	**669**	**51**	**6**	**7**	**9**	**17.91%**	**23,837**	**1,170**	**102**	**3**	**21**	**17**	**16.95%**	**23,432**	**1,541**	**136**	**3**	**31**	**22**	**16.16%**

GERMANY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Central governments	4,432	131	1	1	11	1	39.19%	4,429	132	3	1	10	1	39.19%	4,426	133	4	1	8	2	39.18%
Institutions	334	21	1	0	0	0	16.62%	333	21	1	0	0	0	18.49%	333	21	2	0	0	0	18.79%
Corporates	9,118	1,493	215	11	35	137	63.65%	7,615	2,917	294	4	55	159	54.29%	6,907	3,577	341	4	71	173	50.64%
Corporates - Of Which: Specialised Lending	607	316	19	1	5	2	10.98%	510	391	40	1	8	6	13.85%	464	425	52	1	11	7	13.69%
Corporates - Of Which: SME	10	1	0	0	0	0	43.31%	9	2	0	0	0	0	36.61%	9	2	0	0	0	0	33.44%
Retail	4,154	561	896	176	161	414	46.20%	3,431	587	1,593	106	146	714	44.85%	3,037	481	2,092	89	99	932	44.53%
Retail - Secured on real estate property	98	14	3	0	0	1	38.00%	91	20	4	0	1	1	31.14%	89	20	5	0	1	1	27.50%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	30.48%	1	0	0	0	0	0	23.84%	1	0	0	0	0	0	20.25%
Retail - Secured on real estate property - Of Which: non-SME	97	14	3	0	0	1	38.03%	90	20	4	0	1	1	31.20%	89	20	5	0	0	1	27.58%
Retail - Qualifying Revolving	2	0	0	0	0	0	45.90%	2	0	0	0	0	0	44.78%	2	0	0	0	0	0	42.05%
Retail - Other Retail	4,054	547	893	176	161	413	46.22%	3,339	567	1,589	106	145	713	44.88%	2,946	461	2,087	89	99	930	44.57%
Retail - Other Retail - Of Which: SME	61	5	6	1	1	2	32.81%	55	5	13	1	1	4	31.47%	51	5	18	1	1	5	31.17%
Retail - Other Retail - Of Which: non-SME	3,994	543	887	175	160	411	46.32%	3,284	562	1,577	105	144	709	44.97%	2,895	456	2,072	88	98	926	44.67%
Equity	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**18,039**	**2,206**	**1,113**	**187**	**208**	**551**	**49.54%**	**15,810**	**3,658**	**1,890**	**111**	**211**	**875**	**46.29%**	**14,706**	**4,212**	**2,439**	**93**	**179**	**1,106**	**45.36%**

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,770	8	3	0	0	0	10.00%	2,748	30	3	0	0	0	10.00%	2,690	87	4	0	0	0	10.00%
Central governments	2,033	1	1	0	0	0	40.00%	2,032	1	1	0	0	0	39.99%	2,031	2	2	0	0	0	39.99%
Institutions	1,238	10	1	1	0	1	46.08%	1,225	22	3	1	0	1	45.87%	1,207	37	6	1	0	3	45.57%
Corporates	6,516	1,321	68	11	50	30	44.56%	4,086	3,680	138	4	69	52	37.44%	3,848	3,872	184	4	73	65	35.15%
Corporates - Of Which: Specialised Lending	556	80	9	2	0	1	16.31%	487	134	23	1	6	4	16.06%	435	176	34	1	8	5	15.43%
Corporates - Of Which: SME	83	37	4	0	2	3	71.53%	82	36	6	0	2	4	61.99%	83	34	7	0	2	4	57.73%
Retail	780	471	78	0	1	9	11.55%	772	477	79	0	1	9	11.57%	771	477	81	0	1	9	11.57%
Retail - Secured on real estate property	75	11	2	0	0	1	53.66%	69	15	3	0	0	1	43.75%	68	16	4	0	0	1	38.25%
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	98.74%	1	0	1	0	0	1	96.21%	1	0	1	0	0	1	93.19%
Retail - Secured on real estate property - Of Which: non-SME	73	10	2	0	0	1	36.71%	68	15	2	0	0	1	29.38%	67	15	3	0	0	1	25.76%
Retail - Qualifying Revolving	1	0	0	0	0	0	27.79%	1	0	0	0	0	0	26.27%	1	0	0	0	0	0	24.13%
Retail - Other Retail	704	461	76	0	1	8	10.21%	703	462	76	0	0	8	10.22%	702	462	77	0	0	8	10.23%
Retail - Other Retail - Of Which: SME	10	1	0	0	0	0	71.39%	10	1	0	0	0	0	60.90%	10	1	0	0	0	0	53.15%
Retail - Other Retail - Of Which: non-SME	694	460	75	0	1	8	10.00%	693	461	76	0	0	8	10.00%	692	461	76	0	0	8	10.00%
Equity	11	0	0	0	0	0	10.00%	11	0	0	0	0	0	10.00%	11	0	0	0	0	0	10.00%
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**13,348**	**1,811**	**150**	**12**	**51**	**40**	**26.81%**	**10,874**	**4,210**	**225**	**6**	**69**	**63**	**28.01%**	**10,558**	**4,474**	**277**	**6**	**73**	**78**	**28.15%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,081	0	0	0	0	0	10.00%	1,081	1	1	0	0	0	10.00%	1,080	1	1	0	0	0	10.00%
Central governments	362	178	33	0	11	13	39.99%	362	178	33	0	9	13	39.97%	362	178	34	0	7	13	39.96%
Institutions	730	5	1	1	0	0	45.21%	721	12	3	1	0	1	45.00%	714	18	4	1	0	2	44.84%
Corporates	12,062	2,030	262	15	78	111	42.20%	10,422	3,514	418	5	104	148	35.51%	9,427	4,421	506	5	128	169	33.49%
Corporates - Of Which: Specialised Lending	4,018	845	133	4	36	38	28.57%	3,569	1,221	205	2	48	53	25.99%	3,225	1,524	246	1	59	63	25.15%
Corporates - Of Which: SME	50	4	0	0	0	0	37.74%	46	6	1	0	0	0	32.80%	45	7	1	0	0	0	30.31%
Retail	823	238	9	0	2	4	48.30%	803	255	13	0	2	5	38.44%	800	255	16	0	2	5	33.48%
Retail - Secured on real estate property	239	37	6	0	1	3	45.01%	223	51	8	0	1	3	34.88%	221	51	11	0	1	3	30.10%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	11.56%	1	0	0	0	0	0	12.43%	1	0	0	0	0	0	12.67%
Retail - Secured on real estate property - Of Which: non-SME	239	36	6	0	1	3	45.27%	222	51	8	0	1	3	35.10%	220	51	10	0	1	3	30.28%
Retail - Qualifying Revolving	5	0	0	0	0	0	51.91%	5	1	0	0	0	0	47.92%	5	1	0	0	0	0	44.49%
Retail - Other Retail	578	201	3	0	0	2	54.46%	575	203	4	0	0	2	45.56%	574	203	5	0	0	2	40.52%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	70.18%	0	0	0	0	0	0	67.12%	0	0	0	0	0	0	63.80%
Retail - Other Retail - Of Which: non-SME	578	201	3	0	0	2	53.95%	574	203	4	0	0	2	44.99%	574	203	5	0	0	2	39.96%
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Securitisation																					
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
IRB TOTAL	**15,058**	**2,452**	**306**	**16**	**90**	**129**	**42.11%**	**13,388**	**3,961**	**467**	**6**	**115**	**168**	**35.92%**	**12,383**	**4,873**	**560**	**5**	**137**	**190**	**33.92%**

2023 EU-wide Stress Test: Credit risk IRB

Groupe Crédit Agricole

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	**Central banks**	1,283	0	0	0	0	0	10.00%	1,282	1	1	0	0	0	10.00%	1,282	1	1	0	0	0	10.00%
	Central governments	124	539	0	0	0	0	15.62%	124	538	0	0	0	0	15.63%	125	538	1	0	0	0	15.63%
	Institutions	279	0	1	0	0	0	80.62%	278	1	1	0	0	1	66.80%	277	2	1	0	0	1	61.75%
	Corporates	4,047	987	77	6	12	21	27.43%	3,490	1,482	140	2	16	35	25.16%	3,108	1,827	176	2	25	44	24.71%
	Corporates - Of Which: Specialised Lending	725	363	29	2	5	5	16.00%	571	487	59	1	7	10	16.60%	510	531	76	1	13	13	17.07%
	Corporates - Of Which: SME	4	7	5	0	0	1	13.05%	4	7	5	0	0	1	13.24%	4	7	5	0	0	1	13.42%
	Retail	1,490	448	46	0	5	21	46.56%	1,433	494	56	0	5	23	40.23%	1,428	490	65	0	5	24	36.49%
	Retail - Secured on real estate property	793	137	34	0	4	13	38.73%	742	178	43	0	5	14	33.06%	739	175	51	0	4	15	29.90%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	91.00%	2	0	0	0	0	0	80.37%	1	1	0	0	0	0	70.84%
	Retail - Secured on real estate property - Of Which: non-SME	791	137	34	0	4	13	38.47%	741	178	43	0	5	14	32.84%	737	174	50	0	4	15	29.70%
	Retail - Qualifying Revolving	7	1	0	0	0	0	46.75%	7	1	0	0	0	0	45.24%	7	1	0	0	0	0	42.49%
	Retail - Other Retail	690	310	12	0	1	8	69.48%	684	315	13	0	0	8	64.04%	683	315	14	0	0	8	60.07%
	Retail - Other Retail - Of Which: SME	10	5	0	0	0	0	94.06%	10	5	0	0	0	0	86.49%	9	5	0	0	0	0	79.41%
	Retail - Other Retail - Of Which: non-SME	680	305	11	0	1	8	68.97%	675	310	13	0	0	8	63.57%	674	310	14	0	0	8	59.66%
	Equity	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**7,229**	**1,974**	**124**	**7**	**17**	**43**	**34.64%**	**6,613**	**2,516**	**198**	**3**	**21**	**59**	**29.57%**	**6,225**	**2,858**	**245**	**2**	**30**	**68**	**27.95%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	242	177	0	0	10	0	29.10%	242	177	0	0	9	0	29.13%	242	177	0	0	7	0	29.12%
	Institutions	2,849	5	1	1	0	0	51.26%	2,842	10	2	1	0	1	48.94%	2,836	14	4	1	0	2	47.08%
	Corporates	4,096	693	185	8	22	122	65.83%	3,650	1,084	239	3	34	138	57.71%	3,337	1,363	273	3	43	148	53.99%
	Corporates - Of Which: Specialised Lending	455	201	33	1	3	20	61.33%	390	258	40	0	8	22	55.51%	349	295	45	0	11	24	52.91%
	Corporates - Of Which: SME	6	1	0	0	0	0	50.32%	5	2	0	0	0	0	40.40%	4	2	0	0	0	0	36.05%
	Retail	51	8	10	0	0	1	12.04%	47	10	11	0	0	1	12.12%	47	10	11	0	0	1	12.13%
	Retail - Secured on real estate property	40	6	1	0	0	0	45.25%	37	9	1	0	0	0	30.66%	37	9	1	0	0	0	25.57%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	15.18%	0	0	0	0	0	0	15.81%	0	0	0	0	0	0	15.40%
	Retail - Secured on real estate property - Of Which: non-SME	40	6	1	0	0	0	45.52%	37	9	1	0	0	0	30.81%	37	9	1	0	0	0	25.68%
	Retail - Qualifying Revolving	1	0	0	0	0	0	48.24%	1	0	0	0	0	0	45.96%	1	0	0	0	0	0	42.95%
	Retail - Other Retail	10	1	10	0	0	1	10.05%	9	2	10	0	0	1	10.09%	9	2	10	0	0	1	10.11%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	31.10%	0	0	0	0	0	0	28.01%	0	0	0	0	0	0	25.40%
	Retail - Other Retail - Of Which: non-SME	9	1	10	0	0	1	10.04%	9	1	10	0	0	1	10.08%	9	1	10	0	0	1	10.10%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**7,237**	**883**	**196**	**9**	**32**	**123**	**62.97%**	**6,781**	**1,282**	**253**	**4**	**44**	**141**	**55.67%**	**6,462**	**1,564**	**289**	**3**	**50**	**151**	**52.24%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	**Central banks**	129	0	0	0	0	0	10.00%	129	0	0	0	0	0	10.00%	129	0	0	0	0	0	10.00%
	Central governments	351	2	18	0	0	7	39.99%	351	2	18	0	0	7	39.99%	351	2	18	0	0	7	39.98%
	Institutions	59	14	0	0	0	0	46.72%	49	24	0	0	0	0	39.06%	42	31	0	0	0	0	33.85%
	Corporates	4,713	851	96	9	32	56	58.74%	3,344	2,155	160	3	51	77	48.12%	3,048	2,413	198	3	61	89	45.10%
	Corporates - Of Which: Specialised Lending	1,086	263	23	1	9	4	18.57%	948	380	44	0	9	8	17.49%	845	470	58	0	11	10	17.73%
	Corporates - Of Which: SME	9	11	0	0	0	0	34.99%	10	10	1	0	0	0	34.82%	10	9	1	0	0	0	34.90%
	Retail	279	295	7	0	1	3	42.79%	273	300	8	0	1	3	39.63%	272	300	9	0	1	3	37.52%
	Retail - Secured on real estate property	58	9	2	0	0	1	39.91%	54	12	3	0	0	1	34.46%	53	12	4	0	0	1	31.19%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	58	9	2	0	0	1	39.91%	54	12	3	0	0	1	34.46%	53	12	4	0	0	1	31.19%
	Retail - Qualifying Revolving	2	0	0	0	0	0	49.70%	2	0	0	0	0	0	46.83%	2	0	0	0	0	0	43.73%
	Retail - Other Retail	219	286	4	0	0	2	44.49%	217	287	5	0	1	2	43.07%	217	287	5	0	1	2	42.06%
	Retail - Other Retail - Of Which: SME	1	21	2	0	0	0	14.18%	1	21	2	0	1	0	14.10%	1	21	2	0	1	0	14.02%
	Retail - Other Retail - Of Which: non-SME	218	265	2	0	0	2	71.26%	216	266	3	0	0	2	65.34%	216	266	3	0	0	2	61.46%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**5,531**	**1,162**	**120**	**10**	**32**	**66**	**55.11%**	**4,146**	**2,481**	**186**	**3**	**52**	**87**	**46.97%**	**3,842**	**2,746**	**225**	**3**	**62**	**100**	**44.37%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Groupe Crédit Agricole	Central banks	43,395	0	1,862	0	41,745	475	5	15	14	2	49.57%
	Central governments	34,856	0	6,201	0	32,941	1,094	154	56	46	51	33.15%
	Regional governments or local authorities	1,201	2	147	2	904	31	4	2	1	0	9.41%
	Public sector entities	4,580	3	311	4	4,488	98	5	14	2	3	57.65%
	Multilateral Development Banks	452	0	22	0	484	10	3	2	0	1	39.60%
	International Organisations	912	0	0	0	911	2	1	2	0	0	49.57%
	Institutions	55,111	8	9,581	11	38,179	231	13	60	16	7	55.49%
	Corporates	60,801	748	49,582	957	54,579	6,115	1,536	164	176	751	48.88%
	of which: SME	14,768	440	11,900	540	13,991	1,672	870	61	37	423	48.64%
	Retail	28,407	412	18,998	491	24,674	3,372	1,000	186	203	694	69.35%
	of which: SME	11,423	203	6,527	262	10,030	2,554	411	78	122	244	59.35%
	Secured by mortgages on immovable property	10,185	178	3,886	191	6,749	2,395	339	16	110	103	30.46%
	of which: SME	1,849	28	737	29	628	319	86	3	43	41	47.21%
	Items associated with particularly high risk	602	21	903	32	529	24	211	1	2	141	66.52%
	Covered bonds	1,130	0	113	0	1,139	1	0	1	0	0	49.57%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	13,186	0	6,870	0	12,196	139	44	16	9	22	49.59%
	Equity	1,625	0	1,875	1	1,616	0	5	1	0	3	51.02%
	Securitisation											
	Other exposures	27,091	4	20,969	4	14,207	630	15	15	21	8	53.09%
	Standardised Total	**283,532**	**1,376**	**121,325**	**1,693**	**235,343**	**14,617**	**3,334**	**551**	**599**	**1,786**	**53.57%**

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	Central banks	25,005	0	0	0	24,938	0	2	2	1	1	49.57%
	Central governments	5,151	0	2,715	0	3,537	74	1	2	0	0	49.57%
	Regional governments or local authorities	364	0	73	0	374	17	4	0	0	0	8.73%
	Public sector entities	1,659	0	160	0	1,872	96	5	1	2	3	58.10%
	Multilateral Development Banks	39	0	1	0	28	2	1	0	0	0	49.57%
	International Organisations	32	0	0	0	31	2	1	0	0	0	49.57%
	Institutions	29,083	6	2,896	9	27,047	159	10	37	3	5	49.12%
	Corporates	26,713	382	19,912	518	24,256	3,975	619	46	51	199	32.12%
	of which: SME	4,368	175	3,544	229	3,701	1,058	261	10	8	93	35.34%
	Retail	6,136	152	3,844	209	5,112	1,780	243	100	89	110	45.51%
	of which: SME	3,666	116	1,990	162	3,044	1,588	149	49	71	74	49.47%
	Secured by mortgages on immovable property	2,044	33	871	35	725	865	39	3	67	13	32.95%
	of which: SME	891	16	361	17	204	216	22	1	35	13	57.25%
	Items associated with particularly high risk	348	2	522	4	349	0	2	0	0	1	49.99%
	Covered bonds	288	0	29	0	298	1	0	0	0	0	49.57%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	9,653	0	4,530	0	8,786	127	38	11	8	19	49.57%
	Equity	768	0	986	0	722	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	21,515	4	16,328	4	9,093	493	14	4	3	7	50.23%
	Standardised Total	**129,090**	**580**	**52,866**	**779**	**107,135**	**7,598**	**977**	**215**	**224**	**359**	**36.75%**

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	Central banks	3,786	0	0	0	2,772	0	0	0	0	0	0.00%
	Central governments	26,216	0	2,639	0	26,779	489	153	45	23	51	33.06%
	Regional governments or local authorities	155	0	28	0	75	14	0	0	0	0	46.92%
	Public sector entities	61	3	54	4	46	2	0	0	0	0	0.00%
	Multilateral Development Banks	41	0	0	0	95	8	2	0	0	1	36.39%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	6,207	0	3,260	0	3,566	4	0	8	4	0	0.00%
	Corporates	20,236	288	16,694	311	18,049	860	664	64	61	393	59.13%
	of which: SME	7,576	215	6,025	234	6,797	394	490	36	28	288	58.76%
	Retail	10,997	94	7,422	99	10,289	588	260	39	67	232	89.46%
	of which: SME	3,457	42	2,060	46	3,206	267	123	11	25	98	80.15%
	Secured by mortgages on immovable property	2,512	40	951	33	1,767	228	92	6	26	35	38.54%
	of which: SME	838	13	323	13	333	73	64	1	7	28	43.80%
	Items associated with particularly high risk	233	19	349	28	180	24	205	1	2	140	66.68%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2,691	0	1,878	0	2,691	0	2	3	0	1	50.00%
	Equity	533	0	390	1	603	0	5	0	0	3	51.02%
	Securitisation											
	Other exposures	2,621	0	1,844	0	2,598	0	0	0	0	0	0.00%
	Standardised Total	**76,289**	**444**	**35,510**	**476**	**69,508**	**2,217**	**1,387**	**166**	**183**	**855**	**61.62%**

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	398	0	206	0	366	0	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	75	0	0	0	75	0	0	0	0	0	0.00%
	Multilateral Development Banks	62	0	0	0	62	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,756	0	94	0	346	0	7	3	0	7	97.42%
	Corporates	327	0	282	0	335	46	0	1	1	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	0	0	0	0	72.56%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	8	0	3	0	2	5	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	29	0	4	0	28	0	0	0	0	0	49.57%
	Equity	7	0	7	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	533	0	506	0	533	0	0	0	0	0	0.00%
	Standardised Total	**3,194**	**0**	**1,101**	**0**	**1,748**	**52**	**7**	**5**	**1**	**2**	**96.42%**

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	34	0	0	0	0	0	0	0	0	0	0.00%
Central governments	21	0	44	0	21	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1,086	0	61	0	123	0	0	0	0	0	0.00%
Corporates	41	0	20	0	31	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	18	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1	0	0	0	0	1	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	2	0	3	0	1	0	0	0	0	0	0.00%
Securitisation											
Other exposures	24	0	24	0	24	0	0	0	0	0	0.00%
Standardised Total	**1,210**	**0**	**170**	**0**	**200**	**1**	**0**	**0**	**0**	**0**	**0.00%**

GERMANY

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,735	0	0	0	1,700	0	0	0	0	0	0.00%
Central governments	323	0	17	0	323	0	0	0	0	0	49.57%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	457	0	0	0	457	0	0	1	0	0	49.57%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	5,705	0	521	0	895	5	0	0	0	0	49.57%
Corporates	1,548	4	1,374	6	2,082	65	14	11	1	4	31.43%
of which: SME	785	4	611	6	1,244	51	14	7	1	4	29.79%
Retail	2,156	13	1,479	13	1,504	98	14	0	6	9	66.77%
of which: SME	775	8	443	8	714	61	8	0	3	5	68.57%
Secured by mortgages on immovable property	213	5	75	5	64	149	5	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	13	0	9	0	12	1	0	0	0	0	49.57%
Equity	2	0	5	0	2	0	0	0	0	0	0.00%
Securitisation											
Other exposures	19	0	19	0	19	0	0	0	0	0	0.00%
Standardised Total	**12,171**	**22**	**3,499**	**25**	**7,058**	**319**	**33**	**13**	**8**	**14**	**41.70%**

LUXEMBOURG

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5,097	0	0	0	5,097	0	0	0	0	0	0.00%
Central governments	78	0	5	0	78	0	0	0	0	0	49.57%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	203	0	0	0	203	0	0	1	0	0	49.57%
International Organisations	880	0	0	0	880	0	0	2	0	0	49.57%
Institutions	644	0	129	0	639	0	0	1	0	0	0.00%
Corporates	1,797	0	1,563	0	1,360	261	0	2	18	0	49.57%
of which: SME	23	0	19	0	23	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	590	0	281	0	477	6	2	1	0	1	49.57%
Equity	9	0	14	0	9	0	0	0	0	0	0.00%
Securitisation											
Other exposures	204	0	204	0	205	0	0	1	0	0	0.00%
Standardised Total	**9,503**	**0**	**2,196**	**0**	**8,949**	**267**	**2**	**8**	**18**	**1**	**49.57%**

UNITED KINGDOM

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	45	0	19	0	45	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	2,791	0	706	0	1,007	0	0	3	0	0	0.00%
Corporates	492	0	475	0	285	11	0	2	3	0	7.55%
of which: SME	51	0	41	0	104	1	0	2	0	0	7.55%
Retail	734	3	548	3	627	17	6	0	3	5	82.34%
of which: SME	16	0	9	0	16	1	0	0	0	0	90.56%
Secured by mortgages on immovable property	22	0	8	0	11	12	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	17	0	17	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	71	0	71	0	71	0	0	0	0	0	0.00%
Standardised Total	**4,173**	**3**	**1,845**	**3**	**2,047**	**40**	**6**	**6**	**6**	**5**	**75.73%**

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

SWITZERLAND

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	745	0	0	0	735	8	2	2	0	1	49,57%
Central governments	32	0	3	0	30	0	0	0	0	0	0,00%
Regional governments or local authorities	230	0	38	0	0	0	0	0	0	0	0,00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0,00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%
Institutions	241	0	65	0	187	0	0	0	0	0	49,57%
Corporates	200	8	182	9	157	1	13	5	0	1	4,92%
of which: SME	35	6	27	9	79	0	13	3	0	0	0,82%
Retail	294	4	213	6	267	45	7	1	1	2	30,13%
of which: SME	43	1	25	1	75	12	1	0	0	0	10,90%
Secured by mortgages on immovable property	4,473	72	1,599	77	3,486	987	72	0	0	0	0,00%
of which: SME	42	0	21	0	25	17	0	0	0	0	0,00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0,00%
Equity	0	0	0	0	0	0	0	0	0	0	0,00%
Securitisation											
Other exposures	638	0	417	0	557	0	0	0	0	0	0,00%
Standardised Total	**6,853**	**82**	**2,516**	**91**	**5,440**	**1,040**	**95**	**7**	**1**	**4**	**4,22%**

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	27	0	0	0	27	0	0	0	0	0	0,00%
Central governments	0	0	0	0	0	0	0	0	0	0	0,00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0,00%
Public sector entities	347	0	69	0	348	0	0	1	0	0	0,00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%
Institutions	299	0	101	0	152	0	0	1	0	0	91,91%
Corporates	308	0	290	0	323	53	2	1	10	1	59,62%
of which: SME	79	0	61	0	94	2	2	1	0	1	61,35%
Retail	1,011	35	712	35	77	10	1	0	0	0	2,80%
of which: SME	257	1	147	1	56	7	1	0	0	0	3,23%
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0,00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0,00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%
Collective investments undertakings (CIU)	23	0	21	0	20	1	0	0	0	0	49,57%
Equity	0	0	0	0	0	0	0	0	0	0	0,00%
Securitisation											
Other exposures	5	0	5	0	5	0	0	0	0	0	0,00%
Standardised Total	**2,020**	**35**	**1,201**	**35**	**954**	**65**	**4**	**4**	**10**	**2**	**47,66%**

SPAIN

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4,375	0	0	0	4,375	0	0	2	0	0	0,00%
Central governments	80	0	12	0	90	1	0	0	0	0	49,57%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0,00%
Public sector entities	1,127	0	0	0	1,106	0	0	3	0	0	0,00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0,00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0,00%
Institutions	1,551	0	344	0	1,549	0	0	2	0	0	49,57%
Corporates	698	8	674	10	60	0	9	0	0	0	2,04%
of which: SME	165	4	82	5	9	0	8	0	0	0	65,00%
Retail	885	12	632	14	467	16	35	8	3	27	76,26%
of which: SME	177	4	101	4	46	2	3	1	0	2	60,77%
Secured by mortgages on immovable property	96	24	42	24	6	2	113	0	0	51	44,93%
of which: SME	0	0	0	0	0	0	0	0	0	0	0,00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0,00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0,00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0,00%
Collective investments undertakings (CIU)	52	0	23	0	51	0	0	1	0	0	49,57%
Equity	0	0	0	0	0	0	0	0	0	0	0,00%
Securitisation											
Other exposures	65	0	64	0	65	0	0	1	0	0	0,00%
Standardised Total	**8,928**	**44**	**1,791**	**48**	**7,768**	**19**	**158**	**17**	**3**	**78**	**49,29%**

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

Groupe Crédit Agricole

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	41,583	606	36	10	2	15	40.08%	41,518	638	68	8	7	26	38.04%	41,478	648	100	8	5	38	38.25%
Central governments	32,846	1,071	271	39	16	109	40.03%	32,007	1,794	388	38	31	155	40.02%	30,980	2,704	594	29	40	202	40.02%
Regional governments or local authorities	886	47	5	0	0	2	42.61%	875	57	6	0	0	3	42.57%	863	68	7	0	0	3	42.60%
Public sector entities	4,356	227	10	1	1	4	41.43%	4,303	274	15	1	1	5	32.92%	4,263	307	22	1	1	6	22.79%
Multilateral Development Banks	483	9	5	1	0	2	38.65%	478	11	8	1	0	3	36.15%	474	12	11	1	6	4	34.92%
International Organisations	910	3	1	0	0	0	38.31%	909	3	1	0	0	0	32.99%	908	4	2	0	0	1	29.91%
Institutions	37,937	430	56	20	1	24	42.24%	37,686	628	110	20	1	45	40.77%	37,435	833	164	20	1	66	39.99%
Corporates	52,836	7,169	2,235	114	129	985	44.25%	51,323	8,135	2,771	109	159	1,134	40.89%	50,203	8,686	3,362	106	172	1,290	38.59%
of which: SME	13,638	1,738	1,157	50	25	503	43.51%	13,136	2,020	1,326	42	37	561	40.75%	12,779	2,158	1,586	45	42	619	38.79%
Retail	23,915	3,602	1,530	141	221	938	61.31%	23,244	3,776	2,026	131	227	1,154	56.97%	22,630	3,920	2,496	126	201	1,363	54.58%
of which: SME	9,711	2,534	750	61	118	371	49.41%	9,438	2,507	1,049	59	108	479	45.67%	9,177	2,491	1,327	57	91	584	43.98%
Secured by mortgages on immovable property	7,147	1,828	507	17	70	165	32.55%	7,260	1,580	641	17	61	194	30.25%	7,292	1,429	761	17	54	221	28.99%
of which: SME	663	257	113	3	13	46	40.83%	661	233	138	3	16	51	36.93%	656	215	162	3	16	56	34.38%
Items associated with particularly high risk	517	28	221	2	1	149	67.33%	506	29	230	2	1	152	66.20%	498	29	239	2	1	156	65.25%
Covered bonds	1,139	1	1	0	0	0	24.76%	1,138	1	1	0	0	0	19.50%	1,137	2	1	0	0	0	17.23%
Claims on institutions and corporates with a ST credit assessment	9	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	12,168	151	60	3	4	26	44.19%	12,142	161	75	3	5	31	41.09%	12,118	171	91	3	5	35	39.09%
Equity	1,611	2	8	1	0	4	44.20%	1,606	4	12	1	0	5	40.55%	1,600	6	16	1	0	6	38.36%
Securitisation																						
Other exposures	14,218	567	66	11	14	22	33.30%	14,210	520	122	11	14	38	30.96%	14,163	533	178	11	13	54	30.37%
Standardised Total	**232,551**	**15,741**	**5,003**	**360**	**461**	**2,444**	**48.86%**	**229,208**	**17,611**	**6,475**	**334**	**507**	**2,944**	**45.47%**	**226,032**	**19,329**	**7,934**	**324**	**494**	**3,444**	**43.40%**

FRANCE

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	24,860	41	11	3	1	5	47.24%	24,830	69	19	3	1	8	41.12%	24,799	92	29	3	1	11	40.98%
Central governments	3,559	51	2	0	0	1	43.09%	3,571	38	3	0	0	1	41.84%	3,577	30	4	0	0	2	41.31%
Regional governments or local authorities	358	32	4	0	0	2	39.90%	353	37	4	0	0	2	39.89%	351	39	4	0	0	2	39.88%
Public sector entities	1,791	125	6	0	1	3	52.11%	1,785	180	8	0	1	4	48.07%	1,783	181	9	0	1	5	45.18%
Multilateral Development Banks	28	2	1	0	0	0	47.94%	27	2	1	0	0	0	46.71%	27	2	1	0	0	0	45.77%
International Organisations	30	3	1	0	0	0	47.94%	30	3	1	0	0	0	46.70%	30	3	1	0	0	0	45.76%
Institutions	26,940	248	35	12	1	14	40.61%	26,837	310	68	12	1	27	39.98%	26,723	390	103	12	1	40	39.36%
Corporates	23,884	3,997	969	11	23	311	32.11%	23,472	4,231	1,147	11	24	332	28.91%	23,232	4,292	1,325	11	27	353	26.63%
of which: SME	3,870	766	387	4	5	121	31.28%	3,827	757	439	4	4	127	28.96%	3,811	724	487	4	3	133	27.24%
Retail	5,119	1,576	440	14	30	183	41.57%	5,045	1,515	575	13	28	219	38.16%	4,977	1,477	681	13	23	249	36.52%
of which: SME	3,087	1,375	319	9	19	129	40.59%	3,058	1,289	435	8	17	158	36.41%	3,018	1,240	524	8	12	181	34.55%
Secured by mortgages on immovable property	1,056	504	68	0	7	20	30.06%	1,129	417	82	0	4	22	27.07%	1,169	364	93	0	3	24	25.14%
of which: SME	290	124	28	0	0	13	47.82%	302	109	31	0	0	14	43.73%	310	97	35	0	0	14	40.67%
Items associated with particularly high risk	349	0	2	0	0	1	47.96%	349	0	2	0	0	1	46.12%	349	0	2	0	0	1	44.45%
Covered bonds	298	1	0	0	0	0	36.37%	297	1	0	0	0	0	30.37%	297	1	1	0	0	0	26.92%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	8,771	133	46	1	4	21	46.00%	8,758	138	55	1	4	24	43.52%	8,745	143	63	1	5	26	41.74%
Equity	722	0	0	0	0	0	10.00%	721	0	0	0	0	0	10.00%	721	1	1	0	0	0	10.00%
Securitisation																						
Other exposures	9,190	382	28	1	1	8	30.49%	9,268	290	41	1	1	10	23.75%	9,312	234	53	1	1	11	20.63%
Standardised Total	**106,961**	**7,138**	**1,612**	**44**	**69**	**570**	**35.37%**	**106,472**	**7,232**	**2,007**	**43**	**65**	**651**	**32.42%**	**106,092**	**7,248**	**2,371**	**42**	**61**	**724**	**30.55%**

ITALY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	2,684	77	11	3	0	4	39.99%	2,688	62	22	0	5	8	35.59%	2,709	30	33	0	3	12	37.05%
Central governments	26,676	483	264	37	15	106	40.00%	25,838	1,210	374	28	30	150	40.00%	24,818	2,120	484	27	39	193	40.00%
Regional governments or local authorities	83	5	0	0	0	0	41.04%	84	4	1	0	0	0	40.44%	84	4	1	0	0	1	40.30%
Public sector entities	44	1	1	0	0	0	45.49%	42	2	2	0	0	1	45.56%	41	3	2	0	0	1	45.69%
Multilateral Development Banks	94	7	5	1	0	2	37.76%	90	8	7	1	0	2	35.56%	86	10	9	1	0	3	34.72%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	3,551	10	10	3	0	3	30.91%	3,533	18	19	3	0	6	31.89%	3,515	27	29	3	0	9	32.04%
Corporates	17,296	1,358	918	78	45	478	52.06%	16,626	1,770	1,177	70	71	567	48.16%	16,088	2,046	1,439	68	86	655	45.50%
of which: SME	6,461	494	636	40	17	334	52.50%	6,179	629	783	36	28	379	48.41%	5,961	700	929	35	34	424	45.57%
Retail	9,840	856	440	68	106	315	71.66%	9,512	996	628	62	123	403	64.22%	9,217	1,110	809	60	117	489	60.39%
of which: SME	3,002	382	211	28	37	134	63.50%	2,875	421	300	25	43	171	56.83%	2,763	446	386	24	41	206	53.32%
Secured by mortgages on immovable property	1,634	274	178	14	28	56	31.25%	1,555	272	260	15	29	75	28.77%	1,482	288	336	14	27	93	27.71%
of which: SME	277	110	84	3	11	32	38.79%	262	106	102	3	15	36	35.06%	248	102	121	3	15	39	32.64%
Items associated with particularly high risk	168	27	218	2	1	148	67.52%	158	29	228	2	1	151	66.40%	149	28	236	2	1	155	65.46%
Covered bonds	9	8	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	2,679	5	9	2	0	3	33.55%	2,668	10	15	2	0	5	31.26%	2,658	14	21	2	0	6	30.17%
Equity	601	0	7	0	0	5	46.20%	599	0	8	0	0	4	43.07%	597	1	10	0	0	4	40.98%
Securitisation																						
Other exposures	2,513	62	24	7	1	7	31.60%	2,433	117	48	6	4	15	31.64%	2,354	171	74	6	5	23	31.71%
Standardised Total	**67,862**	**3,166**	**2,084**	**216**	**197**	**1,125**	**53.99%**	**65,826**	**4,498**	**2,788**	**190**	**264**	**1,386**	**49.72%**	**63,798**	**5,830**	**3,484**	**183**	**279**	**1,645**	**47.21%**

UNITED STATES

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	366	0	0	0	0	0	40.00%	366	0	0	0	0	0	40.00%	366	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	75	0	0	0	0	0	10.00%	75	0	0	0	0	0	10.00%	75	0	0	0	0	0	10.00%
Multilateral Development Banks	62	0	0	0	0	0	10.00%	62	0	0	0	0	0	10.00%	62	0	0	0	0	0	10.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	341	5	2	0	0	2	90.51%	334	11	3	0	0	2	82.54%	328	17	3	0	0	3	76.79%
Corporates	311	69	1	0	2	0	18.28%	288	90	3	0	3	0	14.38%	270	106	5	0	3	1	13.63%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	72.13%	0	0	0	0	0	0	71.94%	0	0	0	0	0	0	71.51%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	4	3	0	0	0	0	10.32%	5	2	0	0	0	0	10.57%	6	2	0	0	0	0	10.81%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	28	0	0	0	0	0	42.30%	28	0	0	0	0	0	37.99%	28	0	0	0	0	0	35.18%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	532	0	0	0	0	0	10.00%	532	0	0	0	0	0	10.00%	532	0	0	0	0	0	10.00%
Standardised Total	**1,720**	**78**	**4**	**0**	**2**	**2**	**65.06%**	**1,691**	**104**	**7**	**0**	**3**	**3**	**43.95%**	**1,666**	**126**	**10**	**0**	**3**	**4**	**35.35%**

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	120	2	0	0	0	0	43.86%	117	5	0	0	0	0	43.43%	114	8	1	0	0	0	43.02%
Corporates	29	2	0	0	0	0	18.10%	27	4	0	0	0	0	15.46%	24	6	0	0	0	0	13.95%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.10%	0	0	0	0	0	0	10.19%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	1	0	0	0	0	10.00%	1	0	0	0	0	0	10.19%	1	0	0	0	0	0	10.38%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	24	0	0	0	0	0	10.00%	24	0	0	0	0	0	10.00%	24	0	0	0	0	0	10.00%
Standardised Total	196	5	0	0	0	0	34.48%	191	10	1	0	0	0	35.08%	186	14	1	0	0	0	33.90%

GERMANY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,699	1	1	0	0	0	40.87%	1,698	1	1	0	0	0	40.91%	1,697	2	2	0	0	1	40.90%
Central governments	322	0	0	0	0	0	44.32%	322	0	0	0	0	0	42.79%	322	1	0	0	0	0	42.06%
Regional governments or local authorities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Public sector entities	456	0	0	0	0	0	26.08%	456	1	0	0	0	0	20.46%	456	1	1	0	0	0	17.95%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	889	11	1	0	0	0	44.68%	883	16	1	0	0	1	44.21%	878	21	2	0	0	1	44.03%
Corporates	1,991	154	16	0	1	5	32.73%	1,948	195	17	0	1	6	33.70%	1,926	216	19	0	1	7	34.61%
of which: SME	1,160	134	14	0	0	4	30.21%	1,124	169	14	0	0	4	30.57%	1,108	185	15	0	0	5	30.91%
Retail	1,463	126	25	1	5	12	48.75%	1,429	150	37	2	5	16	41.80%	1,393	173	52	1	4	20	37.89%
of which: SME	698	71	13	1	3	7	52.41%	684	81	18	1	2	8	45.25%	669	89	24	1	2	10	41.05%
Secured by mortgages on immovable property	115	93	10	0	3	2	21.13%	142	62	13	0	2	3	20.51%	157	46	15	0	1	3	20.29%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	12	1	0	0	0	0	47.88%	12	1	0	0	0	0	46.59%	12	1	0	0	0	0	45.63%
Equity	2	0	0	0	0	0	10.00%	2	0	0	0	0	0	10.00%	2	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	19	0	0	0	0	0	10.00%	19	0	0	0	0	0	10.00%	19	0	0	0	0	0	10.00%
Standardised Total	6,971	386	53	3	10	20	38.42%	6,912	427	71	3	8	25	35.82%	6,861	459	90	3	7	31	34.34%

LUXEMBOURG

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5,894	2	2	1	0	1	40.00%	5,891	3	3	1	0	1	40.00%	5,888	5	5	1	0	2	39.99%
Central governments	78	0	0	0	0	0	47.04%	78	0	0	0	0	0	45.57%	78	0	0	0	0	0	44.61%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	203	0	0	0	0	0	33.11%	202	0	0	0	0	0	26.77%	202	1	0	0	0	0	23.43%
International Organisations	829	0	0	0	0	0	17.70%	829	1	1	0	0	0	14.46%	828	1	1	0	0	0	13.22%
Institutions	639	0	0	0	0	0	44.62%	638	0	0	0	0	0	44.62%	638	1	1	0	0	0	44.61%
Corporates	1,300	315	6	0	14	3	43.02%	1,251	356	14	1	16	6	42.54%	1,205	392	24	1	16	10	40.72%
of which: SME	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%
Retail	0	0	0	0	0	0	17.37%	0	0	0	0	0	0	14.79%	0	0	0	0	0	0	13.77%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	472	6	2	0	0	1	45.59%	476	6	3	0	0	1	42.87%	475	7	3	0	0	1	40.93%
Equity	9	0	0	0	0	0	10.00%	9	0	0	0	0	0	10.00%	9	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	204	0	0	0	0	0	10.00%	204	0	0	0	0	0	10.00%	204	0	0	0	0	0	10.00%
Standardised Total	8,884	324	11	2	14	4	42.02%	8,830	367	21	2	17	9	41.06%	8,779	406	33	2	16	13	39.66%

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	45	0	0	0	0	0	40.00%	46	0	0	0	0	0	40.00%	46	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	980	26	1	1	0	0	43.61%	950	54	3	1	0	1	43.07%	921	82	4	1	0	2	42.55%
Corporates	280	17	8	0	1	0	25.41%	275	21	1	0	0	0	21.90%	272	24	1	0	0	0	20.48%
of which: SME	103	1	0	0	0	0	43.67%	103	2	0	0	0	0	44.29%	102	3	0	0	0	0	44.41%
Retail	616	24	9	1	3	7	70.19%	605	30	14	1	3	9	63.98%	595	35	19	1	2	11	60.89%
of which: SME	16	1	0	0	0	0	72.34%	15	1	0	0	0	0	64.88%	15	1	0	0	0	0	61.08%
Secured by mortgages on immovable property	14	8	1	0	0	0	21.53%	16	5	1	0	0	0	20.88%	17	4	1	0	0	0	20.63%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	71	0	0	0	0	0	10.00%	71	0	0	0	0	0	10.00%	71	0	0	0	0	0	10.00%
Standardised Total	2,007	74	12	2	4	7	62.75%	1,963	111	19	2	4	11	56.66%	1,922	146	25	2	3	14	53.82%

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

SWITZERLAND

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	734	8	3	0	0	1	47.44%	733	8	4	0	0	2	45.99%	731	9	5	0	0	2	45.08%
Central governments	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	187	0	0	0	0	0	45.22%	187	0	0	0	0	0	44.26%	186	0	0	0	0	0	43.92%
Corporates	153	1	16	0	0	2	12.98%	150	2	20	0	0	2	12.50%	146	2	23	0	0	3	12.16%
of which: SME	77	0	14	0	0	1	10.00%	75	0	16	0	0	2	10.00%	73	0	18	0	0	2	10.00%
Retail	274	55	10	0	1	3	25.15%	262	64	13	0	0	3	21.65%	251	72	16	0	0	3	19.43%
of which: SME	73	14	3	0	0	0	10.65%	69	17	3	0	0	0	10.49%	66	19	3	0	0	0	10.38%
Secured by mortgages on immovable property	3,668	822	115	2	29	26	22.24%	3,680	720	146	2	23	31	21.56%	3,717	657	171	2	20	36	21.23%
of which: SME	29	12	1	0	0	0	11.03%	32	9	1	0	0	0	11.37%	33	7	1	0	0	0	11.66%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	557	0	0	0	0	0	10.00%	557	0	0	0	0	0	10.00%	556	1	1	0	0	0	10.00%
Standardised Total	5,544	886	144	2	29	32	21.93%	5,598	794	183	2	23	39	21.14%	5,618	741	216	2	20	45	20.70%

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	39.99%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Public sector entities	348	0	0	0	0	0	10.00%	348	0	0	0	0	0	10.00%	347	0	0	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	152	0	1	0	0	0	84.94%	152	0	1	0	0	0	77.24%	151	0	1	0	0	1	72.31%
Corporates	309	66	3	0	1	1	53.43%	299	74	5	0	1	2	40.96%	293	77	7	0	1	2	34.22%
of which: SME	94	2	2	0	0	1	61.03%	94	2	2	0	0	1	60.72%	94	2	2	0	0	1	60.40%
Retail	77	11	1	0	0	0	10.00%	76	12	2	0	0	0	10.00%	75	12	2	0	0	0	10.00%
of which: SME	55	8	1	0	0	0	10.00%	55	8	1	0	0	0	10.00%	54	9	1	0	0	0	10.00%
Secured by mortgages on immovable property	1	0	0	0	0	0	12.82%	1	0	0	0	0	0	13.13%	1	0	0	0	0	0	13.33%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	20	1	0	0	0	0	47.94%	20	1	1	0	0	0	46.71%	19	1	1	0	0	0	45.77%
Equity	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Securitisation																					
Other exposures	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%
Standardised Total	938	79	5	0	1	2	44.26%	927	87	8	0	1	3	37.12%	919	92	11	0	1	3	32.56%

SPAIN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4,372	1	1	1	0	1	40.00%	4,370	3	3	1	0	1	40.00%	4,367	4	4	1	0	2	39.99%
Central governments	90	1	0	0	0	0	48.18%	89	1	0	0	0	0	47.14%	89	1	0	0	0	0	46.34%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	1,105	0	0	0	0	0	10.00%	1,105	1	1	0	0	0	10.00%	1,104	1	1	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	1,519	28	2	1	0	1	45.08%	1,493	53	3	1	0	1	44.97%	1,467	78	4	1	0	2	44.92%
Corporates	55	4	10	0	0	5	49.11%	52	7	11	0	0	5	48.23%	49	9	12	0	0	6	47.31%
of which: SME	9	0	1	0	0	0	47.93%	8	0	1	0	0	0	44.46%	8	0	2	0	0	1	42.95%
Retail	432	16	68	14	9	49	71.35%	401	16	101	13	8	71	69.73%	370	15	133	12	7	92	68.97%
of which: SME	42	3	6	1	1	3	54.06%	39	2	9	1	1	5	52.07%	37	2	12	1	1	6	51.13%
Secured by mortgages on immovable property	6	2	113	0	0	51	44.91%	6	1	113	0	0	51	44.90%	6	1	113	0	0	51	44.89%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	51	0	0	0	0	0	40.65%	51	0	0	0	0	0	35.73%	51	0	0	0	0	0	32.65%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	65	0	0	0	0	0	10.00%	65	0	0	0	0	0	10.00%	65	0	0	0	0	0	10.00%
Standardised Total	7,698	52	195	15	9	106	54.28%	7,631	82	232	15	9	129	55.75%	7,568	109	268	14	8	152	56.77%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Groupe Crédit Agricole	Central banks	41,596	586	43	12	3	18	41.04%	41,515	628	83	9	6	31	37.65%	41,445	660	121	9	5	46	38.21%
	Central governments	32,904	975	318	41	43	124	40.03%	32,071	1,652	466	18	87	186	40.02%	31,436	2,133	619	13	87	248	40.01%
	Regional governments or local authorities	879	54	5	0	1	2	45.08%	854	78	6	0	1	3	44.73%	827	103	7	0	1	3	44.50%
	Public sector entities	4,369	229	16	2	1	5	34.13%	4,280	283	29	1	1	8	26.54%	4,226	315	37	1	1	10	25.46%
	Multilateral Development Banks	482	9	6	2	1	2	38.06%	475	12	11	1	1	4	35.37%	478	12	16	1	1	5	34.42%
	International Organisations	909	3	1	0	0	0	38.36%	908	4	2	0	0	1	33.70%	908	4	2	0	0	1	30.99%
	Institutions	37,875	467	81	30	0	37	45.61%	37,526	741	156	30	2	68	43.58%	37,179	1,009	215	28	2	100	42.61%
	Corporates	51,704	7,911	2,615	231	211	1,186	45.35%	47,416	11,085	3,739	125	285	1,507	40.42%	46,541	11,091	4,599	118	319	1,757	38.20%
	of which: SME	13,538	1,264	1,238	91	49	561	45.26%	12,530	2,365	1,638	51	97	672	41.01%	12,206	2,332	1,994	48	88	762	38.49%
	Retail	23,306	3,880	1,860	297	351	1,184	63.63%	22,106	4,226	2,714	289	332	1,626	59.92%	21,176	4,322	3,549	249	272	2,075	58.42%
	of which: SME	9,441	2,556	999	125	197	505	50.51%	8,832	2,665	1,498	107	176	722	48.22%	8,424	2,634	1,938	93	134	920	47.49%
	Secured by mortgages on immovable property	6,923	1,987	572	36	101	193	33.70%	6,739	1,906	837	32	91	256	30.60%	6,759	1,663	1,060	27	70	311	29.31%
	of which: SME	656	263	139	5	29	50	42.08%	622	252	158	4	22	59	37.07%	618	223	192	4	19	66	34.31%
	Items associated with particularly high risk	512	31	223	4	2	151	67.76%	488	40	237	2	3	157	66.17%	480	34	251	2	3	164	65.37%
	Covered bonds	1,138	1	1	0	0	0	25.34%	1,137	2	1	0	0	0	20.83%	1,137	2	1	0	0	0	18.51%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	12,138	175	66	7	6	29	43.62%	12,063	220	96	5	9	39	40.30%	12,051	209	118	4	7	45	38.41%
	Equity	1,609	3	10	2	0	4	45.38%	1,601	5	16	2	1	7	42.09%	1,593	6	22	2	1	9	40.27%
	Securitisation																					
	Other exposures	14,327	431	94	24	22	33	65.34%	14,152	502	197	17	24	67	33.71%	14,089	479	284	16	20	95	33.52%
	Standardised Total	**239,652**	**16,742**	**5,900**	**688**	**743**	**2,968**	**50.31%**	**223,330**	**21,383**	**8,581**	**522**	**842**	**3,960**	**46.14%**	**220,330**	**22,043**	**10,921**	**469**	**788**	**4,869**	**44.58%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks	24,860	47	11	4	2	5	44.47%	24,817	80	20	4	0	9	43.08%	24,791	108	30	4	1	13	42.60%
	Central governments	3,559	51	2	0	0	1	43.09%	3,571	38	3	0	0	1	41.84%	3,577	38	4	0	0	2	41.31%
	Regional governments or local authorities	357	33	4	0	0	2	42.72%	352	37	4	0	0	2	42.50%	351	39	5	0	0	2	42.30%
	Public sector entities	1,789	129	7	0	1	4	51.35%	1,778	186	9	0	1	4	46.82%	1,777	185	11	0	1	5	44.31%
	Multilateral Development Banks	27	2	1	0	0	0	47.35%	26	3	1	0	0	0	45.37%	26	3	1	0	0	0	44.50%
	International Organisations	30	3	1	0	0	0	47.35%	29	3	1	0	0	0	45.37%	29	3	1	0	0	1	44.49%
	Institutions	26,916	253	46	20	0	21	44.67%	26,773	348	95	22	1	42	44.15%	26,618	457	149	20	1	69	43.85%
	Corporates	23,099	4,608	1,142	33	47	408	35.72%	21,338	5,964	1,556	17	50	470	30.20%	21,334	5,724	1,792	16	71	507	28.30%
	of which: SME	3,788	822	412	9	12	156	38.01%	3,640	880	503	7	10	170	33.82%	3,631	820	572	7	7	181	31.58%
	Retail	4,905	1,617	613	32	51	229	45.58%	4,991	1,713	831	26	50	355	42.77%	4,429	1,700	1,005	23	38	416	41.41%
	of which: SME	2,921	1,381	479	19	37	206	43.00%	2,705	1,416	661	15	34	265	40.06%	2,588	1,391	803	13	22	311	38.69%
	Secured by mortgages on immovable property	1,004	544	80	1	10	27	34.05%	1,026	490	112	1	7	33	29.83%	1,088	410	130	1	5	37	28.37%
	of which: SME	283	130	29	0	1	16	53.34%	287	119	36	0	1	17	47.90%	296	105	40	0	1	18	44.99%
	Items associated with particularly high risk	349	0	2	0	0	1	47.91%	349	0	2	0	0	1	45.98%	349	0	2	0	0	1	44.30%
	Covered bonds	298	1	0	0	0	0	36.65%	297	1	1	0	0	0	31.61%	297	1	1	0	0	0	28.52%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	8,745	156	30	3	6	23	45.59%	8,691	192	67	2	8	29	42.86%	8,692	181	79	2	6	32	41.35%
	Equity	722	0	0	0	0	0	10.00%	721	0	0	0	0	0	10.00%	721	1	1	0	0	0	10.00%
	Securitisation																					
	Other exposures	9,299	266	35	1	2	9	26.69%	9,270	272	57	1	2	12	20.22%	9,294	234	71	1	2	13	18.21%
	Standardised Total	**105,956**	**7,760**	**1,994**	**95**	**119**	**780**	**39.12%**	**103,622**	**9,329**	**2,760**	**73**	**120**	**959**	**34.75%**	**103,354**	**9,076**	**3,281**	**66**	**125**	**1,094**	**33.35%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks	2,708	52	15	3	0	6	39.99%	2,702	40	30	1	5	10	33.26%	2,702	36	44	1	3	18	35.49%
	Central governments	26,735	386	301	38	42	120	40.00%	25,905	1,069	448	8	86	179	40.00%	25,277	1,550	594	11	86	238	40.00%
	Regional governments or local authorities	81	7	1	0	0	0	40.81%	74	13	1	0	1	0	40.43%	75	13	2	0	0	1	40.30%
	Public sector entities	43	1	1	1	0	1	45.40%	39	3	4	1	0	2	45.65%	37	3	6	0	0	3	45.74%
	Multilateral Development Banks	94	6	5	1	1	2	37.16%	87	8	10	1	1	3	34.84%	83	8	14	1	1	5	34.12%
	International Organisations	3	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	3,513	4	14	6	0	4	31.90%	3,513	23	34	5	0	11	32.31%	3,483	35	53	5	0	17	31.54%
	Corporates	17,478	1,047	1,047	139	66	534	51.01%	16,139	1,894	1,539	64	151	702	45.60%	15,687	1,880	2,006	63	151	843	42.01%
	of which: SME	6,480	434	677	67	35	347	51.25%	5,845	801	945	32	81	428	45.32%	5,660	734	1,197	31	75	500	41.75%
	Retail	9,587	1,044	505	152	158	366	72.45%	9,123	1,164	850	169	160	556	65.42%	8,696	1,197	1,248	144	137	765	62.84%
	of which: SME	2,982	380	233	51	58	148	63.50%	2,787	428	380	47	67	214	56.31%	2,645	416	534	41	55	287	53.80%
	Secured by mortgages on immovable property	1,602	276	208	28	41	64	30.69%	1,443	280	364	27	41	102	28.14%	1,326	247	513	23	32	141	27.45%
	of which: SME	275	110	86	4	16	33	38.38%	244	112	115	3	19	38	33.46%	230	100	141	3	17	43	30.70%
	Items associated with particularly high risk	163	31	221	4	2	150	67.96%	139	40	235	2	3	156	66.36%	132	33	249	2	3	163	65.57%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	2,678	4	11	3	0	4	33.37%	2,661	10	22	3	1	7	31.56%	2,649	12	32	3	1	10	30.42%
	Equity	601	0	7	1	0	3	45.35%	598	0	10	1	0	4	41.10%	595	1	13	1	0	5	38.86%
	Securitisation																					
	Other exposures	2,525	41	32	15	2	10	21.85%	2,400	115	83	10	9	27	32.07%	2,327	138	133	9	9	43	32.16%
	Standardised Total	**67,846**	**2,899**	**2,368**	**393**	**313**	**1,264**	**53.41%**	**64,824**	**4,659**	**3,630**	**292**	**456**	**1,760**	**48.48%**	**63,062**	**5,143**	**4,907**	**262**	**423**	**2,267**	**46.20%**

(mln EUR, %)

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	366	0	0	0	0	0	40.00%	366	0	0	0	0	0	40.00%	366	0	0	0	0	0	39.99%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	75	0	0	0	0	0	10.00%	75	0	0	0	0	0	10.00%	75	0	0	0	0	0	10.00%
	Multilateral Development Banks	62	0	0	0	0	0	10.00%	62	0	0	0	0	0	10.00%	62	0	0	0	0	0	10.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	339	7	3	0	0	2	87.88%	332	14	7	0	0	2	83.77%	325	20	3	0	0	3	80.29%
	Corporates	308	71	2	0	3	0	20.76%	277	97	7	0	3	1	16.42%	254	139	9	0	3	1	15.75%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0	0	0	0	0	82.53%	0	0	0	0	0	0	81.55%	0	0	0	0	0	0	80.59%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	4	4	0	0	0	0	10.43%	5	3	0	0	0	0	10.81%	5	3	1	0	0	0	10.96%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	28	0	0	0	0	0	42.20%	28	0	0	0	0	0	38.31%	28	0	0	0	0	0	35.92%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	532	0	0	0	0	0	10.00%	532	0	0	0	0	0	10.00%	532	0	0	0	0	0	10.00%
	Standardised Total	**1,714**	**82**	**5**	**1**	**3**	**3**	**53.93%**	**1,677**	**115**	**11**	**0**	**3**	**4**	**35.14%**	**1,646**	**143**	**14**	**0**	**3**	**4**	**31.45%**

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	40.00%	21	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	120	3	0	0	0	0	50.47%	118	4	1	0	0	0	48.84%	115	7	1	0	0	0	48.23%
Corporates	29	2	0	0	0	0	18.42%	24	7	0	0	0	0	15.75%	21	9	0	0	0	0	14.66%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.16%	0	0	0	0	0	0	10.26%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	1	0	0	0	0	10.00%	0	0	0	0	0	0	10.27%	1	0	0	0	0	0	10.41%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	24	0	0	0	0	0	10.00%	24	0	0	0	0	0	10.00%	24	0	0	0	0	0	10.00%
Standardised Total	**195**	**6**	**0**	**0**	**0**	**0**	**38.45%**	**189**	**11**	**1**	**0**	**0**	**0**	**34.41%**	**183**	**17**	**1**	**0**	**0**	**0**	**32.87%**

GERMANY

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	1,699	1	1	0	0	0	43.83%	1,698	1	1	0	0	1	43.59%	1,697	2	2	0	0	1	43.72%
Central governments	322	0	0	0	0	0	44.31%	322	0	0	0	0	0	42.78%	322	1	0	0	0	0	42.05%
Regional governments or local authorities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Public sector entities	456	1	0	0	0	0	25.88%	455	1	0	0	0	0	20.58%	455	1	1	0	0	0	18.31%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	888	11	1	0	0	1	50.67%	882	17	2	0	0	1	50.23%	875	23	2	0	0	1	49.89%
Corporates	1,962	181	18	1	2	8	43.26%	1,884	255	22	1	2	10	43.89%	1,863	274	24	1	2	11	44.23%
of which: SME	1,134	160	15	0	0	6	41.51%	1,081	212	16	0	0	7	42.16%	1,066	235	16	0	0	7	42.55%
Retail	1,453	131	32	4	10	17	54.03%	1,400	162	54	3	8	25	46.82%	1,368	185	72	2	7	32	44.22%
of which: SME	692	73	17	2	5	9	54.33%	670	84	28	1	4	13	47.08%	652	93	37	1	3	16	44.14%
Secured by mortgages on immovable property	105	100	13	0	4	3	24.14%	125	75	18	0	3	4	22.97%	141	56	21	0	2	5	22.38%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	12	1	0	0	0	0	47.30%	12	1	0	0	0	0	45.29%	12	1	0	0	0	0	44.39%
Equity	2	0	0	0	0	0	10.00%	2	0	0	0	0	0	10.00%	2	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	19	0	0	0	0	0	10.00%	19	0	0	0	0	0	10.00%	19	0	0	0	0	0	10.00%
Standardised Total	**6,919**	**426**	**65**	**6**	**16**	**29**	**44.90%**	**6,799**	**513**	**98**	**4**	**13**	**41**	**41.64%**	**6,746**	**541**	**125**	**4**	**10**	**50**	**40.41%**

LUXEMBOURG

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	5,894	2	2	1	0	1	40.00%	5,891	3	3	1	0	1	40.00%	5,888	5	5	1	0	2	39.99%
Central governments	78	0	0	0	0	0	47.02%	78	0	0	0	0	0	45.54%	78	0	0	0	0	0	44.57%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	202	0	0	0	0	0	33.10%	202	1	0	0	0	0	27.73%	202	1	0	0	0	0	24.60%
International Organisations	829	1	0	0	0	0	17.76%	829	1	1	0	0	0	14.70%	828	1	1	0	0	0	13.51%
Institutions	639	0	0	0	0	0	51.36%	638	1	1	0	0	0	51.26%	638	1	1	0	0	0	50.97%
Corporates	960	646	14	3	25	7	49.36%	492	1,102	29	1	13	14	46.81%	426	1,153	42	1	29	18	43.30%
of which: SME	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%	22	0	0	0	0	0	10.00%
Retail	0	0	0	0	0	0	18.63%	0	0	0	0	0	0	15.56%	0	0	0	0	0	0	14.28%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	476	7	2	0	0	1	45.21%	473	9	3	0	0	1	42.34%	473	8	4	0	0	1	40.70%
Equity	9	0	0	0	0	0	10.00%	9	0	0	0	0	0	10.00%	9	0	0	0	0	0	10.00%
Securitisation																						
Other exposures	204	0	0	0	0	0	10.00%	204	0	0	0	0	0	10.00%	204	0	0	0	0	0	10.00%
Standardised Total	**8,543**	**657**	**19**	**4**	**26**	**9**	**47.27%**	**8,067**	**1,114**	**37**	**2**	**14**	**17**	**45.12%**	**7,997**	**1,169**	**53**	**2**	**29**	**22**	**42.22%**

UNITED KINGDOM

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	45	0	0	0	0	0	40.00%	46	0	0	0	0	0	40.00%	46	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	975	30	2	1	0	1	50.19%	936	68	3	1	0	2	48.39%	903	100	5	1	0	2	47.56%
Corporates	277	19	1	0	1	0	27.82%	268	27	2	0	1	0	25.23%	261	33	2	0	1	1	25.48%
of which: SME	103	2	0	0	0	0	53.26%	102	3	0	0	0	0	53.42%	101	4	0	0	0	0	53.32%
Retail	611	26	11	3	6	5	77.77%	593	36	20	3	6	15	72.31%	577	43	29	2	5	20	69.96%
of which: SME	16	1	0	0	0	0	73.70%	15	1	0	0	0	0	67.76%	15	1	1	0	0	0	65.60%
Secured by mortgages on immovable property	14	8	1	0	0	0	24.81%	15	7	2	0	0	0	23.52%	18	5	2	0	0	0	22.84%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																						
Other exposures	71	0	0	0	0	0	10.00%	71	0	0	0	0	0	10.00%	71	0	0	0	0	0	10.00%
Standardised Total	**1,994**	**84**	**15**	**4**	**8**	**10**	**68.20%**	**1,929**	**137**	**27**	**3**	**7**	**17**	**63.28%**	**1,873**	**181**	**38**	**3**	**6**	**24**	**62.18%**

2023 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

SWITZERLAND

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	733	8	3	0	0	2	53.63%	731	9	5	0	0	2	51.67%	729	10	6	0	0	3	50.54%
Central governments	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	40.00%	30	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	187	0	0	0	0	0	50.53%	186	0	0	0	0	0	49.43%	186	0	0	0	0	0	48.94%
Corporates	150	2	19	1	0	2	12.54%	142	3	23	1	0	3	11.98%	138	4	31	1	0	4	11.60%
of which: SME	75	0	16	0	0	2	10.00%	72	1	20	0	0	2	10.00%	68	1	23	0	0	2	10.00%
Retail	269	58	12	0	1	4	29.76%	261	71	17	0	1	4	24.97%	235	81	23	0	1	5	22.36%
of which: SME	71	15	3	0	0	0	16.00%	67	18	4	0	0	1	14.95%	63	20	5	0	0	1	14.41%
Secured by mortgages on immovable property	3,472	938	136	4	40	35	26.03%	3,403	944	198	2	36	49	24.48%	3,453	848	244	2	28	58	23.55%
of which: SME	28	13	1	0	1	0	11.27%	29	11	2	0	0	0	11.88%	30	9	2	0	0	0	11.97%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	557	0	0	0	0	0	10.00%	557	0	0	0	0	0	10.00%	556	1	1	0	0	0	10.00%
Standardised Total	5,398	1,007	170	5	42	43	25.32%	5,300	1,028	246	4	37	59	23.77%	5,326	943	306	3	29	70	22.82%

NETHERLANDS

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	40.00%	26	0	0	0	0	0	39.99%
Central governments	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	39.99%
Regional governments or local authorities	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Public sector entities	348	0	0	0	0	0	10.00%	348	0	0	0	0	0	10.00%	347	0	0	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	152	0	1	0	0	0	85.51%	152	0	1	0	0	1	77.60%	151	1	1	0	0	1	71.70%
Corporates	307	66	4	0	1	2	49.42%	294	75	8	0	1	3	36.50%	282	84	11	0	2	4	32.23%
of which: SME	94	2	2	0	0	1	61.02%	94	2	2	0	0	1	60.66%	94	2	2	0	0	1	60.37%
Retail	76	11	1	0	0	0	10.00%	75	12	2	0	0	0	10.00%	74	13	2	0	0	0	10.00%
of which: SME	55	8	1	0	0	0	10.00%	54	9	1	0	0	0	10.00%	53	9	2	0	0	0	10.00%
Secured by mortgages on immovable property	1	0	0	0	0	0	13.66%	1	0	0	0	0	0	14.04%	1	0	0	0	0	0	13.81%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	19	2	1	0	0	0	47.35%	19	2	1	0	0	0	45.37%	19	2	1	0	0	0	44.50%
Equity	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	10.00%
Securitisation																					
Other exposures	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%	5	0	0	0	0	0	10.00%
Standardised Total	936	80	6	0	1	3	42.78%	920	90	12	0	2	4	34.39%	907	100	15	0	2	5	30.94%

SPAIN

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	4,372	1	1	1	0	1	40.00%	4,370	3	3	1	0	1	40.00%	4,367	4	4	1	0	2	39.99%
Central governments	90	1	0	0	0	0	48.15%	89	1	0	0	0	0	47.09%	89	1	0	0	0	0	46.27%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	1,105	0	0	0	0	0	10.00%	1,105	1	1	0	0	0	10.00%	1,104	1	1	0	0	0	10.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	1,509	36	4	0	0	2	51.75%	1,472	72	5	0	0	2	51.62%	1,436	108	5	0	0	3	51.47%
Corporates	51	8	11	1	0	6	58.77%	42	15	13	0	0	7	56.38%	38	18	14	0	1	8	54.96%
of which: SME	8	0	1	0	0	1	53.47%	8	0	2	0	0	1	50.50%	7	0	3	0	0	1	49.58%
Retail	426	18	74	23	11	59	79.87%	380	19	118	20	11	92	78.09%	341	18	160	17	10	124	77.54%
of which: SME	40	3	8	2	1	5	61.05%	34	3	14	1	1	8	58.85%	30	3	18	1	1	11	58.32%
Secured by mortgages on immovable property	6	2	113	0	0	51	44.91%	6	2	113	0	0	51	44.88%	6	1	113	0	0	51	44.87%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	51	0	0	0	0	0	40.67%	51	0	0	0	0	0	36.38%	51	0	0	0	0	0	33.72%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	65	0	0	0	0	0	10.00%	65	0	0	0	0	0	10.00%	65	0	0	0	0	0	10.00%
Standardised Total	7,675	66	203	25	12	119	58.35%	7,579	113	253	21	12	154	61.01%	7,497	151	297	18	11	187	62.79%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolo

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Groupe Crédit Agricole

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
Groupe Crédit Agricole	**Central banks**														
	Central governments														
	Institutions														
	Corporates	1,971	10,176	207	1,030	5,422	4,792	5,997	5,336	781	618	16	47	71	9%
	Corporates - Of Which: Specialised Lending	0	3	0	0	0	0	2	2	0	0	0	0	0	-
	Corporates - Of Which: SME	793	4,824	85	346	3,062	2,747	2,197	1,977	373	331	8	20	39	10.34%
	Retail	10,008	0	686	0	6,521	5,896	2,916	2,626	610	586	20	43	132	21.57%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	23	0	2	0	14	12	7	6	2	3	0	1	2	58.67%
	Retail - Other Retail	9,985	0	678	0	6,508	5,884	2,909	2,620	607	546	20	42	130	21.40%
	Retail - Other Retail - Of Which: SME	9,107	0	607	0	5,904	5,340	2,743	2,470	499	448	18	30	81	16.21%
	Retail - Other Retail - Of Which: non-SME	878	0	71	0	603	543	166	150	108	98	2	11	49	45.26%
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**11,193**	**10,176**	**828**	**1,030**	**11,392**	**10,191**	**8,795**	**7,855**	**1,275**	**1,062**	**32**	**77**	**148**	**11.62%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
FRANCE	**Central banks**														
	Central governments														
	Institutions														
	Corporates	1,491	10,059	165	1,020	5,116	4,522	5,885	5,236	738	579	12	43	69	9%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	7,147	0	551	0	4,021	3,610	7,668	2,401	458	412	4	21	63	14%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**8,535**	**10,059**	**715**	**1,020**	**9,068**	**8,078**	**8,539**	**7,624**	**1,176**	**974**	**16**	**64**	**125**	11%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
ITALY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	310	32	16	4	200	256	51	45	7	6	2	3	2	33%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	2,607	0	111	0	2,356	2,147	182	166	108	98	16	18	52	48%
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**2,487**	**32**	**87**	**4**	**2,307**	**2,098**	**195**	**176**	**63**	**56**	**16**	**12**	**23**	37%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

GERMANY

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	125	0	7	0	75	62	23	20	27	24	0	1	13	45%
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Actual													
	31/12/2022													
	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	A-IRB	F-IRB	A-IRB	F-IRB										
Central banks														
Central governments														
Institutions														
Corporates	0	18	0	2	10	9	8	7	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending														
Corporates - Of Which: SME														
Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	14%
Retail - Secured on real estate property														
Retail - Secured on real estate property - Of Which: SME														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving														
Retail - Other Retail														
Retail - Other Retail - Of Which: SME														
Retail - Other Retail - Of Which: non-SME														
Equity														
Securitisation														
Other non-credit obligation assets														
IRB TOTAL	**0**	**18**	**0**	**2**	**10**	**9**	**8**	**7**	**0**	**0**	**0**	**0**	**0**	14%

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Groupe Crédit Agricole

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
SWITZERLAND	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	**Central banks**														
	Central governments														
	Institutions														
	Corporates	141	0	20	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**141**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

		Public guarantees - Actual												
		31/12/2022												
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)		A-IRB	F-IRB	A-IRB	F-IRB										
SPAIN	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	3	0	0	1	1	2	2	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**3**	**0**	**0**	**1**	**1**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

Groupe Crédit Agricole — (mln EUR, %)

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	6.226	8.369	5.108	1.632	866	683	3	25	127	15%	6.448	8.338	4.785	1.603	966	740	3	34	145	15%	6.924	8.635	4.217	1.251	1.059	794	3	26	163	15%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	7.200	6.622	2.065	1.195	784	538	3	13	155	20%	7.380	6.528	1.772	1.220	896	616	6	11	168	19%	7.446	6.454	1.621	1.230	980	678	6	10	181	18%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-																														
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**16.819**	**14.999**	**3.125**	**2.826**	**1.470**	**1.222**	**10**	**35**	**198**	**13.45%**	**16.654**	**14.867**	**3.127**	**2.825**	**1.633**	**1.354**	**9**	**32**	**209**	**12.78%**	**16.894**	**15.090**	**2.738**	**2.480**	**1.782**	**1.473**	**9**	**26**	**179**	**10.04%**

FRANCE — (mln EUR, %)

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	5.909	8.068	5.014	1.404	816	634	3	23	118	14%	6.135	8.045	4.691	1.377	913	682	3	32	135	15%	6.617	8.265	4.119	1.108	1.002	728	3	25	152	15%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	4.680	4.755	1.858	1.113	609	471	3	10	76	13%	4.911	4.702	1.529	1.101	707	537	3	7	88	12%	5.045	4.692	1.324	1.055	778	592	3	5	95	12%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**14.438**	**12.824**	**2.830**	**2.517**	**1.336**	**1.105**	**6**	**31**	**160**	12%	**14.338**	**12.747**	**2.781**	**2.478**	**1.475**	**1.219**	**6**	**27**	**165**	11%	**14.563**	**12.958**	**2.431**	**2.163**	**1.680**	**1.321**	**6**	**21**	**130**	8%

ITALY — (mln EUR, %)

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	300	269	36	27	12	11	1	1	5	41%	295	264	39	30	15	13	1	1	6	40%	287	256	44	36	17	15	1	1	7	39%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	2.375	1.873	142	82	130	68	3	3	60	46%	2.324	1.826	178	119	144	77	3	4	65	45%	2.257	1.762	231	175	158	86	3	4	70	44%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**2.346**	**2.142**	**138**	**109**	**91**	**79**	**4**	**4**	**37**	41%	**2.284**	**2.090**	**172**	**149**	**109**	**90**	**3**	**5**	**43**	40%	**2.204**	**2.018**	**235**	**210**	**125**	**101**	**3**	**5**	**49**	39%

UNITED STATES — (mln EUR, %)

	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	46%	0	0	0	0	0	0	0	0	0	46%	0	0	0	0	0	0	0	0	0	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	32%	0	0	0	0	0	0	0	0	0	23%

GERMANY

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	75	0	21	0	27	0	0	0	12	45%	75	0	21	0	27	0	0	0	12	45%	75	0	21	0	27	0	0	0	12	45%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Baseline Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	10	11	8	9	0	0	0	0	0	46%	11	11	7	5	0	0	0	0	0	46%	11	10	7	6	0	1	0	0	0	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	15%	0	0	0	0	0	0	0	0	0	15%	0	0	0	0	0	0	0	0	0	15%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	15	13	3	3	0	0	0	0	0	39%	12	11	5	5	1	0	0	0	0	25%	11	10	6	6	1	1	0	0	0	20%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	2%	0	0	0	0	0	0	0	0	0	1%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	165	0	4	0	0	0	-	0	0	0	161	0	0	0	0	0	-	0	86	0	70	0	13	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	136	165	5	4	0	0	0	0%	0	0	131	161	10	9	0	0	0	0%	96	86	30	70	15	13	0	0	0	0%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1	1	2	2	0	0	0	0	0	46%	1	1	2	2	0	0	0	0	0	46%	1	1	2	2	0	0	0	0	0	46%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	1	2	2	0	0	0	0	0	44%	1	1	2	2	0	0	0	0	0	23%	1	1	2	2	0	0	0	0	0	16%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

Groupe Crédit Agricole

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2023									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	6.154	8.260	5.106	1.677	943	746	7	41	143	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	7.018	6.476	2.195	1.316	831	570	8	26	171	21%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	16.503	14.737	3.327	2.994	1.584	1.316	16	65	210	13.23%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	6.221	8.097	4.806	1.707	1.171	876	3	49	181	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	6.907	6.126	2.106	1.524	1.034	712	8	27	198	19%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	15.874	14.224	3.617	3.231	1.923	1.588	12	57	235	12.20%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	6.481	8.087	4.427	1.645	1.290	944	1	38	206	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	6.844	5.941	2.803	1.580	1.201	842	6	19	221	18%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	15.653	14.029	3.597	3.225	2.164	1.786	9	45	203	9.38%

FRANCE

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2023									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	5.838	7.963	5.011	1.455	891	687	6	38	133	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4.503	4.607	1.993	1.236	651	497	4	17	93	14%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	14.132	12.571	3.020	2.691	1.434	1.184	12	53	168	12%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	5.915	7.811	4.713	1.492	1.111	796	3	46	170	15%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4.456	4.309	1.863	1.409	828	622	3	15	111	13%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	13.584	12.120	3.284	2.901	1.726	1.421	10	43	182	11%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	6.177	7.808	4.337	1.434	1.224	896	3	36	192	16%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	4.432	4.159	1.741	1.443	972	737	3	9	125	13%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	13.412	11.968	3.249	2.877	1.933	1.594	7	34	143	7%

ITALY

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2023									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	298	267	36	28	13	13	1	2	5	40%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	2.371	1.870	141	81	135	73	4	9	62	46%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2.338	2.136	138	108	99	85	5	12	40	41%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	290	260	40	30	19	18	0	2	7	39%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	2.307	1.818	178	115	161	90	1	12	71	44%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2.261	2.077	174	145	131	107	1	14	51	35%

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	286	255	39	31	23	21	0	2	9	39%
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	2.286	1.782	196	136	184	105	1	10	79	43%
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	2.214	2.037	194	167	158	126	2	11	60	38%

UNITED STATES

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2023									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2024									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)	Public guarantees - Adverse Scenario									
	31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks										
Central governments										
Institutions										
Corporates	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
Retail	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
Equity										
Securitisation										
Other non-credit obligation assets										
IRB TOTAL	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

JAPAN

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	46%	0	0	0	0	0	0	0	0	0	46%	0	0	0	0	0	0	0	0	0	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	45%	0	0	0	0	0	0	0	0	0	30%	0	0	0	0	0	0	0	0	0	15%

GERMANY

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	75	0	21	0	27	0	0	0	12	45%	75	0	21	0	27	0	0	0	12	45%	75	0	21	0	27	0	0	0	12	45%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

LUXEMBOURG

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

UNITED KINGDOM

(mln EUR, %)	Public guarantees - Adverse Scenario																													
	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Institutions																														
Corporates	10	12	0	4	0	1	0	0	0	46%	11	10	7	5	0	1	0	0	0	46%	11	8	7	4	0	2	0	0	0	46%
Corporates - Of Which: Specialised Lending																														
Corporates - Of Which: SME																														
Retail	0	0	0	0	0	0	0	0	0	18%	0	0	0	0	0	0	0	0	0	18%	0	0	0	0	0	0	0	0	0	18%
Retail - Secured on real estate property																														
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																														
Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation																														
Other non-credit obligation assets																														
IRB TOTAL	14	12	4	4	1	1	0	0	0	43%	11	10	6	5	2	1	0	0	0	25%	9	8	7	6	2	2	0	0	0	10%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	3%	0	0	0	0	0	0	0	0	0	1%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	159	0	10	0	0	0	-	0	0	0	149	0	20	0	0	0	-	0	0	0	145	0	24	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	130	159	11	10	0	0	0	0%	0	0	119	149	22	20	0	0	0	0%	0	0	114	145	27	24	0	0	0	0%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1	1	2	2	0	0	0	0	0	46%	1	1	2	2	0	0	0	0	0	46%	1	1	2	2	0	0	0	0	0	46%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%	0	0	0	0	0	0	0	0	0	10%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	1	2	2	0	0	0	0	0	44%	1	1	2	2	0	0	0	0	0	24%	1	1	2	2	0	0	0	0	0	10%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Groupe Crédit Agricole	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	1,719	171	1,601	1,391	101	88	42	37	8	6	12	30%
	of which: SME	987	91	912	793	75	66	35	34	6	4	8	47%
	Retail	8,209	609	7,637	6,826	683	432	95	86	31	68	180	200%
	of which: SME	2,996	207	2,721	2,365	240	215	48	43	10	31	66	178%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,928	214	1,809	1,529	106	90	44	38	10	8	13	30%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FRANCE	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	1	0	1	1	0	0	0	0	0	0	0	80%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
ITALY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	1,543	157	1,447	1,252	80	68	42	37	8	6	12	30%
	of which: SME	840	80	787	680	43	37	35	34	5	4	8	47%
	Retail	668	56	604	490	41	36	8	7	4	3	12	147%
	of which: SME	462	68	431	343	31	25	3	3	3	3	4	118%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	1,928	214	1,809	1,529	106	90	44	38	10	8	13	30%

		Public guarantees - Actual											
		31/12/2022											
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
JAPAN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
GERMANY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	176	14	154	139	22	20	0	0	1	0	0	0%
	of which: SME	147	11	126	113	22	20	0	0	1	0	0	0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
LUXEMBOURG	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

	(mln EUR, %)	Public guarantee - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organizations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

Groupe Crédit Agricole

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	1.606	1.289	92	46	56	47	3	2	23	41,26%	1.564	1.231	115	73	66	53	2	3	22	40,68%	1.513	1.186	157	113	75	59	2	3	30	40,18%
of which: SME																														
Retail	7.631	271	481	31	103	4	1	1	191	186,65%	7.617	264	480	38	109	6	3	1	193	178,82%	7.601	255	498	26	116	7	1	2	196	168,36%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1.812	1.547	83	58	64	51	4	3	26	41,08%	1.758	1.506	122	92	78	59	4	3	26	33,59%	1.694	1.451	173	139	92	66	3	4	37	39,80%

FRANCE

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	1	0	0	0	0	0	0	0	0	79,48%	1	0	0	0	0	0	0	0	0	79,28%	1	0	0	0	0	0	0	0	0	79,09%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

ITALY

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	1.452	1.289	61	46	56	47	3	2	23	41,31%	1.410	1.231	93	73	65	53	2	3	23	40,72%	1.359	1.186	135	113	75	59	2	3	30	40,25%
of which: SME																														
Retail	602	271	38	31	24	4	1	1	14	101,32%	592	264	43	38	18	6	3	1	15	85,12%	588	255	51	26	22	7	1	1	17	75,72%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1.812	1.547	83	58	64	51	4	3	26	41,08%	1.758	1.506	122	92	78	59	4	3	26	33,59%	1.694	1.451	173	139	92	66	3	4	37	39,80%

UNITED STATES

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

Public guarantees - Baseline Scenario

JAPAN (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

GERMANY (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	154	0	22	0	0	0	0	0	0	10.00%	154	0	22	0	0	0	0	0	0	10.00%	154	0	22	0	0	0	0	0	0	10.00%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

LUXEMBOURG (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

UNITED KINGDOM (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

SWITZERLAND

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

NETHERLANDS

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

SPAIN

Public guarantees - Baseline Scenario

(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

Groupe Crédit Agricole

(mln EUR, %)	Public guarantees - Adverse Scenario																											
	31/12/2023										31/12/2024										31/12/2025							
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	1,608	1,266	77	45	80	50	4	6	24	41.26%	1,505	1,228	113	69	77	40	3	8	31	40.12%	1,324	1,202	120	86	92	60	1	7	38	39.13%
of which: SME																														
Retail	7,630	270	481	31	104	3	1	2	192	184.81%	7,611	263	490	38	116	8	3	3	195	171.17%	7,595	258	492	20	123	10	1	3	198	160.86%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1,812	1,545	78	56	89	55	5	8	28	40.84%	1,743	1,501	122	87	94	48	2	11	37	39.80%	1,703	1,475	139	107	118	79	2	9	45	39.05%

FRANCE

(mln EUR, %)	Public guarantees - Adverse Scenario																											
	31/12/2023										31/12/2024										31/12/2025							
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	1	0	0	0	0	0	0	0	0	79.48%	1	0	0	0	0	0	0	0	0	79.28%	1	0	0	0	0	0	0	0	0	79.09%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

ITALY

(mln EUR, %)	Public guarantees - Adverse Scenario																											
	31/12/2023										31/12/2024										31/12/2025							
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	1,454	1,266	95	45	60	50	4	6	24	41.09%	1,401	1,228	91	69	77	40	3	8	31	40.18%	1,370	1,202	107	86	92	60	1	7	38	39.39%
of which: SME																														
Retail	601	270	37	31	35	3	2	2	14	95.86%	586	263	44	38	23	8	3	3	13	75.54%	578	258	48	20	29	10	1	2	20	66.54%
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	1,812	1,545	78	56	89	55	5	8	28	40.84%	1,743	1,501	122	87	94	48	2	11	37	39.80%	1,703	1,475	139	107	118	79	2	9	45	39.05%

UNITED STATES

(mln EUR, %)	Public guarantees - Adverse Scenario																											
	31/12/2023										31/12/2024										31/12/2025							
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

Public guarantees - Adverse Scenario

JAPAN (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

GERMANY (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	154	0	22	0	0	0	0	0	0	10.00%	154	0	22	0	0	0	0	0	0	10.00%	154	0	22	0	0	0	0	0	0	10.00%
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

LUXEMBOURG (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

UNITED KINGDOM (mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
Central governments																														
Regional governments or local authorities																														
Public sector entities																														
Multilateral Development Banks																														
International Organisations																														
Institutions																														
Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: SME																														
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
of which: non-SME																														
Items associated with particularly high risk																														
Covered bonds																														
Claims on institutions and corporates with a ST credit assessment																														
Collective investments undertakings (CIU)																														
Equity																														
Securitisation																														
Other exposures																														
Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Crédit Agricole

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWITZERLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SPAIN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

Groupe Crédit Agricole

		Actual	Baseline Scenario			Adverse Scenario		
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Exposure values	SEC-IRBA	18,442						
	SEC-SA	4,989						
	SEC-ERBA	1,634						
	SEC-IAA	35,200						
	Total	**60,265**						
REA	SEC-IRBA	3,409	3,803	4,120	4,405	4,733	6,658	9,440
	SEC-SA	1,198	1,256	1,343	1,447	1,305	1,489	1,746
	SEC-ERBA	255	280	313	353	300	372	470
	SEC-IAA	5,378	5,900	6,778	7,779	6,786	9,019	11,977
	Additional risk exposure amounts	5	5	5	5	5	5	5
	Total	**10,245**	**11,244**	**12,560**	**13,990**	**13,129**	**17,542**	**23,638**
Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Stress Test: Risk exposure amounts

Groupe Crédit Agricole

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	494,406	521,645	543,204	554,961	521,147	577,375	597,125
Risk exposure amount for securitisations and re-securitisations	10,245	11,244	12,560	13,990	13,129	17,542	23,638
Risk exposure amount other credit risk	484,161	510,402	530,645	540,971	508,017	559,832	573,487
Risk exposure amount for market risk	19,834	19,834	19,834	19,834	26,436	27,249	27,249
Risk exposure amount for operational risk	60,261	60,261	60,261	60,261	65,124	64,877	64,819
Other risk exposure amounts	0	0	178	178	3,980	4,175	4,175
Total risk exposure amount	**574,501**	**601,740**	**623,478**	**635,234**	**616,686**	**673,674**	**693,367**
Total Risk exposure amount (transitional)	**574,665**	**601,882**	**623,567**	**635,234**	**617,111**	**673,916**	**693,367**
Total Risk exposure amount (fully loaded)	**574,501**	**601,740**	**623,478**	**635,234**	**616,686**	**673,674**	**693,367**

2023 EU-wide Stress Test: Capital

Groupe Crédit Agricole

		(mln EUR, %)	IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A	**OWN FUNDS**		**124,016**	**125,651**	**126,066**	**123,722**	**99,547**	**94,780**	**92,042**
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**100,862**	**102,497**	**102,911**	**100,568**	**76,392**	**71,626**	**68,888**
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		23,026	23,026	23,026	23,026	23,026	23,026	23,026
	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
	A.1.2	Retained earnings		6,501	9,152	10,599	12,974	-7,073	-10,758	-10,206
	A.1.3	Accumulated other comprehensive income		-4,992	-4,448	-4,188	-4,992	-10,776	-8,740	-7,752
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,744	-1,744	-1,744	-1,744	-4,185	-4,185	-4,185
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-426	-426	-426	-426	-263	-263	-263
	A.1.3.3	Other OCI contributions		-2,822	-2,277	-2,018	-2,822	-6,328	-4,292	-3,304
	A.1.4	Other Reserves		94,095	94,095	94,095	94,095	94,095	94,095	94,095
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital		3,571	3,625	3,668	3,691	3,654	3,767	3,877
	A.1.7	Adjustments to CET1 due to prudential filters		-909	-909	-909	-909	-961	-961	-961
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-2,063	-2,063	-2,063	-2,063	-2,915	-2,915	-2,915
	A.1.7.2	Cash flow hedge reserve		1,845	1,845	1,845	1,845	2,645	2,645	2,645
	A.1.7.3	Other adjustments		-691	-691	-691	-691	-691	-691	-691
	A.1.8	(-) Intangible assets (including Goodwill)		-19,136	-18,916	-18,874	-18,799	-18,916	-18,874	-18,799
	A.1.8.1	of which: Goodwill (-)		-16,889	-16,889	-16,889	-16,889	-16,889	-16,889	-16,889
	A.1.8.2	of which: Software assets (-)		-864	-644	-601	-526	-644	-601	-526
	A.1.8.3	of which: Other intangible assets (-)		-1,383	-1,383	-1,383	-1,383	-1,383	-1,383	-1,383
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-142	-142	-142	-142	-5,003	-6,651	-6,651
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-310	-324	-333	-342	-205	-275	-302
	A.1.11	(-) Defined benefit pension fund assets		-297	-297	-297	-297	-530	-530	-530
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Groupe Crédit Agricole

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures		-89	-362	-1,567	-5,480	-161	-872	-4,653
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-961	-961	-961	-961	-961	-961	-961
	A.1.20	CET1 capital elements or deductions - other		-1,296	-1,296	-1,296	-1,296	-1,296	-1,296	-1,296
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-3,164	-1,584	-1,437	-1,483	-4,078	-3,702	-2,936
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,542	1,542	1,542	1,542	1,542	1,542	1,542	1,542
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		398	463	463	463	463	463	463
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		2,724	722	510	577	4,283	3,747	2,653
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		704	217	153	173	1,285	1,124	796
	A.1.22	Transitional adjustments		1,801	253	89	0	1,499	656	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		1,801	253	89	0	1,499	656	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		1,801	253	89	0	1,499	656	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0

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Groupe Crédit Agricole

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**6,203**	**6,203**	**6,203**	**6,203**	**6,203**	**6,203**	**6,203**
	A.2.1	Additional Tier 1 Capital instruments		4,622	4,622	4,622	4,622	4,622	4,622	4,622
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-176	-176	-176	-176	-176	-176	-176
	A.2.4	Additional Tier 1 transitional adjustments		1,757	1,757	1,757	1,757	1,757	1,757	1,757
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**107,065**	**108,700**	**109,115**	**106,771**	**82,596**	**77,829**	**75,091**
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**16,951**	**16,951**	**16,951**	**16,951**	**16,951**	**16,951**	**16,951**
	A.4.1	Tier 2 Capital instruments		14,190	14,190	14,190	14,190	14,190	14,190	14,190
	A.4.2	Other Tier 2 Capital components and deductions		950	950	950	950	950	950	950
	A.4.3	Tier 2 transitional adjustments		1,811	1,811	1,811	1,811	1,811	1,811	1,811
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	**TOTAL RISK EXPOSURE AMOUNT**		**574,501**	**601,740**	**623,478**	**635,234**	**616,686**	**673,674**	**693,367**
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	**Adjustments due to IFRS 9 transitional arrangements**		**164**	**142**	**89**	**0**	**425**	**242**	**0**
CAPITAL RATIOS (%) Transitional period	C.1	**Common Equity Tier 1 Capital ratio**		**17.55%**	**17.03%**	**16.50%**	**15.83%**	**12.38%**	**10.63%**	**9.94%**
	C.2	**Tier 1 Capital ratio**		**18.63%**	**18.06%**	**17.50%**	**16.81%**	**13.38%**	**11.55%**	**10.83%**
	C.3	**Total Capital ratio**		**21.58%**	**20.88%**	**20.22%**	**19.48%**	**16.13%**	**14.06%**	**13.27%**
Fully loaded CAPITAL	D.1	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**		**99,061**	**102,244**	**102,822**	**100,568**	**74,893**	**70,970**	**68,888**
	D.2	**TIER 1 CAPITAL (fully loaded)**		**103,507**	**106,691**	**107,269**	**105,015**	**79,340**	**75,417**	**73,334**
	D.3	**TOTAL CAPITAL (fully loaded)**		**118,648**	**121,831**	**122,409**	**120,155**	**94,480**	**90,557**	**88,474**

2023 EU-wide Stress Test: Capital

Groupe Crédit Agricole

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		17.24%	16.99%	16.49%	15.83%	12.14%	10.53%	9.94%
	E.2	Tier 1 Capital ratio		18.02%	17.73%	17.20%	16.53%	12.87%	11.19%	10.58%
	E.3	Total Capital ratio		20.65%	20.25%	19.63%	18.92%	15.32%	13.44%	12.76%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		2,004,273	2,004,273	2004273	2004273	2004273	2004273	2004273
	H.2	Total leverage ratio exposures (fully loaded)		2,002,472	2,002,472	2002472	2002472	2002472	2002472	2002472
	H.3	Leverage ratio (transitional)		5.34%	5.42%	5.44%	5.33%	4.12%	3.88%	3.75%
	H.4	Leverage ratio (fully loaded)		5.17%	5.33%	5.36%	5.24%	3.96%	3.77%	3.66%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.05%	0.42%	0.74%	0.74%	0.42%	0.74%	0.74%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.55%	3.92%	4.24%	4.24%	3.92%	4.24%	4.24%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	R.1.1	of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
	R.1.2	of which: AT1		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
	R.2.1	of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.05%	13.42%	13.74%	13.74%	13.42%	13.74%	13.74%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.89%	9.26%	9.58%	9.58%	9.26%	9.58%	9.58%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		100,936						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		581,578						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.36%						

2023 EU-wide Stress Test: P&L

Groupe Crédit Agricole

(mln EUR)	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	16,515	11,633	11,695	12,863	8,013	8,281	10,634
Interest income	41,524	68,614	71,710	68,558	86,842	95,008	90,783
Interest expense	-25,010	-56,981	-60,015	-55,695	-78,503	-86,269	-79,569
Dividend income	99	99	99	99	49	49	49
Net fee and commission income	15,801	15,801	15,801	15,801	11,929	13,295	14,406
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-2,384	2,123	2,123	2,123	-1,358	1,592	1,592
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-3,169		
Other operating income not listed above, net	5,382	467	453	441	71	304	273
Total operating income, net	35,412	30,122	30,171	31,326	15,535	23,522	26,954
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,037	-776	-2,584	-2,106	-8,119	-5,279	-2,959
Other income and expenses not listed above, net	-21,316	-23,686	-23,426	-23,569	-25,371	-22,741	-21,695
Profit or (-) loss before tax from continuing operations	11,059	5,660	4,161	5,651	-17,955	-4,498	2,300
Tax expenses or (-) income related to profit or loss from continuing operations	-2,131	-1,257	-793	-1,218	4,861	1,648	-273
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	10						
Profit or (-) loss for the year	**8,926**	**4,403**	**3,367**	**4,433**	**-13,093**	**-2,850**	**2,027**
Amount of dividends paid and minority interests after MDA-related adjustments	2,797	1,752	1,920	2,058	481	834	1,476
Attributable to owners of the parent net of estimated dividends	6,128	2,651	1,447	2,374	-13,574	-3,684	552
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	922
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Groupe Crédit Agricole

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	1597

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0