



2016 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	969500TJ5KRTCJQWXH05
Country Code	FR

2016 EU-wide Stress Test: Summary

Groupe Crédit Agricole

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		37,736.55	35,700.62
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		4,100.66	1,046.58
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-6,333.71	-12,809.55
Cumulative 3y: Profit or (-) loss for the year		12,925.58	-636.13
Coverage ratio - Default stock	58.26%	37.39%	38.30%
Common Equity Tier 1 capital	68,845.92	79,748.72	61,827.34
Total Risk exposure amount	509,403.32	538,607.56	589,672.39
Common Equity Tier 1 ratio, %	13.5%	14.8%	10.5%
Fully loaded Common Equity Tier 1 ratio, %	13.7%	14.8%	10.5%
Tier 1 capital	77,760.18	87,907.17	69,985.79
Total leverage ratio exposures	1,401,001.16	1,401,001.16	1,401,001.16
Leverage ratio, %	5.6%	6.3%	5.0%
Fully loaded leverage ratio, %		6.0%	4.7%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			5,347
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(mn EUR, %)												
Groupe Cr�dit Agricole	Central banks and central governments	66,200	17	69,429	2	1,062	0	2,156	0	29	15	0	1	86.4%
	Institutions	38,490	466	47,204	22	10,268	0	10,322	0	54	462	20	15	98.6%
	Corporates	158,852	2,782	77,841	2,371	59,886	216	60,270	0	1,359	1,654	1,205	1,798	67.3%
	Corporates - Of Which: Specialised Lending	52,679	994	41	0	11,856	52	44	0	737	373	0	0	38.7%
	Corporates - Of Which: SME	555	11	24,668	1,364	1,366	247	0	24,707	0	2	755	1,020	74.6%
	Retail	468,233	14,774	0	0	94,815	330	0	0	3,139	8,731	0	0	59.1%
	Retail - Secured on real estate property	277,782	5,152	0	0	45,810	0	0	0	1,262	2,159	0	0	41.9%
	Retail - Secured on real estate property - Of Which: SME	16,070	852	0	0	3,698	0	0	0	294	478	0	0	49.3%
	Retail - Secured on real estate property - Of Which: non-SME	261,712	4,200	0	0	42,112	0	0	0	998	1,689	0	0	40.2%
	Retail - Qualifying Revolving	13,467	455	0	0	3,967	17	0	0	73	298	0	0	65.6%
	Retail - Other Retail - Of Which: SME	176,993	9,168	0	0	45,028	313	0	0	1,774	6,274	0	0	68.4%
	Retail - Other Retail - Of Which: non-SME	81,427	4,757	0	0	20,957	8	0	0	1,150	3,412	0	0	71.7%
	Equity	95,567	4,410	0	0	24,081	306	0	0	624	2,862	0	0	64.9%
	Securitisation	0	0	21,342	0	0	0	71,864	0	0	0	1,397	0	0
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	731,775	18,030	215,917	2,393	166,290	947	144,611	0	4,589	18,861	2,622	1,814	62.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(mn EUR, %)												
France	Central banks and central governments	22,251	0	56,258	2	1,555	0	411	0	0	1	0	1	44.5%
	Institutions	8,277	1	39,953	22	1,555	0	8,447	0	0	0	20	15	69.0%
	Corporates	32,979	380	73,289	2,326	8,974	11	57,554	0	173	367	1,195	1,775	76.9%
	Corporates - Of Which: Specialised Lending	7,264	84	0	0	1,079	44	0	0	27	41	0	0	56.9%
	Corporates - Of Which: SME	179	8	24,719	1,364	114	0	24,602	0	1	4	750	1,019	74.6%
	Retail	427,493	11,155	0	0	8,224	326	0	0	2,860	6,899	0	0	61.9%
	Retail - Secured on real estate property	263,859	4,525	0	0	43,691	0	0	0	1,203	2,020	0	0	44.7%
	Retail - Secured on real estate property - Of Which: SME	14,693	743	0	0	3,394	0	0	0	285	436	0	0	38.7%
	Retail - Secured on real estate property - Of Which: non-SME	249,166	3,781	0	0	40,307	0	0	0	917	1,594	0	0	41.9%
	Retail - Qualifying Revolving	11,636	120	0	0	2,656	17	0	0	44	125	0	0	56.7%
	Retail - Other Retail	151,929	6,410	0	0	34,897	309	0	0	1,684	4,754	0	0	74.3%
	Retail - Other Retail - Of Which: SME	77,936	3,571	0	0	19,650	8	0	0	1,128	2,695	0	0	75.5%
	Retail - Other Retail - Of Which: non-SME	73,994	2,840	0	0	15,247	301	0	0	476	2,059	0	0	72.6%
	Equity	0	0	17,502	0	0	0	59,855	0	0	0	1,397	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	490,932	11,535	186,980	2,349	91,772	336	126,266	0	3,024	7,266	2,562	1,791	64.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(mn EUR, %)												
Italy	Central banks and central governments	619	0	111	0	69	0	46	0	2	0	0	0	-
	Institutions	795	0	184	0	582	0	102	0	0	0	0	0	-
	Corporates	5,176	243	99	0	2,389	2	61	0	103	82	0	0	35.5%
	Corporates - Of Which: Specialised Lending	1,585	107	0	0	471	0	0	0	78	20	0	0	25.7%
	Corporates - Of Which: SME	17	3	0	0	3	0	3	0	0	0	0	0	
	Retail	27,651	3,336	0	0	11,311	0	0	0	261	1,656	0	0	49.7%
	Retail - Secured on real estate property	12,202	542	0	0	1,788	0	0	0	78	87	0	0	16.1%
	Retail - Secured on real estate property - Of Which: SME	1,369	208	0	0	312	0	0	0	9	33	0	0	15.8%
	Retail - Secured on real estate property - Of Which: non-SME	10,832	335	0	0	1,476	0	0	0	70	55	0	0	16.3%
	Retail - Qualifying Revolving	1,786	234	0	0	3,204	0	0	0	29	175	0	0	74.0%
	Retail - Other Retail	13,663	2,599	0	0	8,220	0	0	0	153	1,395	0	0	54.5%
	Retail - Other Retail - Of Which: SME	3,275	1,171	0	0	1,200	0	0	0	21	707	0	0	60.4%
	Retail - Other Retail - Of Which: non-SME	10,388	1,389	0	0	7,019	0	0	0	131	688	0	0	49.6%
	Equity	0	0	492	0	0	0	2,598	0	0	0	9	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	34,241	3,579	886	0	14,551	2	2,806	0	365	1,739	9	0	48.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
		(mn EUR, %)												
United States	Central banks and central governments	6,310	0	426	0	1	0	0	0	1	0	0	0	-
	Institutions	4,084	36	92	0	1,367	0	29	0	1	38	0	0	99.6%
	Corporates	29,092	63	1,010	0	12,118	10	415	0	150	41	2	2	48.9%
	Corporates - Of Which: Specialised Lending	6,526	30	0	0	1,605	6	0	0	22	12	0	0	56.2%
	Corporates - Of Which: SME	27	4	0	0	6	0	9	0	0	0	0	0	
	Retail	140	3	0	0	23	0	0	0	2	1	0	0	47.7%
	Retail - Secured on real estate property	105	3	0	0	18	0	0	0	1	1	0	0	42.7%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	105	3	0	0	18	0	0	0	1	1	0	0	42.7%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail	32	0	0	0	5	0	0	0	0	0	0	0	79.1%
	Retail - Other Retail - Of Which: SME	2	0	0	0	2	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	30	0	0	0	3	0	0	0	0	0	0	0	85.0%
	Equity	0	0	12	0	0	0	40	0	0	0	16	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	39,625	102	1,540	0	13,509	10	484	0	153	91	18	0	59.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	3,060	0	4,909	0	4	0	501	0	0	0	0	0	-
	Institutions	274	0	42	0	41	0	6	0	0	0	0	0	-
	Corporates	3,977	36	595	9	2,172	0	395	0	20	16	1	5	53.2%
	Corporates - Of Which: Specialised Lending	936	7	0	0	133	0	0	0	1	1	0	0	-
	Corporates - Of Which: SME	36	0	47	1	13	0	44	0	0	0	0	0	44.6%
	Retail	793	10	0	0	59	0	0	0	1	7	0	0	67.4%
	Retail - Secured on real estate property	38	3	0	0	8	0	0	0	0	2	0	0	59.9%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	65.4%
	Retail - Secured on real estate property - Of Which: non-SME	36	2	0	0	7	0	0	0	1	0	0	0	59.3%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	755	7	0	0	42	0	0	0	0	5	0	0	70.2%
	Retail - Other Retail - Of Which: SME	16	5	0	0	10	0	0	0	0	3	0	0	52.3%
	Retail - Other Retail - Of Which: non-SME	739	3	0	0	32	0	0	0	0	3	0	0	96.0%
	Equity	0	0	326	0	0	0	1,185	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	8,104	46	5,873	9	2,268	0	2,087	0	21	23	1	5	56.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central banks and central governments	14,912	0	0	0	6	0	0	0	3	0	0	0	-
	Institutions	2,508	0	0	0	259	0	1	0	0	1	0	0	-
	Corporates	3,185	0	0	0	543	0	0	0	11	0	0	0	-
	Corporates - Of Which: Specialised Lending	1,552	0	0	0	111	0	0	0	1	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	81	0	0	0	1	0	0	0	0	0	0	0	46.7%
	Retail - Secured on real estate property	8	0	0	0	1	0	0	0	0	0	0	0	6.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	0	0	0	0	6.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	73	0	0	0	0	0	0	0	0	0	0	0	92.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	73	0	0	0	0	0	0	0	0	0	0	0	92.9%
	Equity	0	0	94	0	0	0	315	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	20,687	0	96	0	809	0	316	0	14	0	0	0	46.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central banks and central governments	1,716	0	2,418	0	9	0	0	0	0	0	0	0	-
	Institutions	2,388	0	118	0	794	0	37	0	0	0	0	0	-
	Corporates	7,816	101	307	1	2,340	8	180	0	92	5	0	1	8.5%
	Corporates - Of Which: Specialised Lending	2,224	100	0	0	475	8	0	0	39	5	0	0	7.3%
	Corporates - Of Which: SME	2	0	0	0	2	0	0	0	0	0	0	0	100.0%
	Retail	2,508	57	0	0	1,004	0	0	0	7	18	0	0	32.6%
	Retail - Secured on real estate property	0	6	0	0	10	0	0	0	0	4	0	0	74.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	55	6	0	0	10	0	0	0	0	4	0	0	74.5%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail	2,451	51	0	0	994	0	0	0	7	14	0	0	28.2%
	Retail - Other Retail - Of Which: SME	0	11	0	0	2	0	0	0	0	0	0	0	71.4%
	Retail - Other Retail - Of Which: non-SME	2,440	51	0	0	992	0	0	0	7	14	0	0	28.1%
	Equity	0	0	0	0	0	0	1	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	14,438	158	2,841	1	4,099	8	218	0	99	21	0	1	17.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	624	0	156	0	1	0	0	0	0	0	0	0	-
	Institutions	3,849	26	1,456	0	1,044	0	407	0	2	26	0	0	99.6%
	Corporates	11,321	350	452	3	3,657	40	202	0	44	163	1	2	50.0%
	Corporates - Of Which: Specialised Lending	4,982	199	0	0	1,009	5	0	0	4	97	0	0	55.0%
	Corporates - Of Which: SME	5	0	0	0	5	0	0	0	0	0	0	0	-
	Retail	5	26	0	0	72	0	0	0	2	17	0	0	67.4%
	Retail - Secured on real estate property	221	16	0	0	40	0	0	0	1	10	0	0	64.6%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	220	16	0	0	40	0	0	0	1	10	0	0	64.6%
	Retail - Qualifying Revolving	7	0	0	0	2	0	0	0	0	0	0	0	57.1%
	Retail - Other Retail	11	1	0	0	30	0	0	0	0	7	0	0	71.9%
	Retail - Other Retail - Of Which: SME	10	1	0	0	12	0	0	0	0	1	0	0	80.3%
	Retail - Other Retail - Of Which: non-SME	243	9	0	0	18	0	0	0	0	6	0	0	70.4%
	Equity	0	0	0	0	0	0	108	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	16,274	403	2,042	3	4,774	45	737	0	48	207	10	3	54.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m€ EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central banks and central governments	3,381	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	497	0	71	0	82	0	22	0	0	0	0	0	99.0%
	Corporates	4,305	29	104	0	1,730	6	39	0	18	89	0	0	23.1%
	Corporates - Of Which: Specialised Lending	1,422	0	0	0	464	0	0	0	5	0	0	0	-
	Corporates - Of Which: SME	3	0	4	0	2	0	0	0	0	0	0	0	-
	Retail	1,859	35	0	0	228	1	0	0	4	59	0	0	72.9%
	Retail - Secured on real estate property	612	23	0	0	139	0	0	0	4	13	0	0	56.0%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	2	0	0	0	0	0	0	0	96.3%
	Retail - Secured on real estate property - Of Which: non-SME	611	23	0	0	139	0	0	0	4	12	0	0	55.6%
	Retail - Qualifying Revolving	8	0	0	0	2	0	0	0	0	0	0	0	22.3%
	Retail - Other Retail	1,240	13	0	0	88	1	0	0	1	47	0	0	85.5%
	Retail - Other Retail - Of Which: SME	5	0	0	0	1	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	1,235	13	0	0	87	1	0	0	1	47	0	0	85.5%
	Equity	0	0	8	0	0	0	31	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	10,043	66	182	0	2,040	7	92	0	22	150	0	0	56.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m€ EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central banks and central governments	1,654	0	722	0	263	0	416	0	0	0	0	0	-
	Institutions	994	0	126	0	602	0	44	0	0	0	0	0	-
	Corporates	3,968	291	252	25	2,113	86	217	0	63	135	2	11	52.1%
	Corporates - Of Which: Specialised Lending	1,189	69	0	0	311	5	0	0	24	36	0	0	52.4%
	Corporates - Of Which: SME	0	0	13	0	1	0	17	0	0	0	2	0	100.0%
	Retail	360	5	0	0	22	0	0	0	0	3	0	0	63.8%
	Retail - Secured on real estate property	62	4	0	0	12	0	0	0	0	0	0	0	58.8%
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	4	0	0	12	0	0	0	0	0	0	0	58.8%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	66.7%
	Retail - Other Retail	296	1	0	0	10	0	0	0	1	0	0	0	78.9%
	Retail - Other Retail - Of Which: SME	2	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	294	1	0	0	10	0	0	0	1	0	0	0	78.6%
	Equity	0	0	21	0	0	0	77	0	0	0	1	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	6,976	297	1,123	25	3,000	86	754	0	63	138	3	11	52.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
(m€ EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central banks and central governments	546	0	328	0	0	0	0	0	0	0	0	0	-
	Institutions	1,497	0	1,272	0	144	0	311	0	0	0	0	0	-
	Corporates	6,348	74	632	4	4,006	0	478	0	24	36	0	2	82.2%
	Corporates - Of Which: Specialised Lending	858	56	0	0	275	0	0	0	8	22	0	0	75.0%
	Corporates - Of Which: SME	0	0	23	0	0	0	0	0	0	0	0	0	-
	Retail	62	1	0	0	8	0	0	0	0	1	0	0	60.4%
	Retail - Secured on real estate property	35	1	0	0	0	0	0	0	0	0	0	0	55.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Secured on real estate property - Of Which: non-SME	35	1	0	0	0	0	0	0	0	0	0	0	55.3%
	Retail - Qualifying Revolving	2	0	0	0	1	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail	25	0	0	0	2	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: SME	4	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	21	0	0	0	2	0	0	0	0	0	0	0	100.0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	8,453	75	2,239	4	4,150	0	788	0	24	30	0	2	80.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.1%	176	43.5%	0.1%	259	41.9%	0.1%	332	41.4%
Institutions	0.0%	562	93.7%	0.0%	576	90.0%	0.0%	590	86.4%
Corporates	0.2%	6,207	58.2%	0.1%	6,525	52.8%	0.1%	6,834	48.8%
Corporates - Of Which: Specialised Lending	0.1%	1,130	32.7%	0.1%	1,167	29.5%	0.1%	1,203	27.1%
Corporates - Of Which: SME	0.4%	1,887	65.2%	0.4%	1,990	59.2%	0.4%	2,089	55.1%
Retail	0.2%	12,961	43.4%	0.2%	13,976	36.1%	0.2%	14,906	31.8%
Retail - Secured on real estate property	0.1%	3,693	28.2%	0.1%	3,871	22.0%	0.1%	4,038	18.5%
Retail - Secured on real estate property - Of Which: SME	0.2%	819	36.6%	0.2%	825	29.5%	0.2%	889	25.2%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	2,874	26.4%	0.0%	3,016	20.5%	0.0%	3,150	17.2%
Retail - Qualifying Revolving	1.0%	516	53.8%	0.9%	637	49.7%	0.7%	733	48.0%
Retail - Other Retail	0.4%	8,752	52.7%	0.4%	9,469	44.9%	0.3%	10,135	40.2%
Retail - Other Retail - Of Which: SME	0.3%	4,812	53.5%	0.3%	5,101	44.9%	0.3%	5,376	39.5%
Retail - Other Retail - Of Which: non-SME	0.4%	3,940	51.8%	0.4%	4,366	45.0%	0.4%	4,759	41.0%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	19,096	47.5%	0.2%	21,135	40.3%	0.2%	22,662	35.8%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.1%	186	32.2%	0.1%	281	35.2%	0.1%	367	36.4%
Institutions	0.0%	575	90.2%	0.1%	612	81.3%	0.1%	640	76.4%
Corporates	0.2%	6,509	58.5%	0.4%	7,361	51.9%	0.3%	7,974	48.1%
Corporates - Of Which: Specialised Lending	0.2%	1,193	33.0%	0.3%	1,370	29.5%	0.2%	1,474	27.4%
Corporates - Of Which: SME	0.6%	1,966	67.7%	0.6%	2,111	61.4%	0.5%	2,241	57.4%
Retail	0.3%	14,101	44.3%	0.3%	16,010	36.7%	0.3%	17,692	32.4%
Retail - Secured on real estate property	0.1%	4,206	32.8%	0.1%	4,754	26.8%	0.1%	5,191	22.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	944	42.8%	0.3%	1,068	36.4%	0.4%	1,162	31.6%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	3,262	30.7%	0.1%	3,686	24.9%	0.1%	4,029	21.0%
Retail - Qualifying Revolving	1.5%	607	59.0%	1.4%	797	55.2%	1.2%	953	54.1%
Retail - Other Retail	0.6%	9,288	50.3%	0.6%	10,458	41.6%	0.6%	11,548	37.3%
Retail - Other Retail - Of Which: SME	0.5%	5,092	48.2%	0.6%	5,624	38.4%	0.6%	6,097	33.8%
Retail - Other Retail - Of Which: non-SME	0.6%	4,196	52.8%	0.7%	4,834	45.6%	0.7%	5,451	41.7%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.3%	21,371	47.6%	0.3%	24,263	40.4%	0.3%	26,673	36.1%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	40	40.0%	0.0%	47	50.9%	0.0%	53	48.1%
Institutions	0.0%	41	55.7%	0.0%	47	50.9%	0.0%	53	48.1%
Corporates	0.2%	3,561	64.7%	0.2%	3,731	57.4%	0.2%	3,888	52.3%
Corporates - Of Which: Specialised Lending	0.0%	66	47.1%	0.0%	62	41.1%	0.0%	67	32.7%
Corporates - Of Which: SME	0.4%	1,879	65.2%	0.4%	1,980	59.3%	0.4%	2,079	55.2%
Retail	0.1%	10,511	43.8%	0.2%	11,657	34.0%	0.1%	11,733	29.1%
Retail - Secured on real estate property	0.1%	3,433	29.2%	0.1%	3,566	22.3%	0.0%	3,692	18.4%
Retail - Secured on real estate property - Of Which: SME	0.2%	768	41.8%	0.2%	792	32.5%	0.2%	815	27.0%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	2,665	26.9%	0.0%	2,774	20.7%	0.0%	2,877	16.9%
Retail - Qualifying Revolving	0.8%	263	43.5%	0.7%	344	40.4%	0.6%	407	39.5%
Retail - Other Retail	0.3%	6,814	53.1%	0.3%	7,259	43.2%	0.3%	7,634	37.5%
Retail - Other Retail - Of Which: SME	0.3%	4,022	52.6%	0.2%	4,211	42.2%	0.2%	4,395	36.2%
Retail - Other Retail - Of Which: non-SME	0.3%	2,792	53.6%	0.4%	3,046	44.5%	0.3%	3,279	39.3%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.1%	14,117	46.2%	0.1%	14,955	37.4%	0.1%	15,734	32.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	40	40.0%	0.0%	40	40.0%	0.0%	41	40.1%
Institutions	0.0%	48	50.5%	0.0%	59	46.0%	0.0%	68	44.3%
Corporates	0.3%	3,680	65.3%	0.3%	3,968	57.1%	0.3%	4,218	52.4%
Corporates - Of Which: Specialised Lending	0.0%	67	45.4%	0.0%	68	41.1%	0.0%	72	28.6%
Corporates - Of Which: SME	0.6%	1,959	67.8%	0.6%	2,100	61.5%	0.5%	2,228	57.6%
Retail	0.2%	11,263	48.2%	0.3%	12,645	34.0%	0.2%	13,773	29.9%
Retail - Secured on real estate property	0.1%	3,904	34.0%	0.1%	4,382	27.3%	0.1%	4,753	22.9%
Retail - Secured on real estate property - Of Which: SME	0.3%	884	48.8%	0.3%	992	40.3%	0.4%	1,070	34.1%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	3,019	31.3%	0.1%	3,390	25.6%	0.1%	3,683	20.8%
Retail - Qualifying Revolving	1.2%	303	47.1%	1.1%	431	45.1%	0.8%	523	44.8%
Retail - Other Retail	0.5%	7,076	48.4%	0.5%	7,832	38.1%	0.5%	8,467	32.8%
Retail - Other Retail - Of Which: SME	0.5%	4,213	45.3%	0.5%	4,618	34.7%	0.5%	4,965	29.9%
Retail - Other Retail - Of Which: non-SME	0.4%	2,863	53.2%	0.5%	3,214	43.7%	0.5%	3,531	38.7%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.2%	15,031	46.1%	0.2%	16,713	37.2%	0.2%	18,118	32.2%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.1%	4	40.0%	0.1%	5	63.0%	0.1%	8	50.0%
Institutions	0.2%	0	64.1%	0.2%	0	63.0%	0.2%	0	63.0%
Corporates	0.1%	301	25.2%	0.1%	207	35.0%	0.1%	213	34.9%
Corporates - Of Which: Specialised Lending	0.1%	121	25.6%	0.1%	122	25.4%	0.1%	123	25.1%
Corporates - Of Which: SME	0.1%	0	38.1%	0.1%	0	38.0%	0.1%	0	38.7%
Retail	0.8%	2,322	46.3%	0.8%	2,559	45.0%	0.7%	2,867	45.0%
Retail - Secured on real estate property	0.1%	196	14.8%	0.1%	241	15.9%	0.1%	282	16.5%
Retail - Secured on real estate property - Of Which: SME	0.1%	50	14.8%	0.1%	62	15.5%	0.1%	73	16.0%
Retail - Secured on real estate property - Of Which: non-SME	0.1%	146	14.8%	0.1%	179	16.1%	0.1%	209	16.8%
Retail - Qualifying Revolving	2.4%	232	69.9%	2.2%	291	67.1%	1.9%	324	65.5%
Retail - Other Retail	1.2%	1,774	51.9%	1.2%	2,027	51.7%	1.1%	2,260	51.4%
Retail - Other Retail - Of Which: SME	0.7%	779	56.8%	0.7%	879	57.6%	0.6%	970	58.7%
Retail - Other Retail - Of Which: non-SME	1.4%	995	48.3%	1.3%	1,147	47.4%	1.3%	1,290	46.7%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	0.7%	2,427	45.6%	0.6%	2,770	44.4%	0.6%	3,085	44.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)									
Central banks and central governments	0.0%	4	40.0%	0.0%	4	40.0%	0.0%	4	40.0%
Institutions	0.3%	0	62.3%	0.6%	1	59.5%	0.4%	1	58.5%
Corporates	0.2%	213	27.3%	0.4%	242	39.1%	0.3%	258	39.1%
Corporates - Of Which: Specialised Lending	0.2%	128	28.3%	0.5%	140	30.5%	0.2%	143	30.1%
Corporates - Of Which: SME	0.2%	0	43.9%	0.2%	0	44.3%	0.2%	0	44.3%
Retail	1.2%	2,355	51.9%	1.3%	3,056	59.6%	1.4%	3,501	49.9%
Retail - Secured on real estate property	0.2%	219	18.8%	0.2%	284	18.0%	0.2%	349	18.8%
Retail - Secured on real estate property - Of Which: SME	0.2%	58	17.0%	0.5%	74	17.7%	0.5%	90	18.2%
Retail - Secured on real estate property - Of Which: non-SME	0.2%	162	16.8%	0.2%	210	18.1%	0.2%	259	19.0%
Retail - Qualifying Revolving	3.9%	303	77.6%	3.6%	365	74.1%	3.8%	427	72.0%
Retail - Other Retail	1.2%	2,033	58.2%	1.9%	2,407	57.6%	2.1%	2,794	56.9%
Retail - Other Retail - Of Which: SME	0.9%	867	62.5%	1.0%	993	63.3%	1.0%	1,118	64.1%
Retail - Other Retail - Of Which: non-SME	2.0%	1,166	55.1%	2.2%	1,414	53.7%	2.5%	1,676	52.7%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
IRB TOTAL	1.0%	2,772	51.0%	1.1%	3,304	49.4%	1.2%	3,835	

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018		31/12/2019					
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.0%	0	30.4%	0.0%	0	30.4%	0.0%	0	30.4%	0.0%	0	30.4%
	Corporates	0.2%	42	47.3%	0.2%	46	44.4%	0.2%	50	42.9%	0.2%	57	45.0%
	Corporates - Of Which: Socialised Lending	0.0%	1	13.0%	0.0%	1	13.0%	0.0%	1	12.9%	0.0%	2	14.8%
	Corporates - Of Which: SME	0.2%	1	38.5%	0.2%	1	39.1%	0.2%	1	39.4%	0.2%	2	44.8%
	Retail	0.0%	7	64.7%	0.0%	7	62.1%	0.0%	7	59.8%	0.0%	8	58.0%
	Retail - Secured on real estate property	0.0%	2	59.8%	0.0%	2	59.8%	0.0%	2	59.7%	0.0%	3	79.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	65.4%	0.0%	0	65.3%	0.0%	0	65.3%	0.0%	0	79.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	2	59.2%	0.0%	2	59.2%	0.0%	2	59.1%	0.0%	2	79.9%
	Retail - Qualifying Revolving	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	46.0%
	Retail - Other Retail	0.0%	5	66.4%	0.0%	5	62.9%	0.0%	5	59.8%	0.0%	6	27.9%
	Retail - Other Retail - Of Which: SME	0.0%	3	55.2%	0.0%	3	55.2%	0.0%	3	55.2%	0.0%	3	58.4%
	Retail - Other Retail - Of Which: non-SME	0.0%	3	82.9%	0.0%	3	72.7%	0.0%	3	65.1%	0.0%	3	18.3%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	51	50.4%	0.1%	55	47.1%	0.1%	59	45.2%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016		31/12/2017		31/12/2018		31/12/2019					
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.1%	0	30.7%	0.1%	0	30.4%	0.1%	0	30.4%	0.1%	0	30.4%
	Corporates	0.2%	45	47.5%	0.2%	47	45.0%	0.2%	51	45.0%	0.2%	57	45.0%
	Corporates - Of Which: Socialised Lending	0.0%	1	14.5%	0.2%	2	14.6%	0.1%	3	14.8%	0.1%	3	14.8%
	Corporates - Of Which: SME	0.4%	1	40.9%	0.5%	1	44.5%	0.4%	2	44.8%	0.4%	2	44.8%
	Retail	0.0%	8	68.2%	0.0%	8	65.9%	0.0%	8	63.5%	0.0%	8	61.2%
	Retail - Secured on real estate property	0.0%	2	76.7%	0.0%	3	79.9%	0.0%	3	79.9%	0.0%	3	79.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	79.9%	0.0%	0	79.9%	0.0%	0	79.9%	0.0%	0	79.9%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	2	76.4%	0.0%	2	79.9%	0.0%	2	79.9%	0.0%	2	79.9%
	Retail - Qualifying Revolving	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%
	Retail - Other Retail	0.0%	6	29.7%	0.0%	6	28.6%	0.0%	6	27.9%	0.0%	6	27.9%
	Retail - Other Retail - Of Which: SME	0.0%	3	58.2%	0.1%	3	58.6%	0.1%	3	58.4%	0.2%	3	58.4%
	Retail - Other Retail - Of Which: non-SME	0.0%	3	19.7%	0.0%	3	18.9%	0.0%	3	18.3%	0.0%	3	18.3%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	54	44.1%	0.3%	67	42.8%	0.2%	76	42.0%			

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018		31/12/2019					
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central banks and central governments	0.0%	11	40.0%	0.0%	10	40.0%	0.0%	21	40.0%	0.0%	21	40.0%
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.1%	0	20.0%	0.1%	0	20.0%
	Corporates	0.1%	15	31.4%	0.1%	16	31.3%	0.1%	22	31.3%	0.1%	30	35.8%
	Corporates - Of Which: Socialised Lending	0.0%	1	5.3%	0.0%	2	5.6%	0.0%	2	5.9%	0.0%	0	8.6%
	Corporates - Of Which: SME	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0
	Retail	0.0%	0	42.5%	0.0%	0	39.2%	0.0%	0	36.6%	0.0%	0	34.3%
	Retail - Secured on real estate property	0.0%	0	6.8%	0.0%	0	7.3%	0.0%	0	7.7%	0.0%	0	12.3%
	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
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	6.8%	0.0%	0	7.3%	0.0%	0	7.7%	0.0%	0	12.3%
	Retail - Qualifying Revolving	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	46.0%
	Retail - Other Retail	0.0%	0	75.8%	0.0%	0	64.5%	0.0%	0	56.5%	0.0%	0	46.2%
	Retail - Other Retail - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Other Retail - Of Which: non-SME	0.0%	0	75.8%	0.0%	0	64.5%	0.0%	0	56.5%	0.0%	0	46.2%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	26	35.7%	0.1%	35	35.2%	0.1%	43	35.6%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016		31/12/2017		31/12/2018		31/12/2019					
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central banks and central governments	0.0%	11	40.0%	0.0%	10	40.0%	0.0%	21	40.0%	0.0%	21	40.0%
	Institutions	0.1%	0	20.0%	0.1%	0	20.0%	0.1%	0	20.0%	0.1%	0	20.0%
	Corporates	0.1%	18	36.1%	0.1%	18	36.1%	0.1%	23	35.9%	0.1%	30	35.8%
	Corporates - Of Which: Socialised Lending	0.0%	2	7.1%	0.1%	2	8.1%	0.1%	3	8.6%	0.1%	3	8.6%
	Corporates - Of Which: SME	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0
	Retail	0.0%	0	41.3%	0.0%	0	37.1%	0.0%	0	34.3%	0.0%	0	31.9%
	Retail - Secured on real estate property	0.0%	0	9.2%	0.0%	0	11.0%	0.0%	0	12.3%	0.0%	0	12.3%
	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
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	9.2%	0.0%	0	11.0%	0.0%	0	12.3%	0.0%	0	12.3%
	Retail - Qualifying Revolving	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%
	Retail - Other Retail	0.0%	0	67.7%	0.0%	0	53.8%	0.0%	0	46.2%	0.0%	0	46.2%
	Retail - Other Retail - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail - Other Retail - Of Which: non-SME	0.0%	0	67.7%	0.0%	0	53.8%	0.0%	0	46.2%	0.0%	0	46.2%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.1%	29	37.3%	0.1%	47	36.8%	0.1%	61	36.7%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018		31/12/2019					
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	0	34.7%	0.1%	0	34.6%	0.1%	0	34.6%	0.1%	0	34.1%
	Corporates	0.1%	104	12.8%	0.1%	110	15.6%	0.1%	117	17.9%	0.1%	152	26.0%
	Corporates - Of Which: Socialised Lending	0.1%	94	8.0%	0.1%	85	8.6%	0.1%	86	9.1%	0.1%	89	10.2%
	Corporates - Of Which: SME	0.7%	0	52.9%	0.6%	0	47.9%	0.6%	0	45.7%	0.0%	0	48.9%
	Retail	0.5%	39	24.8%	0.5%	51	22.0%	0.4%	62	21.6%	0.3%	70	23.5%
	Retail - Secured on real estate property	0.0%	4	74.4%	0.0%	5	74.3%	0.0%	5	74.2%	0.0%	5	79.9%
	Retail - Secured on real estate property - Of Which: SME	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	0.0%	4	74.4%	0.0%	5	74.3%	0.0%	5	74.2%	0.0%	5	79.9%
	Retail - Qualifying Revolving	0.0%	0	1.3%	0.0%	0	2.4%	0.0%	0	3.0%	0.0%	0	3.8%
	Retail - Other Retail	0.5%	35	22.6%	0.5%	47	21.0%	0.5%	57	20.4%	0.4%	67	22.6%
	Retail - Other Retail - Of Which: SME	0.5%	0	34.3%	0.5%	0	28.0%	0.4%	0	25.5%	0.0%	0	25.7%
	Retail - Other Retail - Of Which: non-SME	0.5%	34	22.5%	0.5%	47	21.0%	0.5%	57	20.4%	0.4%	67	22.6%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.2%	143	19.0%	0.2%	161	19.7%	0.2%	179	20.1%			

**2016 EU-wide Stress Test:
Credit risk IRB**
Groupe Cr dit Agricole

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Switzerland	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	94.8%	0.0%	1	90.9%	0.0%	1	86.6%	0.0%	1	70.4%
	Corporates	0.1%	26	21.1%	0.1%	32	23.0%	0.1%	37	20.8%	0.2%	47	25.5%
	Corporates - Of Which: Specialised Lending	0.0%	6	11.0%	0.0%	7	10.9%	0.0%	8	10.8%	0.0%	8	13.7%
	Corporates - Of Which: SME	0.1%	0	39.9%	0.1%	0	39.9%	0.1%	0	39.9%	0.2%	0	45.8%
	Retail	0.0%	43	72.1%	0.0%	43	71.4%	0.0%	44	70.7%	0.0%	47	62.7%
	Retail - Secured on real estate property	0.0%	16	55.9%	0.0%	17	55.8%	0.0%	17	55.7%	0.0%	22	79.7%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	96.3%	0.0%	0	96.3%	0.0%	0	96.3%	0.0%	0	96.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	16	55.4%	0.0%	16	55.3%	0.0%	16	55.2%	0.0%	22	79.5%
	Retail - Qualifying Revolving	0.0%	0	23.8%	0.0%	0	23.2%	0.0%	0	23.5%	0.0%	0	24.1%
	Retail - Other Retail	0.0%	27	84.1%	0.0%	27	82.9%	0.0%	27	81.7%	0.0%	28	54.7%
	Retail - Other Retail - Of Which: SME	0.0%	0	98.4%	0.0%	0	96.8%	0.0%	0	95.4%	0.0%	0	92.0%
	Retail - Other Retail - Of Which: non-SME	0.0%	27	84.1%	0.0%	27	82.8%	0.0%	27	81.6%	0.0%	27	54.7%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.0%	73	49.7%	0.0%	77	45.6%	0.0%	82	42.2%				

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Switzerland	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	91.1%	0.1%	1	77.2%	0.0%	1	77.2%	0.0%	1	70.4%
	Corporates	0.2%	32	24.9%	0.3%	47	25.4%	0.2%	59	24.9%	0.2%	69	25.5%
	Corporates - Of Which: Specialised Lending	0.1%	7	13.9%	0.2%	12	13.7%	0.1%	16	13.7%	0.1%	16	13.7%
	Corporates - Of Which: SME	0.2%	0	45.8%	0.3%	0	45.8%	0.2%	0	45.8%	0.3%	0	45.8%
	Retail	0.0%	47	63.9%	0.0%	49	63.9%	0.0%	50	62.7%	0.0%	50	62.7%
	Retail - Secured on real estate property	0.0%	20	71.3%	0.0%	22	77.9%	0.0%	22	79.7%	0.0%	22	79.7%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	96.2%	0.0%	0	96.2%	0.0%	0	96.2%	0.0%	0	96.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	20	71.0%	0.0%	21	77.7%	0.0%	22	79.5%	0.0%	22	79.5%
	Retail - Qualifying Revolving	0.0%	0	23.0%	0.0%	0	23.0%	0.0%	0	23.1%	0.0%	0	24.1%
	Retail - Other Retail	0.0%	27	60.2%	0.0%	27	55.6%	0.0%	28	54.7%	0.0%	28	54.7%
	Retail - Other Retail - Of Which: SME	0.0%	0	96.9%	0.0%	0	94.1%	0.0%	0	92.0%	0.0%	0	92.0%
	Retail - Other Retail - Of Which: non-SME	0.0%	27	60.2%	0.0%	27	55.3%	0.0%	27	54.7%	0.0%	27	54.7%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.1%	81	46.1%	0.2%	98	39.8%	0.1%	110	37.2%				

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Spain	Central banks and central governments	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%	0.1%	2	40.0%
	Institutions	0.1%	0	38.1%	0.1%	1	39.0%	0.1%	1	39.0%	0.1%	2	41.2%
	Corporates	0.1%	242	50.8%	0.1%	247	49.2%	0.1%	253	47.7%	0.1%	307	51.4%
	Corporates - Of Which: Specialised Lending	0.1%	60	47.8%	0.1%	60	44.0%	0.1%	61	41.9%	0.1%	80	49.7%
	Corporates - Of Which: SME	0.1%	2	42.9%	0.1%	2	42.0%	0.1%	2	41.4%	0.1%	2	46.6%
	Retail	0.0%	4	67.2%	0.0%	4	65.4%	0.0%	4	63.6%	0.0%	5	61.6%
	Retail - Secured on real estate property	0.0%	3	65.5%	0.0%	3	65.4%	0.0%	3	65.3%	0.0%	3	79.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	3	65.5%	0.0%	3	65.4%	0.0%	3	65.3%	0.0%	3	79.9%
	Retail - Qualifying Revolving	0.0%	0	66.1%	0.0%	0	65.7%	0.0%	0	65.4%	0.0%	0	65.6%
	Retail - Other Retail	0.0%	1	71.9%	0.0%	1	65.5%	0.0%	1	60.0%	0.0%	1	37.5%
	Retail - Other Retail - Of Which: SME	0.0%	0	98.2%	0.0%	0	96.5%	0.0%	0	94.6%	0.0%	0	67.1%
	Retail - Other Retail - Of Which: non-SME	0.0%	1	71.5%	0.0%	1	65.1%	0.0%	1	59.6%	0.0%	1	37.0%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.1%	247	51.0%	0.1%	251	49.3%	0.1%	260	47.8%				

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Spain	Central banks and central governments	0.3%	2	37.5%	0.3%	3	38.7%	0.3%	5	39.1%	0.3%	5	39.1%
	Institutions	0.2%	1	38.5%	0.4%	2	40.3%	0.3%	2	41.2%	0.3%	2	41.2%
	Corporates	0.3%	259	53.6%	0.5%	291	53.1%	0.4%	307	51.4%	0.4%	307	51.4%
	Corporates - Of Which: Specialised Lending	0.1%	67	54.3%	0.3%	78	54.5%	0.2%	80	49.7%	0.2%	80	49.7%
	Corporates - Of Which: SME	0.3%	2	47.4%	0.1%	2	46.9%	0.1%	2	46.6%	0.1%	2	46.6%
	Retail	0.0%	5	66.2%	0.0%	5	63.8%	0.0%	5	61.6%	0.0%	5	61.6%
	Retail - Secured on real estate property	0.0%	3	79.9%	0.0%	3	79.9%	0.0%	3	79.9%	0.0%	3	79.9%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	3	79.9%	0.0%	3	79.9%	0.0%	3	79.9%	0.0%	3	79.9%
	Retail - Qualifying Revolving	0.0%	1	44.0%	0.0%	1	40.2%	0.0%	1	37.5%	0.0%	1	37.5%
	Retail - Other Retail	0.0%	1	43.5%	0.0%	1	39.8%	0.0%	1	37.0%	0.0%	1	37.0%
	Retail - Other Retail - Of Which: SME	0.0%	0	-	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	0.0%	1	43.5%	0.0%	1	39.8%	0.0%	1	37.0%	0.0%	1	37.0%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.3%	266	53.6%	0.5%	300	52.9%	0.4%	319	51.2%				

		Baseline Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Netherlands	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.3%	0	38.9%	0.3%	0	38.9%	0.3%	0	38.9%	0.0%	1	38.9%
	Corporates	0.1%	43	51.3%	0.1%	46	43.2%	0.1%	53	38.7%	0.3%	76	36.1%
	Corporates - Of Which: Specialised Lending	0.0%	6	4.8%	0.0%	6	4.1%	0.0%	9	3.9%	0.1%	11	5.0%
	Corporates - Of Which: SME	0.0%	0	39.5%	0.0%	0	39.9%	0.0%	0	40.0%	0.0%	0	45.9%
	Retail	0.0%	1	63.6%	0.0%	1	63.1%	0.0%	1	62.6%	0.0%	1	78.9%
	Retail - Secured on real estate property	0.0%	1	100.0%	0.0%	1	59.4%	0.0%	1	59.2%	0.0%	1	80.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	1	59.2%	0.0%	1	59.1%	0.0%	1	58.9%	0.0%	1	79.8%
	Retail - Qualifying Revolving	0.0%	0	96.2%	0.0%	0	93.3%	0.0%	0	91.5%	0.0%	0	91.9%
	Retail - Other Retail	0.0%	0	95.1%	0.0%	0	90.4%	0.0%	0	86.3%	0.0%	0	71.4%
	Retail - Other Retail - Of Which: SME	0.0%	0	94.8%	0.0%	0	89.9%	0.0%	0	85.5%	0.0%	0	68.0%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	95.1%	0.0%	0	90.6%	0.0%	0	86.5%	0.0%	0	72.4%
	Equity	-	0	-	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-	0	-	
IRB TOTAL	0.1%	45	51.6%	0.1%	49	43.6%	0.1%	55	39.2%				

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario											
		31/12/2016		31/12/2017		31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
(in EUR, %)													
Netherlands	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.3%	0	38.9%	0.0%	0	38.9%	0.0%	1	38.9%	0.0%	1	38.9%
	Corporates	0.2%	46	47.8%	0.4%	64	38.4%	0.3%	76	36.1%	0.3%	76	36.1%
	Corporates - Of Which: Specialised Lending	0.0%	6	4.7%	0.1%	10	5.0%	0.1%	11	5.0%	0.1%	11	5.0%
	Corporates - Of Which: SME	0.0%	0	45.4%	0.0%	0	45.9%	0.0%	0	45.9%	0.0%	0	45.9%
	Retail	0.0%	1	81.0%	0.0%	1	79.9%	0.0%	1	78.9%	0.0%	1	78.9%
	Retail - Secured on real estate property	0.0%	1	100.0%	0.0%	1	79.9%	0.0%	1	79.9%	0.0%	1	80.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	100.0%	0.								

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Groupe Crédit Agricole	Central governments or central banks	48,895	5	9,934	1	10	4	83.5%	
	Regional governments or local authorities	854	1	394	0	0	1	100.0%	
	Public sector entities	8,251	5	291	5	1	0	1.2%	
	Multilateral Development Banks	742	0	0	0	0	0	0.0%	
	International Organisations	1,524	0	27	0	0	0	0.0%	
	Institutions	77,568	64	12,557	1	231	63	99.2%	
	Corporates	72,853	5,086	61,416	3,587	445	2,126	42.1%	
	of which: SME	12,975	2,632	12,667	2,066	128	1,022	39.0%	
	Retail	23,687	1,745	16,683	757	226	1,056	60.5%	
	of which: SME	5,691	277	3,257	78	13	211	76.2%	
	Secured by mortgages on immovable property	12,967	210	5,612	86	124	151	71.9%	
	Items associated with particularly high risk	1,281	18	556	8	8	13	70.3%	
	Covered bonds	33	15	49	16	0	4	29.4%	
	Claims on institutions and corporates with a ST credit assessment	98	0	25	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	20,708	1	7,639	1	8	0	1.2%	
	Securitisation	1,440	22	1,396	2	229	21	0.0%	
Other exposures	22,906	76	15,858	76	159	0	0.5%		
Standardised Total	292,534	7,230	131,883	4,532	1,433	3,428	47.5%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
France	Central governments or central banks	23,540	2	4,398	0	10	2	100.0%	
	Regional governments or local authorities	316	1	61	0	0	1	100.0%	
	Public sector entities	7,926	0	90	0	1	0	0.0%	
	Multilateral Development Banks	740	0	0	0	0	0	0.0%	
	International Organisations	956	1	27	0	8	0	0.0%	
	Institutions	54,240	64	4,181	0	227	63	99.7%	
	Corporates	46,892	1,626	36,394	830	173	866	53.5%	
	of which: SME	5,909	399	5,960	147	64	266	66.8%	
	Retail	7,252	461	4,787	340	48	189	41.0%	
	of which: SME	3,689	38	2,115	1	6	37	97.0%	
	Secured by mortgages on immovable property	281	0	116	0	96	0	91.7%	
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
	Covered bonds	32	0	49	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	98	0	17	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
	Equity	19,718	1	7,336	1	5	0	1.2%	
	Securitisation	1,294	22	1,236	2	193	21	0.0%	
Other exposures	19,407	72	13,223	72	137	0	0.5%		
Standardised Total	182,692	2,249	71,904	1,245	890	1,143	50.5%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015							
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Italy	Central governments or central banks	9,312	3	1,933	1	0	2	68.4%	
	Regional governments or local authorities	139	0	51	0	0	0	0.0%	
	Public sector entities	123	5	123	5	0	0	1.2%	
	Multilateral Development Banks	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0.0%	
	Institutions	3,265	0	936	0	1	0	24.4%	
	Corporates	11,603	3,034	11,135	2,569	65	994	32.9%	
	of which: SME	5,224	2,123	4,960	1,883	30	677	32.1%	
	Retail	9,598	776	7,108	315	108	480	61.9%	
	of which: SME	452	205	257	68	4	149	72.8%	
	Secured by mortgages on immovable property	5,425	12	2,443	1	22	11	88.8%	
	Items associated with particularly high risk	1,182	4	514	1	6	3	70.6%	
	Covered bonds	0	15	0	16	0	4	29.4%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	11	0	10	0	3	0	0.0%	
	Equity	8	0	8	0	0	0	0.0%	
	Securitisation	1,764	0	1,390	0	19	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%		
Standardised Total	41,249	3,845	25,047	2,906	219	1,491	38.9%		

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	183	0	238	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	969	0	35	0	0	0	0.0%
	Corporates	1,324	0	1,323	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	45	0	18	0	27	0	0.0%	
Securitisation								
Other exposures	119	0	119	0	0	0	0.0%	
Standardised Total	2,639	0	1,733	0	27	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	10,975	0	76	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	156	0	31	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	567	0	0	0	0	0	0.0%
	Institutions	15,535	0	6,426	0	0	0	0.0%
	Corporates	1,878	0	1,752	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	955	0	274	0	0	0	0.0%
Equity	13	0	9	0	6	0	0.0%	
Securitisation								
Other exposures	104	0	103	0	0	0	0.0%	
Standardised Total	30,184	0	8,670	0	6	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central governments or central banks	10	0	25	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	368	0	22	0	0	0	0.0%
	Corporates	44	0	44	0	0	0	70.4%
	of which: SME	0	0	0	0	0	0	63.4%
	Retail	0	0	0	0	0	0	82.8%
	of which: SME	0	0	0	0	0	0	85.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	89.3%
	of which: SME	0	0	0	0	0	0	88.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	13	0	20	0	0	0	0.0%
Equity	1	0	1	0	0	0	0.0%	
Securitisation								
Other exposures	12	0	12	0	0	0	0.0%	
Standardised Total	448	0	124	0	0	0	74.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	454	0	19	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	416	0	81	0	0	0	0.0%
	Corporates	1,963	26	1,949	19	0	7	26.6%
	of which: SME	206	6	206	4	0	2	40.5%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	1	0	2	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,843	26	2,060	19	0	7	26.6%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	50	0	35	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	34	0	6	0	0	0	0.0%
	Corporates	245	0	237	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	17	0	17	0	0	0	0.0%
Securitisation								
Other exposures	80	0	80	0	0	0	0.0%	
Standardised Total	425	0	375	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	327	0	72	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	367	0	73	0	0	0	0.0%
	Corporates	6	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	161	13	120	14	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3,944	32	1,380	18	0	14	44.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	2	0	0	0	0.0%
	Equity	5	0	5	0	0	0	0.0%
Securitisation								
Other exposures	398	0	282	0	0	0	0.0%	
Standardised Total	5,208	46	1,938	31	1	14	31.7%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	190	0	87	0	0	0	0.0%
	Regional governments or local authorities	116	0	0	0	0	0	0.0%
	Public sector entities	46	0	46	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	73	0	35	0	0	0	0.0%
	Corporates	1,204	80	1,122	51	6	30	37.2%
	of which: SME	242	19	221	13	1	7	39.6%
	Retail	194	8	128	5	2	4	51.3%
	of which: SME	99	6	56	4	1	3	45.6%
	Secured by mortgages on immovable property	712	22	294	22	4	5	22.7%
	of which: SME	91	5	38	4	1	2	35.8%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	7	0	7	0	0	0	0.0%	
Securitisation								
Other exposures	92	0	79	0	0	0	0.0%	
Standardised Total	2,635	110	1,798	79	12	39	35.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	2	0	5	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	141	0	28	0	0	0	0.0%
	Corporates	80	2	80	0	0	2	100.0%
	of which: SME	80	2	80	0	0	2	100.0%
	Retail	2,146	47	1,609	14	20	33	69.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	15	0	15	0	0	0	0.0%	
Standardised Total	2,383	50	1,737	14	20	35	71.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Groupe Crédit Agricole	Central governments or central banks	0.0%	21	50.0%	0.0%	28	45.6%	0.0%	35	43.9%
	Regional governments or local authorities	0.1%	1	63.5%	0.1%	2	54.6%	0.1%	2	50.6%
	Public sector entities	0.0%	1	4.4%	0.0%	1	6.3%	0.0%	1	7.7%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	292	80.4%	0.0%	299	71.1%	0.0%	306	65.1%
	Corporates	0.3%	3,403	39.6%	0.2%	3,659	38.5%	0.2%	3,891	37.7%
	of which: SME	0.5%	1,269	37.5%	0.5%	1,398	37.3%	0.5%	1,515	37.1%
	Retail	1.4%	1,742	61.2%	1.3%	2,058	58.3%	1.3%	2,361	56.4%
	of which: SME	0.7%	277	62.7%	0.7%	327	56.5%	0.7%	375	52.7%
	Secured by mortgages on immovable property	0.3%	326	54.8%	0.3%	360	42.1%	0.2%	390	36.3%
	Items associated with particularly high risk	0.4%	25	30.4%	0.3%	29	23.6%	0.3%	34	21.3%
	Covered bonds	0.0%	4	29.5%	0.0%	4	29.5%	0.0%	4	29.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	9	28.7%	0.0%	9	34.5%	0.0%	10	37.1%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	202	34.7%	0.0%	214	34.1%	0.0%	224	33.4%	
Standardised Total	0.3%	6,002	46.4%	0.2%	6,635	44.6%	0.2%	7,226	43.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Groupe Crédit Agricole	Central governments or central banks	0.1%	38	43.3%	0.1%	61	41.6%	0.1%	84	41.0%
	Regional governments or local authorities	0.2%	3	49.3%	0.2%	4	45.1%	0.2%	6	43.5%
	Public sector entities	0.0%	1	11.2%	0.0%	2	14.6%	0.0%	3	16.1%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Institutions	0.0%	300	72.2%	0.0%	311	62.9%	0.0%	321	57.8%
	Corporates	0.4%	3,664	41.5%	0.5%	4,156	40.0%	0.5%	4,621	39.3%
	of which: SME	0.9%	1,425	41.0%	1.0%	1,656	40.8%	1.0%	1,894	41.1%
	Retail	2.9%	2,219	65.5%	3.2%	2,963	62.4%	3.0%	3,603	61.1%
	of which: SME	1.6%	340	62.4%	1.8%	451	55.8%	1.6%	551	53.1%
	Secured by mortgages on immovable property	0.5%	346	44.5%	0.6%	416	35.9%	0.6%	489	32.3%
	Items associated with particularly high risk	0.5%	27	29.8%	0.6%	34	23.1%	0.6%	43	21.7%
	Covered bonds	0.0%	4	29.5%	0.0%	4	29.5%	0.0%	4	29.5%
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity	0.0%	9	28.7%	0.0%	9	34.5%	0.0%	10	37.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	211	35.5%	0.1%	237	35.0%	0.1%	258	33.6%	
Standardised Total	0.5%	6,796	49.0%	0.5%	8,165	47.2%	0.5%	9,443	46.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	14	73.0%	0.0%	14	62.8%	0.0%	15	57.4%
	Regional governments or local authorities	0.0%	1	96.0%	0.0%	1	92.5%	0.0%	1	89.4%
	Public sector entities	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	287	85.7%	0.0%	292	77.2%	0.0%	297	71.2%
	Corporates	0.2%	1,700	48.6%	0.1%	1,760	45.1%	0.1%	1,821	42.4%
	of which: SME	0.2%	355	62.9%	0.2%	367	58.4%	0.2%	379	54.6%
	Retail	1.0%	329	38.1%	1.0%	397	35.2%	1.0%	461	33.5%
	of which: SME	0.5%	61	42.3%	0.5%	79	33.3%	0.5%	96	29.6%
	Secured by mortgages on immovable property	0.2%	96	47.2%	0.2%	97	44.8%	0.2%	98	43.3%
	Items associated with particularly high risk	1.3%	0	43.3%	1.3%	0	43.1%	1.3%	0	42.3%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	5	27.4%	0.0%	6	33.8%	0.0%	6	36.7%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	166	38.6%	0.0%	167	38.2%	0.0%	168	37.8%	
Standardised Total	0.1%	2,599	46.7%	0.1%	2,735	43.0%	0.1%	2,868	40.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	18	50.0%	0.0%	23	45.5%	0.0%	27	43.8%
	Regional governments or local authorities	0.0%	1	81.9%	0.0%	1	72.2%	0.0%	1	66.1%
	Public sector entities	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	293	77.8%	0.0%	300	69.2%	0.0%	306	64.4%
	Corporates	0.3%	1,777	47.9%	0.3%	1,954	43.5%	0.4%	2,138	41.2%
	of which: SME	0.4%	389	63.8%	0.6%	440	58.1%	0.6%	495	54.9%
	Retail	1.9%	423	40.6%	2.1%	562	37.3%	1.8%	676	35.9%
	of which: SME	1.0%	79	37.3%	1.1%	116	30.8%	0.9%	148	28.6%
	Secured by mortgages on immovable property	0.3%	97	51.0%	0.4%	98	50.8%	0.5%	99	50.7%
	Items associated with particularly high risk	1.7%	0	48.4%	2.0%	0	49.5%	2.2%	0	49.5%
	Covered bonds	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Collective investments undertakings (CIU)	0.0%	5	27.4%	0.0%	6	33.8%	0.0%	6	36.7%
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	167	37.0%	0.0%	169	37.6%	0.0%	170	37.1%	
Standardised Total	0.2%	2,781	46.5%	0.2%	3,115	42.2%	0.2%	3,429	40.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.1%	6	46.5%	0.1%	9	43.7%	0.1%	13	42.6%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	2.3%	0.1%	0	2.9%	0.0%	0	3.2%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	13.1%	0.0%	3	20.0%	0.0%	4	22.3%
	Corporates	0.5%	1,172	31.4%	0.5%	1,321	31.7%	0.4%	1,450	31.9%
	of which: SME	0.7%	883	30.8%	0.7%	883	31.4%	0.6%	974	31.9%
	Retail	1.4%	824	69.7%	1.3%	957	67.7%	1.2%	1,083	66.3%
	of which: SME	0.5%	167	72.8%	0.5%	181	72.3%	0.5%	193	72.8%
	Secured by mortgages on immovable property	0.3%	47	22.3%	0.2%	59	18.8%	0.2%	71	17.7%
	of which: SME	0.4%	13	16.7%	0.3%	17	14.5%	0.3%	21	14.4%
	Items associated with particularly high risk	0.0%	4	29.4%	0.0%	4	29.4%	0.0%	4	29.4%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	0.0%	3	14.3%	0.0%	3	15.3%	0.0%	3	16.1%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.6%	29	25.2%	0.6%	39	28.3%	0.4%	48	29.0%	
Standardised Total	0.6%	2,087	39.4%	0.6%	2,397	39.3%	0.6%	2,676	39.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Italy	Central governments or central banks	0.3%	14	42.3%	0.3%	26	41.2%	0.3%	38	40.8%
	Regional governments or local authorities	0.3%	0	40.0%	0.3%	1	40.0%	0.3%	1	40.0%
	Public sector entities	0.1%	0	3.1%	0.2%	0	4.3%	0.2%	1	5.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	15.8%	0.0%	4	20.6%	0.0%	6	22.7%
	Corporates	0.5%	1,328	34.6%	0.8%	1,547	34.4%	0.8%	1,764	34.5%
	of which: SME	0.7%	886	34.4%	1.1%	1,030	34.9%	1.1%	1,171	35.4%
	Retail	1.4%	1,040	77.2%	1.3%	1,223	74.2%	1.2%	1,369	72.0%
	of which: SME	0.7%	184	79.2%	0.8%	202	78.9%	0.8%	221	79.1%
	Secured by mortgages on immovable property	0.4%	53	22.8%	0.4%	74	19.6%	0.4%	97	19.6%

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	38.7%	0.0%	0	38.7%	0.0%	0	38.7%
	Corporates	0.1%	2	42.7%	0.1%	4	42.2%	0.1%	5	41.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%	
Standardised Total	0.1%	2	42.6%	0.1%	4	42.1%	0.1%	5	41.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	39.7%	0.0%	0	39.7%	0.0%	0	39.7%
	Corporates	0.2%	3	49.2%	0.3%	6	52.4%	0.3%	10	54.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	44.4%	0.0%	0	44.4%	0.0%	0	44.4%	
Standardised Total	0.1%	3	49.0%	0.2%	6	52.0%	0.2%	11	54.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	1	40.1%	0.0%	1	40.1%	0.0%	2	40.1%
	Corporates	0.0%	0	41.2%	0.0%	0	40.6%	0.0%	0	40.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	1	40.1%	0.0%	3	40.1%	0.0%	4	40.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	2	46.1%	0.0%	3	46.1%	0.0%	5	46.1%
	Corporates	0.0%	0	49.7%	0.0%	0	52.3%	0.0%	0	54.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	3	44.8%	0.0%	4	44.7%	0.0%	6	44.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.1%	0	39.8%	0.1%	0	39.8%	0.1%	1	39.8%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	58.3%	0.0%	0	58.9%	0.0%	0	59.4%
	Corporates	2.2%	147	63.6%	2.0%	162	63.6%	1.9%	174	61.2%
	of which: SME	2.4%	24	72.5%	2.0%	26	68.2%	1.7%	28	65.5%
	of which: SME	5.1%	45	81.1%	4.9%	58	80.3%	4.7%	69	79.9%
	Retail	5.1%	14	83.6%	4.9%	16	82.7%	4.7%	18	82.1%
	of which: SME	3.5%	22	77.4%	2.9%	27	72.6%	2.5%	31	70.0%
	Secured by mortgages on immovable property	3.2%	9	86.8%	2.7%	9	85.7%	2.3%	9	84.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	
Collective investments undertakings (CIU)	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	2	40.1%	
Standardised Total	2.2%	216	70.8%	2.0%	248	67.9%	1.8%	276	66.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Japan	Central governments or central banks	0.3%	1	40.0%	0.3%	1	40.0%	0.3%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	65.7%	0.0%	0	66.2%	0.0%	0	66.5%
	Corporates	3.0%	153	67.9%	3.8%	182	65.3%	4.1%	211	63.7%
	of which: SME	2.4%	24	72.5%	2.0%	26	68.2%	1.7%	28	65.5%
	of which: SME	5.1%	45	81.1%	4.9%	58	80.3%	4.7%	69	79.9%
	Retail	5.1%	14	83.6%	4.9%	16	82.7%	4.7%	18	82.1%
	of which: SME	3.5%	22	77.4%	2.9%	27	72.6%	2.5%	31	70.0%
	Secured by mortgages on immovable property	3.2%	9	86.8%	2.7%	9	85.7%	2.3%	9	84.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	
Collective investments undertakings (CIU)	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	2	40.1%	
Standardised Total	3.8%	244	73.2%	4.1%	311	71.9%				

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Corporates	0.1%	11	23.9%	0.1%	13	21.2%	0.1%	16	19.8%
	of which: SME	0.5%	3	32.6%	0.4%	4	29.6%	0.4%	5	27.9%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.1%	0	22.3%	0.1%	0	22.3%	0.1%	0	22.3%	
Standardised Total	0.1%	11	23.9%	0.1%	14	21.3%	0.1%	16	19.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	24.3%	0.0%	0	24.2%	0.0%	0	24.0%
	Corporates	0.2%	13	25.3%	0.3%	18	22.1%	0.2%	23	20.6%
	of which: SME	0.7%	4	32.8%	0.9%	6	30.0%	0.8%	7	28.7%
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.2%	0	25.4%	0.2%	0	25.3%	0.2%	0	25.3%	
Standardised Total	0.2%	14	25.3%	0.2%	19	22.1%	0.2%	23	20.7%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	71.6%	0.0%	0	71.7%	0.0%	0	71.7%
	Corporates	0.2%	0	43.7%	0.2%	1	43.7%	0.2%	1	43.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
Standardised Total	0.1%	0	44.1%	0.1%	1	44.1%	0.1%	1	44.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	82.4%	0.1%	0	82.3%	0.1%	0	82.1%
	Corporates	0.3%	1	54.4%	0.5%	2	60.4%	0.6%	3	66.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%	
Standardised Total	0.2%	1	55.1%	0.3%	2	60.8%	0.4%	4	66.7%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	41.1%	0.0%	0	41.1%	0.0%	0	41.1%
	Corporates	0.1%	0	42.2%	0.1%	0	41.7%	0.1%	0	41.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	5	36.5%	0.0%	5	36.5%	0.0%	5	36.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	26	80.0%	0.0%	27	30.8%	0.0%	29	20.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	
Standardised Total	0.0%	31	67.2%	0.0%	33	31.6%	0.0%	35	21.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	47.2%	0.0%	0	47.2%	0.0%	0	47.2%
	Corporates	0.1%	0	48.7%	0.1%	0	51.4%	0.1%	0	53.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.0%	6	42.0%	0.0%	6	42.0%	0.0%	6	42.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	24	19.9%	0.1%	28	13.1%	0.1%	32	10.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%	
Standardised Total	0.1%	30	22.2%	0.1%	35	14.9%	0.1%	39	11.5%	

2016 EU-wide Stress Test: Credit risk STA

Groupe Crédit Agricole

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Spain	Central governments or central banks	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	1	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.9%	0.0%	0	20.8%	0.0%	0	20.7%
	Corporates	0.1%	37	37.2%	0.1%	38	36.8%	0.1%	39	36.5%
	of which: SME	0.0%	9	42.0%	0.0%	9	42.0%	0.0%	9	42.0%
	Retail	0.0%	6	55.5%	0.0%	7	55.4%	0.0%	7	55.3%
	of which: SME	0.0%	4	50.4%	0.0%	4	50.4%	0.0%	4	50.3%
	Secured by mortgages on immovable property	0.0%	10	23.9%	0.0%	10	24.1%	0.0%	10	24.3%
	of which: SME	0.0%	3	35.9%	0.0%	3	35.9%	0.0%	3	36.0%
	Items associated with particularly high risk	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	53	36.0%	0.1%	55	35.8%	0.1%	56	35.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Spain	Central governments or central banks	0.3%	1	40.0%	0.3%	1	40.0%	0.3%	2	40.0%
	Regional governments or local authorities	0.3%	0	40.0%	0.3%	1	40.0%	0.3%	1	40.0%
	Public sector entities	0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	26.1%	0.0%	0	25.7%	0.0%	0	25.5%
	Corporates	0.1%	39	38.0%	0.2%	41	38.0%	0.2%	43	37.6%
	of which: SME	0.1%	10	45.9%	0.1%	10	47.5%	0.1%	11	47.5%
	Retail	0.0%	7	61.4%	0.0%	7	61.2%	0.0%	7	60.9%
	of which: SME	0.0%	4	54.7%	0.0%	4	54.6%	0.0%	4	54.5%
	Secured by mortgages on immovable property	0.0%	10	27.0%	0.0%	11	27.4%	0.0%	11	27.8%
	of which: SME	0.0%	3	36.0%	0.0%	3	36.1%	0.0%	3	36.2%
	Items associated with particularly high risk	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.1%	57	37.6%	0.1%	61	37.7%	0.1%	65	37.6%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.6%	3	82.8%	0.6%	3	73.7%	0.7%	4	67.7%
	of which: SME	0.6%	3	82.8%	0.6%	3	73.7%	0.7%	4	67.7%
	Retail	1.2%	78	62.3%	1.2%	103	59.8%	1.2%	129	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	1.1%	0	54.6%	1.1%	0	57.4%	1.2%	1	57.1%	
Standardised Total	1.1%	81	63.0%	1.1%	107	60.2%	1.1%	133	58.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	1.1%	3	80.1%	1.6%	4	69.6%	1.8%	6	64.4%
	of which: SME	1.1%	3	80.1%	1.6%	4	69.6%	1.8%	6	64.4%
	Retail	3.1%	122	66.8%	4.3%	210	65.0%	4.1%	288	64.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	2.9%	0	62.8%	4.0%	1	64.5%	3.8%	2	64.2%	
Standardised Total	2.8%	126	67.1%	4.0%	216	65.1%	3.7%	295	64.4%	

2016 EU-wide Stress Test: Securitisations

Groupe Crédit Agricole

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	279						
	IRB	34,156						
	Total	34,435						
Risk exposure amounts	STA	262	293	302	310	351	425	487
	IRB	5,092	8,560	9,197	9,808	11,578	15,149	18,288
	Total	5,354	8,852	9,499	10,118	11,929	15,573	18,775
Impairments	Total banking book others than assessed at fair value	177	0	0	0	39	209	0

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Agricole

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Italy	106	105	0	0	7	0	98	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		862	121	152	0	0	-32	0	0	0	0	0	0	0	0	-9	0	9	0	
[1Y - 2Y]		1,041	872	990	0	-118	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		719	362	221	0	86	6	49	0	0	0	0	0	0	0	0	0	-6	-6	0
[3Y - 5Y]		1,772	957	1,279	0	-321	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		4,300	3,638	2,973	0	665	0	0	0	0	0	0	0	0	0	-15	0	14	0	0
[10Y - more]	476	-53	136	0	-170	0	0	0	0	0	0	0	0	0	0	0	-249	0	-328	
Tot		9,276	6,022	5,753	0	116	6	147	0	0	0	0	0	0	-24	0	-231	0	-334	
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Netherlands	12	12	0	0	5	0	7	0	211	6	0	0	0	0	0	0	0	0	
[3M - 1Y]		576	563	575	0	-12	0	0	0	1,297	39	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		11	11	0	0	0	0	0	0	1,975	110	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		344	343	344	0	0	0	0	0	0	0	531	-72	0	0	0	0	0	0	0
[3Y - 5Y]		19	8	0	0	8	0	0	0	0	0	550	-81	0	0	0	0	0	0	0
[5Y - 10Y]		21	-130	0	0	-142	0	0	0	0	0	663	-184	0	0	0	0	0	0	0
[10Y - more]	149	4	0	0	-21	25	0	0	0	0	1,343	-649	0	0	0	0	0	0	0	
Tot		1,133	811	918	0	-152	37	7	3,483	156	3,086	-986	0	0	0	0	0	0	0	
[0 - 3M]	Poland	20	20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	14	0	-14	0	0	0
[2Y - 3Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	10	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		64	64	64	0	0	0	0	0	0	0	0	0	14	0	-14	0	0	0	

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Agricole

		31/12/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Portugal	568	545	566	0	-22	0	0	534	11	187	-5	0	0	0	0	0
[3M - 1Y]		2	-3	0	0	-3	0	0	281	8	411	-14	0	0	0	0	0
[1Y - 2Y]		0	-3	0	0	-3	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	-15	0	0	-16	0	1	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	-3	0	0	-3	0	0	0	0	0	0	-5	0	0	0	0
[5Y - 10Y]		90	-16	0	0	-16	0	0	0	0	2,167	-471	-6	0	0	0	0
[10Y - more]	46	37	0	0	37	0	0	0	0	0	0	0	0	0	0	0	
Tot	709	543	566	0	-24	0	1	815	19	2,765	-490	-11	1	0	0	0	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	9	0	-9	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	19	0	-9	0	
[0 - 3M]	Slovakia	2	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		49	49	21	0	28	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	-16	0	0	-16	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	7	5	21	0	5	0	0	0	0	0	0	0	0	0	0	0	
Tot	59	40	21	0	19	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	9	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	5	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		23	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	26	0	0	0	0	0	0	0	0	0	0	0	
Tot	39	26	0	0	26	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	418	418	410	0	8	0	0	0	0	137	-4	0	0	0	0	0
[3M - 1Y]		893	643	882	0	-240	0	0	65	1	1,643	-145	0	0	0	0	0
[1Y - 2Y]		1,066	1,049	856	0	42	0	150	0	0	1,701	-81	0	0	0	0	0
[2Y - 3Y]		274	-38	113	0	-151	0	0	0	0	784	-30	0	0	0	0	0
[3Y - 5Y]		680	622	59	0	475	88	0	620	6	137	0	0	0	0	-5	0
[5Y - 10Y]		654	-479	71	0	-553	3	0	0	0	1,950	-287	-15	0	6	0	0
[10Y - more]	539	365	0	0	365	0	0	0	0	0	0	12	0	13	0	0	
Tot	4,524	2,579	2,392	0	-53	91	150	685	7	6,353	-547	-3	13	1	0	0	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	895	12	547	-15	0	0	0	0	0
[3M - 1Y]		1	1	0	0	1	0	0	95	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		139	139	139	0	0	0	0	0	0	54	-7	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	140	140	139	0	1	0	0	990	12	601	-22	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	18	23	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	18	23	0	0	

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Agricole

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	-27	0	27	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	-27	0	27	0
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	104	-4	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	104	-4	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	5	0	-5	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	-1	0	1	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	4	0	-4	0
[0 - 3M]	Canada	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	933	830	686	0	144	0	0	0	0	1,108	-25	0	0	0	0
[3M - 1Y]		267	-103	0	0	-103	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		111	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		142	33	0	0	33	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		21	-38	0	0	-38	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		185	57	0	0	57	0	0	0	0	0	0	0	0	0	0
[10Y - more]	56	-26	0	0	-26	0	0	0	0	0	0	0	0	0	0	
Tot	1,715	753	686	0	67	0	0	0	0	0	1,108	-25	0	0	0	0
[0 - 3M]	Japan	1,039	1,039	1,034	0	5	0	0	0	0	0	0	1	0	0	0
[3M - 1Y]		446	446	326	0	6	0	114	0	0	381	-7	55	1	-55	-1
[1Y - 2Y]		204	197	11	0	187	0	0	0	0	0	0	0	0	-55	-1
[2Y - 3Y]		123	100	0	0	100	0	0	0	0	0	0	0	0	-87	-2
[3Y - 5Y]		526	378	0	0	378	0	0	153	7	0	0	0	3	-27	-1
[5Y - 10Y]		322	-164	0	0	-164	0	0	0	0	0	0	3	1	0	0
[10Y - more]	705	-18	0	0	-18	0	0	0	0	0	0	72	75	39	0	
Tot	3,865	1,979	1,371	0	494	0	114	0	153	7	381	-7	131	79	-185	-4

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Agricole

		31/12/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	U.S.	15	7	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		283	130	0	0	130	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		263	126	0	0	126	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		116	-205	0	0	-205	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		486	301	156	0	145	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		405	135	0	0	135	0	0	0	0	0	0	0	0	0	0	-72	-71	0
[10Y - more	179	24	0	0	24	0	0	0	0	0	0	0	7	9	-92	-92	0	0	
Tot	1,747	518	156	0	362	0	0	0	0	0	0	0	7	9	-164	-163	0	0	
[0 - 3M]	China	128	128	127	0	1	0	0	0	0	0	0	0	5	0	-5	0	0	
[3M - 1Y]		10	10	10	0	1	0	0	10	0	0	0	0	43	0	-41	0	0	
[1Y - 2Y]		3	3	0	0	3	0	0	0	0	0	0	0	4	0	-4	0	0	
[2Y - 3Y]		2	0	0	0	2	0	0	0	0	0	0	0	9	0	-9	0	0	
[3Y - 5Y]		2	2	0	0	2	0	0	0	0	0	0	0	175	2	-265	0	0	
[5Y - 10Y]		4	4	0	0	4	0	0	0	0	0	0	0	14	0	4	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	150	150	137	0	13	0	0	0	0	0	0	0	249	3	-324	-1	0		
[0 - 3M]	Switzerland	153	153	153	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		43	43	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	206	206	206	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	111	111	20	0	91	0	0	0	0	0	0	0	-5	0	-5	0	0	
[3M - 1Y]		637	637	297	0	340	0	0	0	0	0	0	0	9	0	-3	0	0	
[1Y - 2Y]		153	153	57	0	96	0	0	0	0	0	0	0	67	7	-70	-5	0	
[2Y - 3Y]		102	102	0	0	102	0	0	0	0	0	0	0	-15	2	54	-3	0	
[3Y - 5Y]		43	18	0	0	18	0	0	0	0	0	0	0	153	16	-434	-183	0	
[5Y - 10Y]		170	170	0	0	170	0	0	0	0	0	0	0	-9	6	102	-4	0	
[10Y - more	5	0	0	0	5	0	0	0	0	0	0	0	7	0	-100	-110	0		
Tot	1,220	1,196	373	0	822	0	0	0	0	0	0	0	207	30	-456	-306	0		
[0 - 3M]	Other Central and eastern Europe countries non EEA	2	2	0	0	2	0	0	0	0	0	0	0	-6	0	5	0	0	
[3M - 1Y]		18	18	0	0	18	0	0	0	0	0	0	0	9	0	4	0	0	
[1Y - 2Y]		17	17	0	0	0	0	0	0	0	0	0	0	-32	1	8	0	0	
[2Y - 3Y]		7	7	0	0	0	0	0	0	0	0	0	0	-13	1	14	-1	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	2	0	-1	0	0	
[5Y - 10Y]		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	45	45	0	0	0	0	0	45	0	0	0	0	-40	2	29	-2	0		
[0 - 3M]	Middle East	8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		10	10	0	0	0	0	10	0	0	0	0	0	-9	0	1	0	0	
[1Y - 2Y]		19	19	0	0	3	0	17	0	0	0	0	0	18	1	-39	0	0	
[2Y - 3Y]		8	6	0	0	-2	0	8	0	0	0	0	0	24	0	-6	0	0	
[3Y - 5Y]		1	-1	0	0	-1	0	0	0	0	0	0	0	11	1	-16	-1	0	
[5Y - 10Y]		2	0	0	0	-2	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	15	14	0	0	-1	0	15	0	0	0	0	0	0	0	0	0	0		
Tot	64	55	0	0	-3	0	58	0	0	0	0	0	45	2	-60	-2	0		
[0 - 3M]	Latin America and the Caribbean	48	48	46	0	0	0	1	0	0	0	0	0	-5	0	5	0	0	
[3M - 1Y]		172	172	56	0	116	0	0	0	0	0	0	0	1	0	-10	0	0	
[1Y - 2Y]		59	59	0	0	59	0	0	0	0	0	0	0	31	1	-12	-1	0	
[2Y - 3Y]		212	212	0	0	212	0	0	0	0	0	0	0	1	0	-1	0	0	
[3Y - 5Y]		70	70	0	0	70	0	0	0	0	0	0	0	-23	2	-16	-1	0	
[5Y - 10Y]		337	337	0	0	337	0	0	0	0	0	0	0	39	6	-37	-6	0	
[10Y - more	209	209	0	0	209	0	0	0	0	0	0	0	0	0	0	0	0		
Tot	1,106	1,106	102	0	0	0	1,003	0	0	0	0	0	44	9	-71	-7	0		

2016 EU-wide Stress Test: Sovereign

Groupe Crédit Agricole

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	690	690	643	0	37	0	11	0	0	0	0	0	0	0	0	0
[3M - 1Y]		452	452	308	0	74	0	69	0	0	0	0	-10	0	0	0	0
[1Y - 2Y]		251	249	170	0	15	0	64	0	0	0	0	10	0	0	0	0
[2Y - 3Y]		182	182	117	0	9	0	55	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		191	191	80	0	3	0	108	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		650	649	65	0	7	0	577	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot		2,416	2,413	1,383	0	146	0	884	0	0	0	0	1	0	0	0	
[0 - 3M]	Others	65	65	28	0	0	0	37	0	0	0	0	0	0	0	0	0
[3M - 1Y]		100	100	32	0	0	0	68	0	0	0	0	-18	0	13	0	0
[1Y - 2Y]		245	239	161	0	-6	0	84	0	0	0	0	-107	2	63	0	0
[2Y - 3Y]		126	126	0	0	0	0	126	0	0	0	0	-68	3	2	0	0
[3Y - 5Y]		141	141	0	0	0	0	141	0	0	0	0	-73	5	22	-2	0
[5Y - 10Y]		168	167	0	0	8	0	159	0	0	0	0	73	8	-73	-8	0
[10Y - more]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
Tot		850	843	221	0	3	0	620	0	0	0	-193	18	27	-11	-1,409	
Total		80,146	62,710	48,945	0	-188	9,978	3,975	29,311	1,806	27,264	-3,461	2,548	2,304	-1,839	-1,409	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

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

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

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

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

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Groupe Crédit Agricole

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	453,624	473,625	476,831	480,431	486,770	507,494	519,670
Risk exposure amount for securitisations and re-securitisations	5,354	8,852	9,499	10,118	11,929	15,573	18,775
Risk exposure amount other credit risk	448,271	464,773	467,333	470,313	474,842	491,921	500,894
Risk exposure amount for market risk	12,300	12,379	12,392	12,404	21,084	21,371	21,431
Risk exposure amount for operational risk	43,478	45,492	45,600	45,771	48,570	48,570	48,570
Other risk exposure amounts	2	2	2	2	2	2	2
Total risk exposure amount	509,403	531,498	534,826	538,608	556,425	577,436	589,672

2016 EU-wide Stress Test - P&L

Groupe Crédit Agricole

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	14,217	13,167	12,519	12,051	12,702	12,107	10,891
Interest income	30,632	31,833	34,413	36,476	36,394	39,436	39,561
(Interest expense)	-16,415	-18,666	-21,894	-24,425	-23,693	-27,329	-28,670
Dividend income	128	128	128	128	128	128	128
Net fee and commission income	11,843	11,843	11,843	11,843	10,914	10,914	10,914
Gains or (-) losses on financial assets and liabilities held for trading, net	1,552	1,367	1,367	1,367	-450	1,025	1,025
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	903				-553		
Other operating income not listed above, net	1,202	612	591	569	531	492	455
Total operating income, net	29,846	27,117	26,449	25,957	23,271	24,667	23,413
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2,557	-2,353	-2,063	-1,918	-4,651	-4,470	-3,688
Other income and expenses not listed above, net	-18,366	-18,663	-18,943	-19,260	-20,237	-20,152	-20,316
Profit or (-) loss before tax from continuing operations	8,923	6,100	5,443	4,780	-1,618	45	-591
(Tax expenses or (-) income related to profit or loss from continuing operations)		-1,330	-1,133	-934	778	279	470
Profit or (-) loss after tax from discontinued operations	-24	0	0	0	0	0	0
Profit or (-) loss for the year	6,442	4,770	4,310	3,846	-840	324	-121
Attributable to owners of the parent	6,054	4,431	3,971	3,507	-1,178	-15	-460
Amount of dividends paid	1,356	1,045	888	787	499	519	201
Attributable to owners of the parent net of estimated dividends	4,698	3,386	3,083	2,720	-1,677	-534	-660

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(mln EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	A	OWN FUNDS	98,254	102,916	105,276	107,262	93,946	91,847	89,341
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	68,846	73,536	76,829	79,749	64,566	63,400	61,827
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	20,166	20,166	20,166	20,166	20,166	20,166	20,166
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,802	8,188	11,271	13,991	3,125	2,591	1,931
	A.1.3	Accumulated other comprehensive income	4,529	4,529	4,529	4,529	49	49	49
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	774	774	774	774	113	113	113
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	3,747	3,747	3,747	3,747	-273	-273	-273
	A.1.4	Other Reserves	58,267	58,267	58,267	58,267	58,267	58,267	58,267
	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	1,162	1,293	1,308	1,324	1,352	1,416	1,469
	A.1.7	Adjustments to CET1 due to prudential filters	-1,511	-1,511	-1,511	-1,511	-1,511	-1,511	-1,511
	A.1.8	(-) Intangible assets (including Goodwill)	-16,137	-16,137	-16,137	-16,137	-16,137	-16,137	-16,137
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-188	-188	-188	-188	-967	-1,246	-1,716
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-370	-370	-370	-370	-370	-370	-370
	A.1.11	(-) Defined benefit pension fund assets	-21	-21	-21	-21	-21	-21	-21
	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	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.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-1,029	-300	-300	-300	-300	-300	-300
	A.1.21	Transitional adjustments	-823	-379	-184	0	913	495	0
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	754	467	239	0	444	218	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-774	-309	-155	0	-45	-23	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-1,149	-766	-383	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	346	229	115	0	515	300	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	113	75	38	0	361	223	0	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,914	9,265	8,712	8,158	9,265	8,712	8,158	
A.2.1	Additional Tier 1 Capital instruments	4,433	4,433	4,433	4,433	4,433	4,433	4,433	
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	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	4,481	4,832	4,279	3,725	4,832	4,279	3,725	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	77,760	82,801	85,541	87,907	73,832	72,112	69,986	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20,494	20,114	19,735	19,355	20,114	19,735	19,355	
A.4.1	Tier 2 Capital instruments	19,343	19,343	19,343	19,343	19,343	19,343	19,343	
A.4.2	Other Tier 2 Capital components and deductions	-993	-993	-993	-993	-993	-993	-993	
A.4.3	Tier 2 transitional adjustments	2,143	1,763	1,384	1,004	1,763	1,384	1,004	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	509,403	531,498	534,826	538,608	556,425	577,436	589,672
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.52%	13.84%	14.37%	14.81%	11.60%	10.98%	10.49%
	C.2	Tier 1 Capital ratio	15.26%	15.58%	15.99%	16.32%	13.27%	12.49%	11.87%
	C.3	Total Capital ratio	19.29%	19.36%	19.68%	19.91%	16.88%	15.91%	15.15%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	13.68%	13.91%	14.40%	14.81%	11.44%	10.89%	10.49%
	D.2	Tier 1 Capital ratio (2)	14.55%	14.74%	15.23%	15.63%	12.24%	11.66%	11.24%
	D.3	Total Capital ratio (3)	18.15%	18.19%	18.66%	19.04%	15.53%	14.84%	14.35%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					5347	5347	5347	
F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0	
Memorandum items	G.1	Total leverage ratio exposures (transitional)	1,401,001						
	G.2	Total leverage ratio exposures (fully loaded)	1,404,243						
	G.3	Leverage ratio (transitional)	5.55%	5.91%	6.11%	6.27%	5.27%	5.15%	5.00%
	G.4	Leverage ratio (fully loaded)	5.28%	5.58%	5.80%	5.99%	4.85%	4.80%	4.72%

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Groupe Crédit Agricole

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non- performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	143,913	3	495	278	2	414	0
Central banks	7,874	0	0	0	0	0	0
General governments	63,704	0	0	0	0	0	0
Credit institutions	40,171	2	213	9	1	159	0
Other financial corporations	24,724	0	187	182	1	163	0
Non-financial corporations	7,439	1	94	88	0	92	0
Loans and advances(including at amortised cost and fair value)	871,114	4,540	30,039	26,862	6,558	15,657	7,983
Central banks	48,366	0	0	0	0	0	0
General governments	40,613	45	88	58	20	36	4
Credit institutions		16	540	516	13	468	0
Other financial corporations	26,059	46	856	818	118	398	44
Non-financial corporations	285,364	1,845	15,764	14,135	4,356	8,332	4,619
Households	404,992	2,587	12,791	11,334	2,052	6,424	3,316
DEBT INSTRUMENTS other than HFT	1,015,027	4,543	30,534	27,140	6,559	16,071	7,983
OFF-BALANCE SHEET EXPOSURES	485,277		1,213	931	144	248	41

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

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

Groupe Crédit Agricole

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	14,032	8,898	4,618	3,810	5,750
Central banks	0	0	0	0	0
General governments	0	27	36	6	4
Credit institutions	63	63	27	27	0
Other financial corporations	102	82	49	44	20
Non-financial corporations	9,345	5,718	3,109	2,385	4,503
Households	4,426	3,008	1,397	1,347	1,224
DEBT INSTRUMENTS other than HFT	14,032	8,898	4,618	3,810	5,750
Loan commitments given	58	40	3	3	28

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