

2021 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR



2021 EU-wide Stress Test: Summary

	-		Growbe Greatty (Gricere					
		1	2	3	4	5	6	7
	<u> </u>	Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w m (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	14,901	12,972	11,249	10,283	11,977	9,827	8,650
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,545	2,536	2,536	2,536	-2,385	1,316	1,316
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-3,583	-3,711	-3,282	-2,142	-10,064	-6,816	-4,758
4	Profit or (-) loss for the year	5,240	4,357	2,982	2,728	-11,656	-1,486	-2,829
5	Coverage ratio: non-performing exposure (%)	55.85%	49.23%	43.34%	39.87%	50.68%	43.65%	40.20%
ϵ	Common Equity Tier 1 capital	96,942	98,024	98,436	98,316	81,810	77,035	70,422
7	Total Risk exposure amount (all transitional adjustments included)	562,060	575,152	583,085	580,989	606,581	642,024	643,841
8	Common Equity Tier 1 ratio, %	17.25%	17.04%	16.88%	16.92%	13.49%	12.00%	10.94%
9	Fully loaded Common Equity Tier 1 ratio, %	16.94%	16.96%	16.80%	16.90%	12.98%	11.56%	10.61%
1	Tier 1 capital	102,722	103,805	103,969	103,849	87,591	82,568	75,955
1	Total leverage ratio exposures	1,684,937	1,684,937	1,684,937	1,684,937	1,684,937	1,684,937	1,684,937
1	Leverage ratio, %	6.10%	6.16%	6.17%	6.16%	5.20%	4.90%	4.51%
1	Fully loaded leverage ratio, %	5.90%	6.03%	6.06%	6.07%	4.91%	4.64%	4.30%
			Memoran	dum items				
1	date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	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		4,335	4,335	4,335	4,335	4,335	4,335
1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17 IFRS 9 transitional arrangements?	Yes (static and dynamic)
	_
New definition of default?	0



11111111		Groupe Crédit Agricole																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposure	e values			Risk exposu	re amounts								
				A-IRE	3	F-IRB		A-II	RB	F-IF	RB	-			Stock of	Stock of	Stock of	Coverage Ratio -
RowN												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagues
um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks		60,285	0	72,388	0	118	0	25		0 126,94	4 0	0	1	0	C) -
2		Central governments		45,504	23	129,146	1	1,084	0	1,449		0 143,897	7 4,124	66	17	8	14	21.03%
3		Institutions		55,315	371	57,556	42	6,919	2	10,742		0 83,147	7 133	463	60	1	369	4 21.03% 79.77% 1 54.19% 3 30.35% 5 55.56% 8 43.56% 9 51.05% 9 41.93% 9 66.17% 9 62.22% 6 1.98% 4 62.49%
4		Corporates		193,388	3,866	117,531	2,699		326	81,765		0 245,55	1 29,624 5 11,189 3 5,218 0 42,265 7 21,535	6,829	926	1,455	3,701	54.19%
5		Corporates - Of Which: Specialised Lending		53,934	1,458	2,837	7	11,800 204	131	2,085		0 37,845	5 11,189	1,426	43	275	433	30.35%
6		Corporates - Of Which: SME		403	59	34,436	1,355		33	26,907		0 29,473	5,218	1,615	297	428	910	56.35%
7		Retail		661,868	11,895	0	0	98,981 42,489	2,484	0		0 619,720 0 397,67	0 42,265	12,051	1,123		6,695	55.56%
8		Retail - Secured on real estate property		419,267	4,320	0	0	42,489	822	0		0 397,677	7 21,535	4,379	347		1,908	43.56%
9	Groupe Crédit Agricole	Retail - Secured on real estate property - Of Which: SME		22,914	771	0	0	6,143	164	0		0 20,40	5 2,496	781	104		399	51.05%
10	dioupe cicuit Agricole	Retail - Secured on real estate property - Of Which: non-SME		396,353 19,340	3,549	0	0	36,346 4,050	658	0		0 377,272 0 18,224	2 19,039 4 1,107	3,598	243	761	1,509	41.93%
11		Retail - Qualifying Revolving		19,340	349	0	0	4,050	83	0		0 18,224	4 1,107	361	51	25	239	66.17%
12		Retail - Other Retail		223,261	7,226	0	0	52,443	1,579	0		0 203,818	8 19,623	7,311	725	,	4,549	62.22%
13		Retail - Other Retail - Of Which: SME		110,692	3,861	0	0	27,478	803	0		0 99,100	-		433	992	2,435	61.98%
14		Retail - Other Retail - Of Which: non-SME		112,569	3,365	0	0	24,965	776	0		0 104,718	7,931	3,383	291	330	2,114	62.49%
15		Equity		0	0			0	0				0	0	0	0	С) -
16		Securitisation																
17		Other non-credit obligation assets		0	0			0	0				0 0	0	0	0	C	0.00% 55.53%
18		IRB TOTAL		1,016,361	16,154	376,621	2,742	167,221	2,812	93,981		0 1,219,259	76,146	19,409	2,127	3,793	10,779	55.53%

										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
				A-IRB	F-1	IRB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			Non-default	d Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks	2	,802	0 72,388	0	3	C	25	(95,252	C	0	1	0	C	-
20		Central governments	1	,526	0 114,522	1	51	C	839	(117,759	1,487	7 0	10	1	C	-
21		Institutions	2	,004	5 48,979	42	676	2	9,184	(63,039		96	49	1	31	32.29%
22		Corporates	3	,594 44	111,366	2,609	8,786	48	78,740	(129,747	12,731	3,486	722	843	2,000	57.39%
23		Corporates - Of Which: Specialised Lending		,494	2,837		910	C	2,085	(4,283	1/050	110	3	28	68	46.32%
24		Corporates - Of Which: SME		270	5 34,391	1,348	123	1	26,876	(29,251	5,195	1,557	295	427	898	57.66%
25		Retail	61	,075 9,70	01	0	83,325	1,799	0	(572,591	37,267	9,895	958	2,171	5,542	56.01%
26		Retail - Secured on real estate property		,470 3,93	.3 0	0	40,094	695	0	(379,998	,		337	946	1,813	45.64%
27	FRANCE	Retail - Secured on real estate property - Of Which: SME	2	,976 59	0	0	5,824	108	0	(18,700	2,265	603	102	212	351	58.21%
28	FRANCE	Retail - Secured on real estate property - Of Which: non-SME	37	,494 3,32	21 0	0	34,271	586	0	(361,298	18,173	3,370	235	733	1,462	43.39%
29		Retail - Qualifying Revolving	1	,645 2:	.9 0	0	2,547	41	0	(15,760	877	7 231	. 29	12	149	64.42%
30		Retail - Other Retail	19	,960 5,50	69 0	0	40,684	1,064	0	(176,833	15,952	5,691	. 592	1,214	3,581	62.92%
31		Retail - Other Retail - Of Which: SME	10	,530 3,10	05	0	25,648	566	0	(94,264	11,200	3,170	406	966	1,971	62.16%
32		Retail - Other Retail - Of Which: non-SME	8	,430 2,40	55 0	0	15,036	498	0	(82,569	4,752	2,521	. 186	247	1,610	63.87%
33		Equity		0	0		0	C			0	C	0	0	0	C	-
34		Securitisation															
35		Other non-credit obligation assets		0	0		0	C			0	C	0	0	0	C	0.00%
36		IRB TOTAL	705	001 10,15	4 347,255	2,652	92,842	1,850	88,788	C	978,388	51,599	13,476	1,739	3,017	7,574	56.20%

										Actual						
										31/12/2020						
				Exposur	e values			Risk exposu	ure amounts							
			A-IRE	3	F-IR	RB	A-IR	В	F-II	₹B			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(n	mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 2 expecure
37	Central banks		271	0	0		0 4	0	0		0 271	0 0	0	, C) -
38	Central governments		387	0	213		0 45	0	66		0 333	0 0	0	,) () -
39	Institutions		1,218	0	212		0 367	0	117		0 862	1 0	0	<u>, </u>) -
40	Corporates		8,052	268	216		0 3,775	18	185		0 5,267	378 371	9	<u>/</u> 13	113	30.50%
41	Corporates - Of Which: Specialised Lending		2,119	0	0		0 379	0	0		0 1,707	90 102	1	. 7	2	7.07%
42	Corporates - Of Which: SME		32	0	3		0 19	0	3		0 30	0	0	<i>,</i> () (J -
43	Retail		35,511	1,963	0		0 12,573	626	0		0 32,356	3,171 1,928	139	126	1,063	55.04%
44	Retail - Secured on real estate property		18,734	406	0		0 2,387	127	0		0 17,680	1,097 406	10	J 3f	5 94	1 55.04% 4 23.25%
45 ITALY	Retail - Secured on real estate property - Of Which: SME		1,935	178	0		0 319	56	0		0 1,705	230 178	2		3 48	3 26.83%
46 ITALI	Retail - Secured on real estate property - Of Which: non-SME		16,798	227	0		0 2,068	71	0		0 15,975	866 228	8	, 27	7 47	7 20.45%
47	Retail - Qualifying Revolving		2,691	130	0		0 1,502	42	0		0 2,461	230 130	21	. 17	90	69.27%
48	Retail - Other Retail		14,086	1,428	0		0 8,684	457	0		0 12,215	1,845 1,391	108	J 77	877	7 63.00%
49	Retail - Other Retail - Of Which: SME		4,877	746	0		0 1,767	235	0		0 4,606	435 748	27	24	460	61.54%
50	Retail - Other Retail - Of Which: non-SME		9,209	681	0		0 6,917	222	0		0 7,609	1,409 644	81	. 57	416	64.69%
51	Equity		0	0			0	0			0	0 0	0	,) () -
52	Securitisation															
53	Other non-credit obligation assets		0	0			0	0			0	0 0	0	ſ) () -
54	IRB TOTAL		45,438	2,231	641		16,764	644	369		0 39,089	3,551 2,298	149	139	1,174	51.08%

										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
			A-	IRB	F-IF	RB	A-1	IRB	F-I	RB		a: a		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(Non-defaulted mln EUR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks	4,924		0 0		0 0	(0		0 4,924	1 (0	0		J -
56		Central governments	876		0 2		0 1	(0		0 99	94	1 (0	0		J -
57		Institutions	2,965	2	4 2		0 201	(1		0 2,053	3 (24	1 0	0	24	4 100.00% 3 20.28% 7 15.09%
58		Corporates	33,263	19	6 859		1 9,950	20	90 490		0 24,479	5,003		55	203	4.	3 20.28%
59		Corporates - Of Which: Specialised Lending	7,477		0 0		0 1,998	(0		0 4,794	1,546	5 45	8	46		/ 15.09%
60		Corporates - Of Which: SME	C		0 0		1 0	(0		0 0) () (0	0		0 -
61		Retail	13		0 0		0 1	(0		0 8	3) (0	0		0 49.87%
62		Retail - Secured on real estate property	11		0 0		0 1	(0		0 0) () (0	0		J -
63	LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	C		0 0		0 0	(0		0 0) () (0	0		J -
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	10		0 0		0 1	(0		0 0) () (0	0		J -
65		Retail - Qualifying Revolving	C		0		0 0	(0		0 0	() (0	0		J -
66		Retail - Other Retail	2		0		0 0	(0		0 0	3) (0	0		0 49.87%
67		Retail - Other Retail - Of Which: SME	C		0 0		0 0	(0		0 0) () (0	0		J -
68		Retail - Other Retail - Of Which: non-SME	2		0 0		0 0		0		0 8	3		0	0		0 49.87%
69		Equity	C		0		0	(O		C) (0	0		J -
70		Securitisation															
71		Other non-credit obligation assets	C		0		0	(O		C	(0	0		J -
72		IRB TOTAL	42,041	21	9 863		1 10,153	20	490		0 31,563	5,097	237	56	203	67	7 28.21%



		Groupe Crédit Agricole	_															
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IR	RB	F-II	RB	A-II	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	01 0
73		Central banks		1,700	(0		0 0	(0		0 1,700		0	0	0	(0 -
74		Central governments		737	(30		0 13	(0		0 71!	5 (0	0	0	(0 -
75		Institutions		2,057	(2		0 100	(0		0 159		0	0	0	(0 -
76		Corporates		7,533	(937		8 2,239	(522		0 7,407		40	10	61	35	86.39%
77		Corporates - Of Which: Specialised Lending		327	(0		0 118	(0		0 96:	178	3	1	3	() -
78		Corporates - Of Which: SME		2	(5		0 2	(3		0	3	0	0	0	() -
79		Retail		934	7	0		0 29	(0		0 99:	[7	7	0	1	1 14.24%
80		Retail - Secured on real estate property		1	(0		0	(0		0) (0	0	0	() -
81	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	(0		0	(0		0) (0	0	0	() -
82	LUXLIMBOURG	Retail - Secured on real estate property - Of Which: non-SME		1	(0		0	(0		0) (0	0	0	() -
83		Retail - Qualifying Revolving		0	(0		0	(0		0) (0	0	0	() -
84		Retail - Other Retail		933	7	0		0 29	(0		0 99:	[7	7	0	1	1 14.24%
85		Retail - Other Retail - Of Which: SME		7	(0		0	(0		0	7 (0	0	0	() -
86		Retail - Other Retail - Of Which: non-SME		926	7	0		0 29	(0		0 984	1) 7	0	0	1	1 14.24%
87		Equity		0	(0	((0	0	0	(0 -
88		Securitisation																
89		Other non-credit obligation assets		0	(0	(0	0	0	(0 -
90		IRB TOTAL		12,961	7	969		2,381		522		0 10,973	513	48	10	61	36	75.42%

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-II	RB	F-:	[RB	A-I	IRB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		20,182	C	0	C	0	C	0	(20,182	0	0	0	0	0	-
92		Central governments		2,602	C	376	C	26	C	44	(548	0	0	0	0	0	-
93		Institutions		2,708	C	9	C	366	C	2	(411	0	0	0	0	0	-
94		Corporates		5,483	C	120	C	1,177	C	32	(2,497	1,274	280	3	60	10	3.56% 3.56%
95		Corporates - Of Which: Specialised Lending		1,293	C	0	C	133	C	0	(893	1,217	280	1	59	10	3.56%
96		Corporates - Of Which: SME		0	C	0	C	0	C	0	(0	0	0	0	0	0	-
97		Retail		2	C	0	C	0	C	0	(179	0	0	0	0	0	-
98		Retail - Secured on real estate property		1	C	0	C	0	C	0	(0	0	0	0	0	0	-
99	JADAN	Retail - Secured on real estate property - Of Which: SME		0	C	0	C	0	C	0	(0	0	0	0	0	0	-
100	JAPAN	Retail - Secured on real estate property - Of Which: non-SME		1	C	0	C	0	C	0	(0	0	0	0	0	0	-
101		Retail - Qualifying Revolving		0	C	0	C	0	C	0	(0	0	0	0	0	0	-
102		Retail - Other Retail		1	C	0	C	0	C	0	(179	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME		0	C	0	C	0	C	0	(0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME		1	C	0	C	0	C	0	(179	0	0	0	0	0	-
105		Equity		0	C			0	C			0	0	0	0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		0	С			0	C			0	0	0	0	0	0	-
108		IRB TOTAL		30,978	0	505	0	1,569	0	78	C	23,817	1,274	280	3	60	10	3.56%

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	sure amounts							
				A-1	RB	F-IF	RB	A-1	IRB	F-I	[RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagement
109		Central banks		253	O	0	(0		0 0		0 246	0	0 (0	C) -
110		Central governments		2,437	0	4,773	(5		0 15		0 4,805	0	0 (0	() -
111		Institutions		1,748	0	927	(413		0 164		0 1,638	0	0	0	C) -
112		Corporates		8,025	135	462	23	2,430		6 163		0 6,164 1,05	0 17	1 14	1 27	159	92.99%
113		Corporates - Of Which: Specialised Lending		1,366	0	0	(169		0 0		0 684 5:	6	0	5	C) -
114		Corporates - Of Which: SME		0	0	1	(0		0 0		0 0	0	0 (0	C) -
115		Retail		4,347	88	0	(1,756	2	7 0		0 3,188 1,25	2 8	8 20	19	40	0 45.36%
116		Retail - Secured on real estate property		3	0	0	(0		0 0		0 0	0	0 (0	C) -
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0		0 0		0 0	0	0 (0	C) -
118	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		3	0	0	(0		0 0		0 0	0	0 (0	C) -
119		Retail - Qualifying Revolving		0	0	0	(0		0 0		0 3	0	0 (0	C) -
120		Retail - Other Retail		4,343	88	0	(1,756	2	7 0		0 3,185 1,25	2 8	8 20	19	40	45.36%
121		Retail - Other Retail - Of Which: SME		41	1	0	(6		0 0		0 24 :	6	1 (0	C	32.86%
122		Retail - Other Retail - Of Which: non-SME		4,303	87	0	(1,749	2	7 0		0 3,161 1,23	6 8	7 19	19	40	0 45.36% 0 32.86% 0 45.45%
123		Equity		0	0			0		0		0	0	0 (0	C) -
124		Securitisation															
125		Other non-credit obligation assets		0	0			0		0		0	0	0 (0	() -
126		IRB TOTAL		16,810	223	6,162	23	4,604	33	3 342		0 16,041 2,30	2 258	34	46	199	76.84%

									Actual							
									31/12/2020							
			Expos	ure values			Risk expos	ure amounts								
		A-	IRB	F-IF	lB	A-1	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln El	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127	Central banks	1,767	7	0 0		0 0	(0		0 1,309	C	() () () () -
128	Central governments	277	7	0 26		0 3	(0		0 113	(() () () () -
129	Institutions	5,328	3	0 562		0 682	(76		0 1,605	())	. (() <u>-</u>
130	Corporates	13,255	15	50 744		0 4,243	1	1 264		0 9,621	1,096	114	15	47	110	96.38%
131	Corporates - Of Which: Specialised Lending	5,653	3	13 0		0 1,462	1	1 0		0 4,180	575	5	3	23	3) -
132	Corporates - Of Which: SME)	0 3		0	Ó	2		0 0	())) -
133	Retail	296	5	0		0 10	Ó	0		0 305	5	()	0 63.48%
134	Retail - Secured on real estate property			0		0 1	Ó	0		0	()	()	() -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME			0		0	Ó	0		0	())) -
136 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	8	3	0		0	Ó	0		0	()	((() -
137	Retail - Qualifying Revolving)	0		0	C	0		0 0	((((() -
138	Retail - Other Retail	287	7	0		0 10	(0		0 305	5	((((0 63.48%
139	Retail - Other Retail - Of Which: SME)	0		0	(0		0 0	((()	() -
140	Retail - Other Retail - Of Which: non-SME	287	7	0		0 10	Ó	0		0 305	5	(()	(0 63.48%
141	Equity)	0		0				C			() -
142	Securitisation															
143	Other non-credit obligation assets)	0		0	(C	() (() -
144	IRB TOTAL	20,923	15	1,332		0 4,938		340		0 12,952	1,101	114	16	47	110	96.34%



ARRESTATION	A TOP OF THE PARTY	Groupe Crédit Agricole																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IR	В	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenocuro
145		Central banks		1,580	0	0	(0 0	(0		0 1,580	O C) (0	C) () -
146		Central governments		8	0	0	(0 0	(0		0	0) (0	() (0 -
147		Institutions		1,522	0	8	(0 82	(2		0 19:	1 0	0	0	C	(100.00% 1 13.52% 2 6.56% 0 0.00% 2 20.95%
148		Corporates		5,047	139	229	(0 1,283	79	143		0 4,349	9 153	84	5	7	11	1 13.52%
149		Corporates - Of Which: Specialised Lending		2,341	29	0	(0 314	17	0		0 1,718	8 6	5 29	2	C)	6.56%
150		Corporates - Of Which: SME		19	53	0	(0 8	32	0		0	3	3	0	C	(0.00%
151		Retail		785	2	. 0	(0 39	(0		0 920	6	5	0	C)	20.95%
152		Retail - Secured on real estate property		11	0	0	(0 2	(0		0	0	0	0	C)	0 -
153	SWITZERLAND	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0	(0		0	0	0	0	C	(0 -
154	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		11	0	0	(0 2	(0		0	0) (0	C)	0 -
155		Retail - Qualifying Revolving		0	0	0	(0	(0		0	0) (0	C)	0 -
156		Retail - Other Retail		774	2	0	(0 37	(0		0 920	6	5	0	C)	20.95%
157		Retail - Other Retail - Of Which: SME		26	0	0	(0	(0		0 20	6 0	0	0	C)	0 -
158		Retail - Other Retail - Of Which: non-SME		748	2	. 0	(0 37	(0		0 900	0 6	5	0	C)	20.95%
159		Equity		0	0			0	()			0) (0	C)	0 -
160		Securitisation																
161		Other non-credit obligation assets		0	0			0	(0) (0	((0 -
162		IRB TOTAL		8,942	141	237		1,404	79	146		7,046	159	92	. 5	7	13	14.46%

											Actual						
											31/12/2020						
					Exposu	re values			Risk exposı	ure amounts							
				A-IR	В	F-IF	RB	A-IR	В	F-IF	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		1,564	C	0		0 5	0	0		0 272	0 0	0	0	C	/ -
164		Central governments		911	C	4		0 23	0	0		0 246	0 0	0	0	C	<i>i</i> -
165		Institutions		4,019	C	14		0 1,428	0	5		0 1,267	0 0	1	0	C	<i>i</i> -
166		Corporates		9,832	29	80		4 3,025	0	88		0 1,679	0 29	2	0	26	91.98%
167		Corporates - Of Which: Specialised Lending		2,718	C	0		0 611	0	0		0 516	0 0	1	0	C	<i>i</i> –
168		Corporates - Of Which: SME		0	C	0		0	0	0		0 0	0 0	0	0	C	<i>i</i> -
169		Retail		248	C	0		0 18	0	0		0 218	0 0	0	0	C	/-
170		Retail - Secured on real estate property		1	C	0		0 0	0	0		0 0	0 0	0	0	C	/-
171	CHINA	Retail - Secured on real estate property - Of Which: SME		0	C	0		0	0	0		0 0	0 0	0	0	C	/-
172	CHINA	Retail - Secured on real estate property - Of Which: non-SME		1	C	0		0 0	0	0		0 0	0 0	0	0	C	/-
173		Retail - Qualifying Revolving		0	C	0		0 0	0	0		0 0	0 0	0	0	C	/-
174		Retail - Other Retail		246	C	0		0 18	0	0		0 218	0 0	0	0	C	/-
175		Retail - Other Retail - Of Which: SME		0	C	0		0 0	0	0		0 0	0 0	0	0	C	/-
176		Retail - Other Retail - Of Which: non-SME		246	C	0		0 18	0	0		0 218	0 0	0	0	C	/-
177		Equity		0	C			0	0)		0	0 0	0	0	C	<i>i</i> -
178		Securitisation															
179		Other non-credit obligation assets		0	C)		0	0			0	0 0	0	0	C	-
180		IRB TOTAL		16,574	29	99		4 4,500	0	93		0 3,682	0 29	3	0	26	91.98%

											Actual							
											31/12/2020							
					Exposi	re values			Risk expos	ure amounts								
				A-IF	RB	F-IF	RB	A-1	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(n	mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181		Central banks		21		0		0 0	C	0		0 0	0	C	0	0	C	J -
182		Central governments		88		47		0	C	0		0 393	215	C	0	1	C	J -
183		Institutions		1,156		2,796		0 125	C	523		0 2,865	0	C) 2	. 0	(J -
184		Corporates		4,590	24	842		1 1,744	ϵ	277		0 5,778	447	271	. 14	19	76	6 27.97%
185		Corporates - Of Which: Specialised Lending		1,061	2	3 0	-	0 194	2	0		0 678	202	C) 2	. 0	C	J -
186		Corporates - Of Which: SME		0		0		0 0	C	0		0 0	0	53	0	0	g	9 16.63%
187		Retail		12	1	0	(0 0	C	0		0 11	. 0	10	0	0	C	0 1.57%
188		Retail - Secured on real estate property		1		0		0 0	C	0		0 0	0	C	0	0	C	J -
189	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0		0	(0 0	C	0		0 0	0	C	0	0	C	J -
190	NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME		1		0	(0 0	C	0		0 0	0	C	0	0	C	J -
191		Retail - Qualifying Revolving		0		0	(0 0	C	0		0 0	0	C	0	0	C	J -
192		Retail - Other Retail		11	1	0		0 0	C	0		0 11	0	10	0	0	(0 1.57%
193		Retail - Other Retail - Of Which: SME		0		0	(0 0	C	0		0 0	0	C	0	0	C	J -
194		Retail - Other Retail - Of Which: non-SME		11	1	0		0 0	C	0		0 11	0	10	0	0	C	0 1.57%
195		Equity		0				0	C			C	0	C	0	0	(J -
196		Securitisation																
197		Other non-credit obligation assets		0				0	C			C	0	C	0	0	(J -
198		IRB TOTAL		5,867	250	3,685		1,870	6	800		9,047	663	281	. 16	19	76	6 27.02%



11111111		Groupe Crédit Agricole																						
				16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			s (mln EUR, %)	Stage 1 exposure Stag	ge 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	(IIIIII LOK, 90)	126,868	38	38	9	0	9	22.82%	126,792	76	76	9	0	17	7 22.82%	126,715	11	4 114	1 9	0	26	22.82%
2		Central governments		144,301	3.673	113	18	2	45	39.87%	,		158	17	1	63	39.81%	143,685		8 201	3 17	1	81	39.78%
3		Institutions		83,077	149	517	20	1	402	77.86%	· · · · · · · · · · · · · · · · · · ·	165	569	23	1	422	74.27%	82,932	, -	3 628	3 23	1	445	70.96%
4		Corporates		224,936	47,735	9,334	430	1,516	4,917	52.68%	209,539	60,181	12,284	316	1,811	5,808	47.28%	202,171	65,04	3 14,79:	304	1,852	6,578	44.47%
5		Corporates - Of Which: Specialised Lending		34,154	14,408	1,899	21	351	556	29.26%	31,111	16,838	2,512	13	395	634	25.26%	30,020		7 2,993	12	391	699	23.35%
6		Corporates - Of Which: SME		26,650	7,346	2,310	150	340	1,417	61.35%	24,752	8,449	3,104	138	408	1,695	54.59%	23,412		1 3,893	130	439	1,977	50.80%
7		Retail		564,416	92,309	17,312	570	2,918	7,953	45.94%	535,678	115,371	22,987	413	3,434	9,143	39.78%	521,523	124,21	8 28,29	400	3,255	10,209	36.08%
8		Retail - Secured on real estate property		360,628	56,631	6,332	2 106	1,291	2,180	34.44%	343,301	71,685	8,606	79	1,525	2,483	3 28.86%	335,078	77,71	3 10,800	77	1,519	2,764	25.59%
9	Groupe Crédit Agricole	Retail - Secured on real estate property - Of Which: SME		18,932	3,642	1,108	32	236	467	42.11%	17,853	4,361	1,468	24	280	540	36.80%	17,269	4,60	7 1,807	7 23	251	605	33.49%
10	Groupe Credit Agricole	Retail - Secured on real estate property - Of Which: non-SME		341,697	52,989	5,224	75	1,055	1,714	32.81%	325,447	67,324	7,138	55	1,245	1,943	27.22%	317,809	73,10	7 8,994	54	1,268	2,159	24.01%
11		Retail - Qualifying Revolving		16,581	2,352	759	147	77	421	55.45%			1,173	112	134	605	51.55%	14,751		1,579	107	112	783	49.58%
12		Retail - Other Retail		187,207	33,325	10,221	. 317	1,551	5,352	52.36%		40,497	13,208	223	1,775	6,055	45.85%	171,694		4 15,91	216	1,624	6,661	41.86%
13		Retail - Other Retail - Of Which: SME		91,517	17,804	5,400	144	845	2,805	51.95%	85,578	22,101	7,042	. 98	1,006	3,14	44.65%	82,446 89,248	23,68	8,587	94	905	3, 44 0	40.06%
14		Retail - Other Retail - Of Which: non-SME		95,690	15,522	4,821	. 173	705	2,546	52.82%	91,470	18,396	6,166	125	769	2,91	47.21%	89,248	19,45	6 7,328	122	719	3,222	43.96%
15		Equity		0	0	0	0	0	0	-	0	0	0	0	0	() -	0		0	0	0	0	-
16		Securitisation																						
17		Other non-credit obligation assets		0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%	0		0 (0	0	0	0.00%
18		IRB TOTAL		1,143,597	143,904	27,313	1,047	4,437	13,325	48.79%	1,098,997	179,743	36,074	778	5,247	15,454	42.84%	1,077,027	193,75	44,031	. 752	5,108	17,339	39.38%

													Baseline Scenario										
					31	1/12/2021							31/12/2022							31/12/2023			
owN um		Sta (mln EUR, %)	age 1 exposure Stage	e 2 exposure Stage 3 ex	cposure pro	Stock of ovisions for le 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of S provisions for prov Stage 2 exposure Stage	Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
19	Central banks		95,195	29	29	9	0	9	30.41%	95,138	57	57	9	0	17	30.41%	95,08	1 8	6	86 9	0	26	30.41%
20	Central governments		118,179	1,030	37	14	0	15	40.00%	117,873	1,301	73	14	0	29	40.00%	117,59	1,54	3 10	09 14	0	44	40.00%
21	Institutions		62,982	124	144	19	1	63	43.69%	62,928	132	190	21	1	82	43.06%	62,860	5 14	1 2	42 21	1	103	42.62%
22	Corporates		119,515	21,384	5,065	344	767	2,976	58.76%	113,380	25,761	6,823	267	943	3,634	53.26%	109,82	1 27,74	6 8,39	96 257	992	4,221	50.28%
23	Corporates - Of Which: Specialised Lending		3,856	2,048	183	1	35	85	46.16%	3,500	2,349	238	1	39	90	37.63%	3,369	2,43	4 2	84 1	41	94	33.05%
24	Corporates - Of Which: SME		26,438	7,317	2,248	149	339	1,404	62.46%	24,552	8,415	3,036	137	406	1,680	55.33%	23,21	8,96	9 3,83	20 130	438	1,961	51.34%
25	Retail		519,292	86,268	14,192	399	2,409	6,450	45.45%	492,035	108,778	18,939	310	2,848	7,370	38.91%	478,70	1 117,68	4 23,30	67 301	2,733	8,170	34.96%
26	Retail - Secured on real estate property		344,631	54,098	5,680	95	1,213	2,041	35.94%	327,689	69,010	7,710	69	1,444	2,315	30.03%	319,60	75,11	6 9,68	88 67	1,447	2,570	26.52%
27 EDANCE	Retail - Secured on real estate property - Of Which: SME		17,380	3,332	856	27	223	404	47.21%	16,370	4,053	1,145	18	268	469	40.91%	15,859	4,29	5 1,4	15 18	238	524	37.03%
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		327,251	50,765	4,824	69	990	1,637	33.94%	311,319	64,957	6,565	51	1,176	1,847	28.13%	303,74	70,82	2 8,2	73 50	1,208	2,046	24.73%
29	Retail - Qualifying Revolving		14,161	2,138	569	105	62	297	52.18%	13,351	2,642	874	97	96	431	49.26%	12,94	7 2,76	3 1,1	58 94	71	553	47.78%
30	Retail - Other Retail		160,499	30,033	7,943	199	1,134	4,112	51.77%	150,994	37,126	10,355	144	1,307	4,624	44.65%	146,149	39,80	5 12,5	22 140	1,215	5,048	40.31%
31	Retail - Other Retail - Of Which: SME		87,065	17,093	4,477	119	781	2,271	50.72%	81,409	21,269	5,956	82	920	2,558	42.94%	78,498	3 22,79	6 7,3	41 79	825	2,801	38.16%
32	Retail - Other Retail - Of Which: non-SME		73,434	12,940	3,467	79	352	1,841	53.11%	69,585	15,857	4,399	62	387	2,066	46.97%	67,65	1 17,00	9 5,1	81 61	390	2,246	43.36%
33	Equity		0	0	0	0	0	0	-	0	0	0	0	0	0) -)	0	0 0	0	0 -	-
34	Securitisation																						
35	Other non-credit obligation assets		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			0	0 0	0	0	0.00%
36	IRB TOTAL		915,163	108,835	19,467	785	3,178	9,513	48.87%	881,353	136,028	26,082	622	3,792	11,132	42.68%	864,063	147,20	0 32,20	01 602	3,726	12,565	39.02%

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	owN im		(mln	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	37		Central banks	271	0	0	(0	0	0.03%	270	0 0	0	0	0	0	0.03%	270	(0	C	0	O	0.03%
	38		Central governments	332	0	0	(0	0	33.47%	332	2 0	1	. 0	0	0	33.28%	332	(1	C	0	0	33.15%
	39		Institutions	862	2	0	(0	0	3.78%	86	1 2	1	. 0	0	0	3.78%	861	2	2 1	C	0	0	3.78%
	40		Corporates	4,712	911	394	ı	5 22	134	34.05%	4,233	3 1,355	428	3	30	146	34.15%	4,036	1,523	3 458	3	32	. 157	7 34.25%
	41		Corporates - Of Which: Specialised Lending	1,571	220	108	(3	13	12.34%	1,460	0 323	117	o O	4	14	12.26%	1,417	359	124	C	5	, 15	5 12.21%
	42		Corporates - Of Which: SME	28	2	0	(0	0	55.61%	20	6 3	1	0	0	0	55.61%	26	3	3 1	C	0	0	0 55.61%
	43		Retail	29,941	4,891	2,622	152	458	1,340	51.10%	28,37	7 5,711	3,366	83	552	1,565	46.49%	27,604	5,767	7 4,085	79	497	1,789	9 43.79%
	44		Retail - Secured on real estate property	15,997	2,534	652	1:	L 78	139	21.35%	15,612	2 2,675	896	9	81	168	18.73%	15,473	2,597	7 1,113	9	72	. 195	5 17.50%
	45	TTALV	Retail - Secured on real estate property - Of Which: SME	1,552	310	252	Į	13	62	24.78%	1,483	3 308	323	5	12	72	22.21%	1,410	312	392	5	13	, 81	1 20.71%
	46	ITALY	Retail - Secured on real estate property - Of Which: non-SME	14,445	2,224	400	(65	77	19.19%	14,128	8 2,367	573	4	68	96	16.77%	14,063	2,285	721	4	59	114	4 15.76%
	47		Retail - Qualifying Revolving	2,417	215	190	42	2 15	124	65.24%	1,97	5 547	299	15	38	174	58.26%	1,801	598	3 422	14	41	. 230	J 54.54%
	48		Retail - Other Retail	11,527	2,143	1,781	100	366	1,077	60.47%	10,790	0 2,489	2,172	. 59	433	1,223	56.31%	10,329	2,572	2,550	56	384	1,364	53.49%
	49		Retail - Other Retail - Of Which: SME	4,218	669	901	24	1 61	527	58.44%	3,93	5 798	1,056	16	84	577	54.65%	3,718	862	1,209	15	79	627	/ 51.86%
	50		Retail - Other Retail - Of Which: non-SME	7,309	1,474	879	7:	304	550	62.56%	6,85	5 1,691	1,116	43	350	646	57.89%	6,612	1,710	1,341	42	305	737	0 54.54% 4 53.49% 7 51.86% 7 54.96%
	51		Equity	0	0	0	(0	0	-	,	0 0	0	0	0	0	-	0	, (0	C	0	0	J -
	52		Securitisation																					
	53		Other non-credit obligation assets	0	0	0	(0	0	-		0 0	0	0	0	0	-	0	(0	C	0	0	J -
	54		IRB TOTAL	36,118	5,804	3,016	158	480	1,474	48.87%	34,074	7,068	3,796	86	582	1,711	45.08%	33,102	7,292	4,545	82	529	1,946	42.82%

										Baseline S	cenario									
				31/12/2021						31/12/2	2022						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	Stock age 3 exposure provision Stage 1 ex	of Stock of is for provisions for p posure Stage 2 exposure Sta	Stock of provisions for age 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4,921	1	1	0 0	C	0.03%	4,918	3	3	0 0	0	0.03%	4,915	2		1		0	0.03
	Central governments	99	94	0	0	C	40.00%	99	94	0	0 0	0	40.00%	99	94	(0		0	40.00
	Institutions	2,052	1 2	4	0	24	97.58%	2,050	2	25	0 0	24	95.28%	2,049	2	25	5		0 2	93.09
	Corporates	21,998	7,227 47	1	7 220	81	17.13%	19,806	9,089	800	10 241	133	16.57%	18,897	9,739	1,060	10	23	1 17	4 16.47
	Corporates - Of Which: Specialised Lending	4,247	2,012 12	7	5 58	18	14.07%	3,841	2,309	235	3 65	33	14.18%	3,716	2,350	319	9		3 4	5 14.30
	Corporates - Of Which: SME	0	0	O (0	C	-	0	0	0	0 0	0 -		0	()	0		0	0 -
	Retail	8	0	O (0	C	30.17%	8	0	0	0 0	0	22.49%	8	((0		0	18.40
	Retail - Secured on real estate property	0	0	O	0	C	-	0	0	0	0 0	0 -		0	()	0		0	0 -
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	-	0	0	0	0 0	0 -		0	()	0		0	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	O (0	C	-	0	0	0	0 0	0 -		0	()	0		0	0 -
	Retail - Qualifying Revolving	0	0	O	0 0	C	-	0	0	0	0 0	0 -		0	((0		0	0 -
	Retail - Other Retail	8	0	O	0 0	C	30.17%	8	0	0	0 0	0	22.49%	8	((0		0	18.409
	Retail - Other Retail - Of Which: SME	0	0	O	0	C	-	0	0	0	0 0	0 -		0	()	0		0	0 -
	Retail - Other Retail - Of Which: non-SME	8	0	O	0	C	30.17%	8	0	0	0 0	0	22.49%	8	()	0		0	18.409
	Equity	0	0	0	0 0	C		0	0	0	0 0	0 -		0	(0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	C	-	0	0	0	0 0	0 -		0	(0		0	0 -
	IRB TOTAL	29,077	7,323 490	17	7 220	104	20.99%	26,881	9,187	828	10 241	156	18.87%	25,968	9,839	1,090	10	23	1 198	18.19%



		Groupe Crédit Agricole																				
				16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			(mln EUR, %		2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks	(and a second	1.699	1	1 (0	0	0 0.03%	1,698	1	1	0	0		0.03%	1,697	2	2 (0.03%
74		Central governments		715	0	0 (0	0	0 6,49%	715	0	C	0	0		0 6.49%	714	1	1 (<u>, </u>	6.49%
75		Institutions		159	0	0 (0	0	0 5.38%	159	0	C	0) 0		0 5.38%	159	0	0 () (C	5.38%
76		Corporates		7,130	755 7	5	4 5	4 4	47 63.01%	6,880	962	117	7 2	2 56	6	2 52.85%	6,775	1,036	50 2	2 52	<u>. 7?</u>	48.73%
77		Corporates - Of Which: Specialised Lending		876	255	8 (0	3	1 13.56%	799	323	17	7 0) 3	3	2 11.98%	765	349	25 (3	, ?	11.11%
78		Corporates - Of Which: SME		2	0	0	0	0	0 48.33%	2	. 0	C	0	0)	0 47.90%	2	0	0 () (, C	47.82%
79		Retail		991	0	8 (0	0	1 15.30%	990	1	8	3	0)	1 14.91%	989	1	8 () (ı <u>1</u>	14.55%
80		Retail - Secured on real estate property		0	0	0 (0	0	0 -	0	0	C	0	0)	0 -	0	0	0 () (C) -
81	LUVEMBOUDC	Retail - Secured on real estate property - Of Which: SME		0	0	0 (0	0	0 -	0	0	C	0	0)	0 -	0	0	0 () (, C) -
82	LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0 -	0	0	C	0	0)	0 -	0	0	0 (0	, C) -
83		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	C	0	0)	0 -	0	0	0		<u>,</u>	-
84		Retail - Other Retail		991	0	8	0	0	1 15.30%	990	1	8	8	0)	1 14.91%	989	1	8 (0	<u>/</u> 1	14.55%
85		Retail - Other Retail - Of Which: SME		7	0	0	0	0	0 5.00%	7	0	C	0	0)	0 5.00%	7	0	0 () (<u>/</u> 0	5.00%
74 75 76 77 78 79 80 81 82 83 84 85 86 87 88		Retail - Other Retail - Of Which: non-SME		983	0	8 (0	0	1 15.30%	983	1	8	3	0)	1 14.91%	982	1	8 (<u>/</u> 1	14.55%
87		Equity		0	0	0 (0	0	0 -	0	0	C	0	0)	0 -	0	0	0 () (0) -
88		Securitisation																				
89		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	C	0	0		0 -	0	0	0		<u>'</u>) -

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
RowN um				(mln EUR, %)	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure		
91			Central banks		20,170	(6		0 0	(0.03%	20,15	8 12	12	2 (0	0	0.03%	20,146	1	8 18	C	C	0	J 0.03%
92			Central governments		548	(0		0 0)	28.64%	54	8 0	(0	0	0	28.64%	547	7	0 0	C	O	0'	0 28.64%
93			Institutions		410	(0 0		0 0	(5.59%	41	0 0	(0 0	0	0	5.59%	410)	0 0	C	C	0'	J 5.59%
94			Corporates		2,198	1,539	9 313		2 71	. 62	19.67%	1,95	5 1,737	358	8 1	. 76	72	20.22%	1,863	1,79	4 393	1	. 73	82'	20.78%
95			Corporates - Of Which: Specialised Lending		801	1,279	9 310		0 68	60	19.47%	73	2 1,311	347	7 (72	69	19.76%	713	1,30	1 376	C	68	76	20.13%
96			Corporates - Of Which: SME		0	(0 0		0 0		0 -		0 0	(0	0	0	-	C		0 0	C	C	0'	J -
97			Retail		179	(0 0		0 0		5.00%	17	9 0	(0 0	0	0	5.00%	179)	0 0	C	0	0'	5.00%
98			Retail - Secured on real estate property		0	(0 0		0 0) -		0 0	(0 0	0	0	-	C		0 0	C	0	0'	J -
99	JAPAN	N.	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0		0 -		0 0		0 (0	0	-	C)	0 0	C	0	0'	J -
100	JAI AIN	`	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0) -		0 0		0 (0	0	-	C)	0 0	C	0	0'	J -
101			Retail - Qualifying Revolving		0				0 0		5 000/	47	0	(0 0	0		-	170)	0	C	0	.1	J -
102			Retail - Other Retail		1/9				0 0		5.00%	1/	9 0	(0			5.00%	1/9	9	0	C	0	.1	5.00%
103			Retail - Other Retail - Of Which: SME		0				0 0		5 000/	47	0		0	0			170)	0	C	0	.1	<i>J</i> -
104			Retail - Other Retail - Of Which: non-SME		179				0		5.00%	17	9 0	(0			5.00%	179	,	0		0	.1	5.00%
105			Equity		0		J C		U C) -		0		U (0	0	-	C)	0	C	C	0'	<u>/</u> -
106			Securitisation																						
107			Other non-credit obligation assets		0	(0		0 0	() -	25.55	0	(0 (0	0	-	0)	0	C	0	0'	<u>) - </u>
108			IRB TOTAL		23,506	1,545	320		2 71	62	19.29%	23,250	1,750	371	1 1	. 76	73	19.56%	23,145	1,813	3 412	1	73	82	2 19.86%

														Baseline Scenari	0									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
109		Central banks		246	0	0		0 (0.03%	24	6 0	(0	0	0 0	0.03%	246	5	0)	0	0	0 0.03%
110		Central governments		4,802	1	1		1 ()	1 39.76%	4,79	9 3	3	3	1	0 1	39.76%	4,797	7	4	1	1	0	2 39.76%
111		Institutions		1,637	1	1		0 () (29.94%	1,63	6 1	1	1	0	0 0	30.67%	1,635	5	2	2	0	0	1 31.32%
112		Corporates		5,579	1,592	213		4 34	170	79.86%	5,00	1 2,115	268	8	3 4	4 182	68.02%	4,73	2,34	31		2 4	6 19	1 31.32% 92 61.76% 3 5.78%
113		Corporates - Of Which: Specialised Lending		612	569	19		0 6	5	1 5.80%	55	3 607	40	0	0	6 2	5.75%	533	61	.3 5.	5	0	6	3 5.78%
114		Corporates - Of Which: SME		0	0	0		0		0 -		0	C	0	0	0 0	-)	0)	0	0	0 -
115		Retail		3,495	756	278	1	5 41	1 94	4 33.72%	3,60	7 526	395	5 1	6 2	7 128	32.32%	3,600	43	490	5 1	6 1	9 15	58 31.79%
116		Retail - Secured on real estate property		0	0	0		0 (0 -		0	(0	0	0 0	-	()	0)	0	0	0 -
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 (0 -		0	(0	0	0 0	-	()	0)	0	0	0 -
118	GLINIANI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 (0 -		0	(0	0	0 0	-	()	0)	0	0	0 -
119		Retail - Qualifying Revolving		3	0	0		0 (0.03%)	3 0	(0	0	0 0	0.03%		3	0)	0	0	0 0.03%
120		Retail - Other Retail		3,492	756	278	1	5 41	1 94	4 33.72%	3,60	4 526	395	5 1	6 2	7 128	32.32%	3,597	43	490	5 1	6 1	9 15	58 31.79%
121		Retail - Other Retail - Of Which: SME		29	7	5		0 1	1	3 49.18%	3	0 3	7	7	0	1 3	48.23%	3:		2	3	0	0	4 47.38%
122		Retail - Other Retail - Of Which: non-SME		3,463	749	272	1	5 40	9:	1 33.42%	3,57	4 523	387	7 1	6 2	6 124	32.03%	3,567	43	48	7 1	6 1	9 15	54 31.53%
123		Equity		0	0	0		0 ()	0 -		0	(0	0	0 0	-	()	0)	0	0	0 -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0		0 0) (0 -	4=	0	(0	0	0 0	-	(0		0	0	0 -
126		IRB TOTAL		15,759	2,350	493	2	0 75	26	53.69%	15,28	2,646	667	7 2	0 70	0 311	46.69%	15,008	2,78	2 813	1	9 6	5 35	52 43.29%

										Baseline Scena	ario									
				31/12/2021						31/12/2022	2						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stag	Stock of provisions for Stage 1 expos	Stock of provisions for ure Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions fo re Stage 3 exposi	Coverage Ratio Stage 3 exposu
	Central banks	1,308	0)	0 0	(0.03%	1,308	1	1	0	0 (0.03%	1,30	7	1	1 0		0	0.0
	Central governments	113	0 (0 0	(5.00%	113	0	0	0	0 (5.00%	113	3	0	0		0	0 5.0
	Institutions	1,604	0 (0 0	(19.03%	1,603	1	1	0	0 (19.46%	1,602	2	1	1 0		0	0 19.63
	Corporates	8,777	1,885 168	3	6 57	122	72.40%	8,011	2,578	242	4 (68 138	57.08%	7,670	0 2,85	9 30	2 4		<i>3</i> 9	151 50.1
	Corporates - Of Which: Specialised Lending	3,784	939 3:	1	2 29	(18.30%	3,441	1,241	72	1 3	34 14	19.06%	3,30:	1 1,34	8 10	5 1		34	20 19.38
	Corporates - Of Which: SME	0	0 ()	0 0	() -	0	0	0	0	0 () -	(0	0	0		0	0 -
	Retail	307	4		0 0	(39.53%	307	7 4	0	0	0 (28.69%	300	6	4	0		0	0 23.03
	Retail - Secured on real estate property	0	0)	0 0	() -	0	0	0	0	0 () -	(0	0	0		0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0 (0 0	() -	0	0	0	0	0 () -	(0	0	0		0	0 -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0)	0 0	() -	0	0	0	0	0 () -	(0	0	0		0	0 -
	Retail - Qualifying Revolving	0	0)	0 0	() -	0	0	0	0	0 () -	(0	0	0		0	0 -
	Retail - Other Retail	307	4		0	(39.53%	307	4	0	0	0 (28.69%	306	6	4	0		0	0 23.03
	Retail - Other Retail - Of Which: SME	0	0)	0	() -	0	0	0	0	0) -		0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME	307	4		0 0	(39.53%	307	4	0	0	0	28.69%	300	6	4	0		0	0 23.03
	Equity	0	0		0 0	() -	0	0	0	0	0) -		0	0	0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0		0 0	() -	0	0	0	0	0) -		0	0	0		0	0 -
	IRB TOTAL	12,109	1,890 169		58	122	72.03%	11,340	2,583	244	4	68 138	56.69%	10,997	7 2,86	30.	4		<u> </u>	152 49.75°



		Groupe Crédit Agricole																					
				16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	D									
						31/12/2021							31/12/2022							31/12/2023			
RowN um	V		(mln EUR, %)		ge 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks	(******	1,579	0	0 (0	0	0.03%	6 1,578	1	1		0	0	0 0.03%	1,577	1	1	(0	٥	0 0.03%
146		Central governments		0	0	0 (0	0	0 -	0	0	0		0	0	0 -	0	0	0	(0 /	J /	0 -
147		Institutions		191	0	0 (0	0	0 86.87%	6 191	0	0		0	0	0 76.98%	191	0		(0 /	J (0 69.26%
148		Corporates		3,964	517	.05	2	9 1	4 13.59%	6 3,627	822	137		1 1	12 1	8 13.21%	3,488	934	164		1 1'	2 2	21 13.06%
149		Corporates - Of Which: Specialised Lending		1,571	143	38	1	1	3 7.57%	6 1,436	264	53		1	2	4 7.82%	1,378	309	65		1	2	5 8.03%
150		Corporates - Of Which: SME		3	8	0 (0	0	0 5.00%	6 3	8	1		0	0	0 5.00%	3	7	1	(0 /	<u>ر</u>	0 5.00%
151		Retail		930	2	8 (0	0	2 22.09%	6 930	2	8		0	0	2 21.31%	929	2	9	(0 ′	J ·	2 20.62%
152		Retail - Secured on real estate property		0	0	0 (0	0	0 -	0	0	0		0	0	0 -	0	0	0	(0 /	<u>ر</u>	0 -
153	SWITZERLAND	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 /	<u>ر</u>	0 -
154	SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0 -	0	0	0		0	0	0 -	0	0	0	(0 (ر ر	0 -
155		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0		0	0	0 -	0	0	0	(0 (ر ر	0 -
156		Retail - Other Retail		930	2	8 (0	0	2 22.09%	6 930	2	8		0	0	2 21.31%	929	2	9	(0 (J	2 20.62% 0 5.00%
157		Retail - Other Retail - Of Which: SME		26	0	0	0	0	0 5.00%	6 26	0	0		0	0	0 5.00%	26	0	0	(0	<u>ر</u>	0 5.00%
158		Retail - Other Retail - Of Which: non-SME		905	2	8 (0	0	2 22.11%	6 904	2	8		0	0	2 21.34%	903	2	9	(0 (J	2 20.66%
159		Equity		0	0	0	0	0	0 -	0	0	0		0	0	0 -	0	0	0	(0	ر	0 -
160		Securitisation																					
161		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0		0	0	0 -	0	0	0	(υ r	/	0 -
1.00		TDD TOTAL		6 662	E10 1	1/1	<u> </u>	0	1/ 200/	6 325	925	1/7		1 1	2	0 12 700/	6 19/	020	175	1	11 11	J 7	13 500%

														Baseline Scenario	l de la companya de									
							31/12/2021							31/12/2022							31/12/2023			
R	owN um			Stage 1 (mln EUR, %)	exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
	163		Central banks		272	0 0		0 0		0.03%	27	2 0	0	0	0	0	0.03%	272	0	0	C	0	0	0.03%
	164		Central governments		246	0 0		0 0	0	5.00%	24	6 0	0	O C	0	0	5.00%	246	0	0	O	0	0'	5.00%
	165		Institutions		1,266	0 0		0		5.00%	1,26	5 1	1	1 C	0	0	5.00%	1,265	1	. 1	O	0	0	5.00%
	166		Corporates		1,546	28 33		1	27	82.03%	1,41	6 250	42	2 1	. 3	29	69.34%	1,357	301	. 49	1	3	30	61.62%
	167		Corporates - Of Which: Specialised Lending		474	40 2		0 0	0	8.71%	43	5 74	6	5 C	1	1	8.94%	419	87	10	C	1	1	9.13%
	168		Corporates - Of Which: SME		0	0 0		0		5.00%		0	0	O C	0	0	5.00%	0	0	0	C	0	0	5.00%
	169		Retail		218	0 0		0 0	0	5.00%	21	8 0	0	0	0	0	5.00%	218	0	0	C	0	0	5.00%
	170		Retail - Secured on real estate property		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1-
	171	CHINA	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1-
	172	CHINA	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1-
	173		Retail - Qualifying Revolving		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1-
	174		Retail - Other Retail		218	0 0		0 0	0	5.00%	21	8 0	0	0	0	0	5.00%	218	0	0	0	0	0'	5.00%
	175		Retail - Other Retail - Of Which: SME		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1 -
	176		Retail - Other Retail - Of Which: non-SME		218	0 0		0 0	0	5.00%	21	8 0	0	0	0	0	5.00%	218	0	0	0	0	0'	5.00%
	177		Equity		0	0 0		0 0	0	-		0 0	0	0	0	0	-	0	0	0	0	0	0'	1-
	178		Securitisation																					
	179		Other non-credit obligation assets		0 3 E49 13	0 0		0 0	0	- 90 630/	2.41	0 0	0	0	0	0	- 67 490/ ₂	0	0	0	0	0	0') - 50 57%
	100		TRR TATAL		7 E/IVI 17	10 1 2 <i>1</i> 1		7 i 7	1 77	20 620/ ₂	I 2/11	71 751	1 12	7 1	7	1 701	67 /1 9 0/2	2 256	1 203		1	. 2	21	

												Baseline Scenario								
					31/12/2021							31/12/2022					31/12/2023			
Rov	N	(mln EUR, ⁹		e 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposure Stage 2 ex	posure Stage 3 exposu	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
18		Central banks	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	-
18		Central governments	393	215	0	0 0	0	40.00%	393	21	.5 0	0	0	0 40.00%	393	215	1	0 0	0	40.00%
18		Institutions	2,863	1	1	0 0	0	44.04%	2,861		2 2	0	0	1 44.04%	2,860	3	3	0 0	1	44.04%
18		Corporates	5,278	910 30	08	5 30	84	27.28%	4,856	1,28	357	3	36	95 26.68%	4,676	1,423	397	3 36	104	26.34%
18		Corporates - Of Which: Specialised Lending	611	264	5	0 2	1	12.17%	557	31	.1 12	0	3	2 12.56%	537	326	18	0 3	2	12.73%
18		Corporates - Of Which: SME	0	0 5	53	0	9	16.64%	0		0 53	0	0	9 16.64%	0	0	53	0 0	9	16.64%
18		Retail	11	0	.0	0	0	3.02%	11		0 10	0	0	0 3.01%	11	0	10	0 0	0	3.01%
18		Retail - Secured on real estate property	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	i -
18	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	<i>i</i> -
19	NETTIERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	<u> -</u>
19		Retail - Qualifying Revolving	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	<u> -</u>
19		Retail - Other Retail	11	0 1	.0	0 0	0	3.02%	11		0 10	0	0	0 3.01%	11	0	10	0 0	0	3.01%
19		Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	<u>-</u>
19		Retail - Other Retail - Of Which: non-SME	11	0 1	.0	0 0	0	3.02%	11		0 10	0	0	0 3.01%	11	0	10	0 0	0	3.01%
19		Equity	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	
19		Securitisation																		
19		Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	
19		IRB TOTAL	8,545	1,126 32	0	5 30	85	26.56%	8,122	1,49	9 370] 3] 36 9	26.12%	7,940	1,641 4	10	3 36	106	25.89%



	Groupe Crédit Agricole																						
		ſ	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
		- 1											Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN			Stage 1 exposure Stag	ge 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um		(mln EUR, %)						- 10		10.1							120 100						
1	Central banks		126,860	38	45	12	0	12	25.59%	120///0	76	91	14	0	23	3 25.68%	126,688	11	14 14	1 13	0	37	26.13%
2	Central governments		144,055	3,899	133	26	2	53	39.89%	1 15,007	4,219	200	29	2	80	39.85%	143,351	4,46	50 27	5 27	1	110	39.84%
3	Institutions		82,832	186	724	48	2	536	74.00%	82,693	213	836	37	1	585	69.96%	82,579 175,777	23	36 92	7 35	1	62?	67.16%
4	Corporates		213,218	58,253	10,533	1,183	2,473	5,482	52.05%	186,950 27,940	76,628	18,426	652	3,012	7,971	1 43.26%				550	2,993	9,866	40.54%
5	Corporates - Of Which: Specialised Lending		32,203	16,336	1,921	79	623	583	30.37%		18,832	3,688	4/	711	888	3 24.07%	26,130	19,40	9 4,92	1 39	/04	1,129	22.94%
6	Corporates - Of Which: SME		25,715	8,045	2,544	210	422	1,499	58.90%		9,665	3,687	190	515	1,899	51.51%	20,937	10,50	9 4,85	9 164	553	2,320	47.75%
7	Retail		550,230	104,406 63,444	19,400	1,105	4,469	9,401	48.46%		138,722	27,667	810	5,342	11,661	42.15%	483,983	153,89	36,15	702	5,095	13,755	38.05%
8	Retail - Secured on real estate property		353,290	63,444	6,85/	159	1,/03	2,640	38.50%		82,439	10,032	124	2,008	3,113	31.03%	483,983 317,409 15,410	92,74	13,43	110	2,043	3,604	26.82%
Groupe Crédit Agricole	Retail - Secured on real estate property - Of Which: SME		18,303	4,161	1,218	55	352	591	48.53%	/	5,382	1,/80	40	436	726	6 40.77% 8 28.93%	15,410		2,30	35	381	854	36.10%
10 3. 3. 4. 5. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6. 6.	Retail - Secured on real estate property - Of Which: non-SME		334,987	59,283	5,639	104	1,351	2,049	36.34%	31 1/000	,	8,253	83	1,5/2	2,388	28.93% 1 62.98%	301,999 14,046 152,528	86,83	11,07	75	1,662	2,750	24.83%
## ## ## ## ## ## ## ## ## ## ## ## ##	Retail - Qualifying Revolving		16,243	2,330	910	253	151	594	65.29%	14,821	3,425	1,446	208	304	7.62	7 47.18%	14,046	3,05	1,99	181	. 243	1,233	01.83%
12	Retail - Other Retail		180,696 88 034	38,424	11,633	092	2,015	0,107	53.01%	70,022	52,858	16,188	4/9	3,031	7,637	7 47.18% 7 43.14%	73,240	29.45	20,72	7 157	2,809	8,918	43.04%
13	Retail - Other Retail - Of Which: SME		92.662	20,173	0,51 4	347	1,330	3,242	49.78% 57.130/ ₂	78,832	20,093	9,190	180	1,033	3,90,	7 43.14% 0 52.49%	73,240	29,43	/	7 154	1,422	4,590	38.21%
19	Retail - Other Retail - Of Which: non-SME		92,002	18,231	5,119	3 4 5	1,285	2,925	5/.13%	0 82,8/5	20,105	0,992	299	1,398	3,6/0	52. 4 9%	/9,288	28,05	0 8,69	258	1,387	1 4,322	49.72%
16	Securitisation		U	U	U	U	U	0		U	0	U	U	U) -	U		U	J	U	1	<u>-</u>
17	Other non-credit obligation assets		0	0	0	0	0	0	0.000/-				0	0		0.00%	0		0			1	0.000/-
10	IRB TOTAL		1,117,196	166,782	30,836	2,374	6.946	15,484	50.21%	1,047,735	219,859	47,221	1,542	8,35 7	20,320		1,012,379	240,60	1 61,83	1 227	8,091	24,391	1 39.45%
10	IND TOTAL		1,117,130	100,702	30,030	2,374	0,94 0	13,404	30.2170	1,047,733	219,039	77,221	1,342	0,337	20,320	75.05%	1,012,379	2-10,00	01,00	1,327	5,091		39.7370

											Adve	rse Scenario									
					31/12/2021						31,	/12/2022						31/12/2023			
owN um		(mln EUR, %)		ge 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Sta	ge 3 exposure prov	Stock of visions for 1 exposure Sta	Stock of Stock of provisions for age 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	STAME I AVBOSIIFA	Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
19	Central banks		95,188	29	36	12 0	12	32.36%	95,123		72	14	0 2	23 32.42%	· · · · · · · · · · · · · · · · · · ·	•	6 11	13	0	37	32.72%
20	Central governments		117,936	1,256	55	22 1	22	40.00%	117,566	1,570	111	25	1 4	40.00%	117,268	1,80	5 17	74 23	1	70	40.00%
21	Institutions		62,762	155	33	11 2	160	48.05%	62,659	168	422	32	1 20	2 47.82%	62,58	1 170	6 49	92 30	1	235	47.70%
22	Corporates		113,743	26,063 6,	58 88	1,272	3,481	56.53%	99,575	35,889	10,500	503	1,644 5,17	⁷ 9 49.33%	94,056	6 37,959	9 13,94	428	1,638	6,511	46.68%
23	Corporates - Of Which: Specialised Lending		3,623	2,279	85	7 89	92	49.47%	3,178	2,553	356	6	107	26 35.53%	2,980	0 2,620	6 48	31 4	109	158	32.85%
24	Corporates - Of Which: SME		25,512	8,009 2,4	82 20	08 420	1,485	59.85%	22,768	9,626	3,609	189	513 1,88	52.13%	20,760	0 10,47	1 4,77	72 163	551	2,300	48.19%
25	Retail		506,337	97,359 16,0	56 70	3,467	7,581	47.21%	469,090	127,696	22,966	558	4,168 9,27	['] 1 40.37%	446,613	3 143,00	7 30,13	32 485	4,015	10,788	35.80%
26	Retail - Secured on real estate property		337,474	60,793 6,	42 14	1,598	2,483	40.42%	315,763	79,672	8,974	111	1,903 2,91	.0 32.42%	302,42	1 89,943	3 12,04	45 98	1,936	3,350	27.81%
27 FDANCE	Retail - Secured on real estate property - Of Which: SME		16,778	3,836	55	18 336	522	54.69%	15,116	5,035	1,418	33	417 64	45.29%			5 1,90	00 28	362	754	39.68%
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		320,696	56,957 5,	87	97 1,263	1,961	37.80%	300,647	74,637	7,557	78	1,486 2,26	30.01%	288,328	84,36	8 10,14	1 5 70	1,574	2,596	25.59%
29	Retail - Qualifying Revolving		13,826	2,323	18 18	34 117	443	61.64%	12,822	2,908	1,138	177	207 67	⁷⁵ 59.35%	12,186	6 3,13	2 1,54	155	152	899	58.01%
30	Retail - Other Retail		155,037	34,243 9,	96 43	33 1,752	4,655	50.62%	140,505	45,117	12,854	270	2,058 5,68	36 44.24%	132,000	6 49,93	2 16,53	38 232	1,926	6,539	39.54%
31	Retail - Other Retail - Of Which: SME		83,650	19,419 5,	65 30)5 1,225	2,671	47.99%	74,983	25,631	8,021	162	1,457 3,30	7 41.23%	69,622	2 28,40	0 10,61	12 137	1,259	3,841	36.20%
32	Retail - Other Retail - Of Which: non-SME		71,387	14,824 3,0	31 12	27 527	1,984	54.66%	65,522	19,486	4,833	108	601 2,37	⁷ 9 49.23%	62,384	4 21,53	2 5,92	25 95	667	2,697	45.52%
33	Equity		0	0	0	0 0	0	-	0	0	0	0	0	0 -	(0	0	0 0	0	0 -	
34	Securitisation																				
35	Other non-credit obligation assets		0	0	0	0 0	0	0.00%	0	0	0	0	0	0.00%	, (0	0	0 0	0	0	0.00%
36	IRB TOTAL		895,964	124,861 22,6	39 1,72	3 4,742	11,256	49.72%	844,012	165,381	34,071	1,132	5,814 14,72	0 43.20%	815,572	2 183,033	3 44,85	980	5,655	17,639	39.32%

												Adverse Scenario										
					31/12/2	021						31/12/2022							31/12/2023			
RowN um		(mln EL		ge 2 exposure Stage 3 exp	Stock of provisions Stage 1 exp		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions Stage 2 exposure Stage 3	sions for	Coverage Ratio - Stage 3 exposure	je 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks	271	0	0	0	0	0.03%	270		0 0	0	0	0	0.03%	270	(0		0 0	(0.039
38		Central governments	332	0	0	0	0 (0 35.74%	332	2	0 1	. 0	0	0	36.12%	331	(0		0 0	1	36.619
39		Institutions	862	2	0	0	0 (0 3.78%	861	L	2 1	. 0	0	0	3.78%	861	2	2		0 0	(ر 3.789
40		Corporates	4,402	1,220	395	19	49 138	8 34.83%	3,196	5 2,31	11 510	10	61	182	35.76%	2,915	2,506	6 596	5	8 63	217	/ 36.39%
41		Corporates - Of Which: Specialised Lending	1,486	304	109	1	9 14	4 12.94%	938	82	26 136	5	14	20	14.64%	877	867	7 156	5	1 15	25	16.00%
42		Corporates - Of Which: SME	27	3	0	0	0 (0 55.61%	24	1	4 1	. 0	0	1	55.61%	23	2	4 2	2	0 0	1	55.61%
43		Retail	29,655	5,060	2,740	288 8	1,54	7 56.43%	27,767	5,95	58 3,730	188	1,055	1,961	52.57%	26,767	5,943	3 4,745	163	3 946	2,400	50.59%
44		Retail - Secured on real estate property	15,816	2,651	715	14 1	.04 157	7 22.00%	15,357	2,76	1,058	13	105	204	19.26%	14,988	2,800	0 1,39	1	2 107	254	18.22%
45	ITALY	Retail - Secured on real estate property - Of Which: SME	1,525	325	263	8	16 69	9 26.16%	1,404	34	47 362	2	19	84	23.08%	1,317	331	1 466		7 18	100	21.52%
46	IIALI	Retail - Secured on real estate property - Of Which: non-SME	14,291	2,326	452	7	88	8 19.58%	13,953	2,42	20 696	6	86	120	17.27%	13,671	2,469	9 929		5 89	154	4 16.56%
47		Retail - Qualifying Revolving	2,415	215	192	70	34 15:	1 78.95%	1,996	51	17 308	31	97	236	76.36%	1,857	519	9 44!	2	6 91	334	4 75.14%
48		Retail - Other Retail	11,424	2,193	1,834	204 7	706 1,238	8 67.50%	10,414	2,67	74 2,363	145	853	1,522	64.39%	9,922	2,624	4 2,905	124	4 748	1,812	_ 62.37%
49		Retail - Other Retail - Of Which: SME	4,161	706	921	41	98 558	8 60.61%	3,675	98	30 1,133	17	171	640	56.48%	3,450	977	7 1,362	. 10	6 156	730	53.59%
50		Retail - Other Retail - Of Which: non-SME	7,262	1,487	913	163 6	680	0 74.46%	6,739	1,69	94 1,230	127	682	881	71.67%	6,472	1,647	7 1,543	109	9 593	1,082	_ 70.12%
51		Equity	0	0	0	0	0	0 -	0)	0 0	0	0	0 -		0	(0 ()	0 0	(<u>4-</u>
52		Securitisation																				
53		Other non-credit obligation assets	0	0	0	0	0	0 -	0)	0 0	0	0	0 -		0	(0)	0	(<u>/-</u>
54		IRB TOTAL	35,521	6,281	3,136	307 8	94 1,684	53.71%	32,426	8,27	1 4,241	199	1,116	2,143	50.54%	31,143	8,452	5,343	17:	1,009	2,618	48.99%

											Adverse Scenario									
				31/12/20	21						31/12/2022						31/12/2023			
RowN um	(mln El	Stage 1 exposure Sta	ge 2 exposure Stage 3 exp	Stock o oosure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rations Stage 3 exposi		re Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	pi uvisiulis iui	Coverage Ratio - Stage 3 exposure
55	Central banks	4,921	1	1	0	0 (0.03%	4,918	3	3	0	0	0.0	03% 4,93	15	4	4	0 0	0	0.03%
56	Central governments	99	94	0	0	0 (40.00%	99	94	1 0	0	0	0 40.0	00%	99	94	0	0 0	0	40.00%
57	Institutions	2,052	1	24	0	0 24	97.58%	2,050	2	2 25	0	0 2	24 95.2	27% 2,04	49	2 2	5	0 0	24	93.08%
58	Corporates	20,691	8,521	483	59 3	26 86	17.72%	17,972	10,285	1,438	33	362 26	60 18.0)6% 16,64	48 10,9	40 2,10	8 2	7 352	393	18.63%
59	Corporates - Of Which: Specialised Lending	3,993	2,261	131	17 1	05 20	15.40%	3,473	2,475	437	11	128	76 17.5	50% 3,20	65 2,4	71 64	9	9 128	124	19.05%
60	Corporates - Of Which: SME	0	0	0	0	0 (-	0)	0	0	0	0 -		0	0	0	0	0	(-
61	Retail	8	0	0	0	0 (30.17%	8	(0	0	0	0 22.4	19%	8	0	0	0	0	18.40%
62	Retail - Secured on real estate property	0	0	0	0	0 (-	0	(0	0	0	0 -		0	0	0	0	0	1-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 (-	0)	0	0	0	0 -		0	0	0	0	0	1-
64 UNITED STATES	recail Secured of real estate property of Which Hon Still	0	0	0	0	0 (-	0)	0	0	0	0 -		0	0	0	0	0	1-
65	Retail - Qualifying Revolving	0	0	0	0	0 (-	0)	0	0	0	0 -		0	0	0	0	0	1-
66	Retail - Other Retail	8	0	0	0	0 (30.17%	8	(0	0	0	0 22.4	19%	8	0	0	0	0	18.40%
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0 (-	0	(0	0	0	0 -		0	0	0	0	0	1-
68	Retail - Other Retail - Of Which: non-SME	8	0	0	0	0 (30.17%	8	(0	0	0	0 22.4	19%	8	0	0	0	0	18.40%
69	Equity	0	0	0	0	0	-	0	(0	0	0	0 -		0	0	0	0	0	1-
70	Securitisation																			
71	Other non-credit obligation assets	0	0	0	0	0 (-	0		0	0	0	0 -		0	0	0	0 0	0	1-
72	IRB TOTAL	27,770	8,617	509	59 3	26 109	21.46%	25,047	10,383	1,466	33	362 28	19.33	3% 23,71	19 11,04	2,13	8 2	7 352	416	19.48%



	Groupe Crédit Agricole																						
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks		1,69	9 1	1	1	0	0	0.03%	6 1,698	8	1	1	0	0	0.03%	1,697	(2	2 0	ر آ	<i>'</i>	ე 0.03%
74	Central governments		71	5 0		0	0	0	0 6.49%	6 71	5	0	0	0	0	0 6.49%	714		1	1 0	رر	رر	J 6.49%
75	Institutions		15	9 0		0	0	0	0 7.53%	6 15	9	0	0	0	0	0 6.72%	159		0	0	رر	٢ر	0 6.44%
76	Corporates		6,97	0 913	3	77 1	12 7	71 49	9 63.39%	6,66	4 1,10	02 194	4	7	71 9	91 46.89%	6,510	1,1	76 27	['] 4 6	خ 6F	ا 120	0 43.68%
77	Corporates - Of Which: Specialised Lending		83	1 299)	8	1	9	21.73%	6 733	2 3	70 3	7	1 1	11	7 19.89%	683	3°	97	18	1!	1	20.20%
78	Corporates - Of Which: SME			2 0		0	0	0	0 50.13%	6	2	0	0	0	0	0 49.38%	2	1	0	0 0	ر ر	رر	0 49.22%
79	Retail		89	2 99	9	8	0	0	1 15.30%	628	8 30	53	8	0	0	1 15.29%	628	31	63	8 0	٦	٠ -	1 14.91%
80	Retail - Secured on real estate property			0 0)	0	0	0	0 -		0	0	0	0	0	0 -	0	(0	0 0	٦	ر (ა -
81 LUVEMBOUDC	Retail - Secured on real estate property - Of Which: SME			0 0)	0	0	0	0 -		0	0	0	0	0	0 -	0	ĺ	0	0 0	٦	ر (J -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME			0 0)	0	0	0	0 -		0	0	0	0	0	0 -	0	ĺ	0	0 0	٦	ر (J -
83	Retail - Qualifying Revolving			0 0)	0	0	0	0 -		0	0	0	0	0	0 -	0		0	0 0	٦	<i>ر</i>	<u> </u>
84	Retail - Other Retail		89	2 99	9	8	0	0	1 15.30%	62	8 30	53	8	0	0	1 15.29%	628	3′	63	8 0	٦	J <u> </u>	1 14.91%
85	Retail - Other Retail - Of Which: SME			7 0		0	0	0	0 5.00%	6	7	0	0	0	0	0 5.00%	7		0	0 0	J	/ ر	0 5.00%
86	Retail - Other Retail - Of Which: non-SME		88	5 99	P	8	0	0	1 15.30%	62	1 30	53	8	0	0	1 15.29%	621	3′	63	8 0	J	J	1 14.92%
87	Equity			0 0		0	0	0	0 -		0	0	0	0	0	0 -	0	1	0	0 0	٦	/ ر	ა -
88	Securitisation																						
89	Other non-credit obligation assets			0 0		0	0	0	0 -		0	0	0	0	0	0 -	0	(0	0 0	٦	/ ر	ა <u>-</u>
00	IPR TOTAL		10 43	5 1.012	Ω	5 1	2 7	1 5/	58 58%	9 864	1 1 46	30/	1	7 7	2	2 45 34%	9 708	1 54	11 29	5 6	á <u>6/</u>	á 12 ⁷	1 42 52%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Rowl um]			Stage 1 exposure	Stage 2 exposui	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91			Central banks	20,170)	6 6	j	0	(0.03%	20,15	8 12	12	2 0	C	0	0.03%	20,146	1	8 18	0	0	0	0.03%
92			Central governments	548	3	0 ()	0 0	(28.64%	54	8 0	(0 0	C	0	28.64%	547	7	0	0	0	0'	0 28.64%
93			Institutions	410)	0 ()	0	(6.91%	41	0 0	(0 0	C	0	7.38%	410)	0	0	0	0'	0 7.83%
94			Corporates	2,042	1,6	93 315		7 93	67	21.15%	1,75	5 1,853	443	3	101	103	23.19%	1,522	1,99	6 533	3	98	132	2 24.73%
95			Corporates - Of Which: Specialised Lending	750	1,3	29 311		2 87	65	20.94%	66	5 1,312	413	3 1	93	92	22.29%	531	1,37	7 482	1	89	114	4 23.61%
96			Corporates - Of Which: SME)	0 0)	0 0	() -		0 0	(0 0	C	0	-	C)	0 0	0	C	0′	<i>)</i> -
97			Retail	179)	0 0		0 0	(5.00%	17	9 0	(0 0	C	0	5.00%	179)	0 0	0	O	1 0'	5.00%
98			Retail - Secured on real estate property)	0 0		0 0	() -		0 0	(0 0	C	0	-	C)	0 0	0	O	1 0'	<u>/-</u>
99	1	JAPAN	Retail - Secured on real estate property - Of Which: SME)	0 0)	0 0	() -		0 0	(0 0	C	0	-	C)	0 0	0	0		<u>/-</u>
100	,		Retail - Secured on real estate property - Of Which: non-SME)	0 0)	0 0	() -		0 0		0 0	C	0	-	C)	0 0	0	0	0'	<u>/-</u>
101			Retail - Qualifying Revolving)	0 ()	0 0	() -		0 0		0 0	C	0	-	0)	0 0	0	0	. 0'	/-
102			Retail - Other Retail	179)	0 0)	0 0	(5.00%	17	9 0		0 0	(0	5.00%	179)	0	0	0	,1	5.00%
103			Retail - Other Retail - Of Which: SME)	0 ()	0 0	() -		0 0		0 0	C	0	-	0)	0	0	0	.1 0'	/-
104			Retail - Other Retail - Of Which: non-SME	179)	0 ()	0 0	(5.00%	17	9 0		0 0	C	0	5.00%	179)	0	0	0	. 0'	5.00%
105			Equity)	0 ()	0	() -		0	(0	C	0	-	C)	0	0	0	0'	4-
106			Securitisation																				,	
107			Other non-credit obligation assets)	0 ()	0	() -	20.04	0	(0	(0	-	0)	0	0	0	.+	1-
108			IRB TOTAL	23,350	1,69	9 321		7 93	67	20.74%	23,049	9 1,865	456	5 4	101	. 103	22.57%	22,804	2,01	552	3	98	132	2 23.91%

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stag	je 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		
109		Central banks		246	0	0		0	C	0.03%	246	6 0	(0	0 (0 (0.03%	246	5	0 ((0	0	0.03%
110		Central governments		4,802	1	1		1 0	1	1 39.76%	4,799	9 3	(3)	3	1 (0 1	39.76%	4,797	7	4		1 (0 :	2 39.76%
111		Institutions		1,635	1	2		1 0	1	1 46.84%	1,633	3 1	4	4	1	0 2	46.67%	1,63	1	2 5		1	0	2 46.09%
112		Corporates		5,228	1,941	215	1	4 57	171	79.62%	4,53	1 2,480	373	' 3	7 69	9 210	56.29%	4,157	7 2,74	3 484	(5 7:	1 238	49.17%
113		Corporates - Of Which: Specialised Lending		574	606	19		1 12	2	2 8.54%	50:	1 624	74	' 4	0 11	1 7	9.14%	469	62	110	(1:	1	.0 9.25%
114		Corporates - Of Which: SME		0	0	0		0	C	0 -	(0	(0	0	0	-	(0 ((0	0	0 -
115		Retail Retail		3,410	785	333	4	4 118	165	49.65%	3,402	2 600	526	26 5	5 84	4 263	50.03%	3,280	52	6 722	46	6	0 364	54 50.41%
116		Retail - Secured on real estate property		0	0	0		0	C	0 -	(0	(0	0 (0 0) -	(0	0 ((0	0	ე -
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	C	0 -	(0	(0	0 (0 0) -	()	0 ((0	0	J -
118	GLINIANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	C) -	(0	(0	0	0 0) -	()	0 ((0	0	ე -
119		Retail - Qualifying Revolving		3	0	0		0	C	0.03%	3	3 0	(0	0 (0 0	0.03%		3	0 ((0	0	0.03%
120		Retail - Other Retail		3,407	785	333	4	4 118	165	49.65%	3,399	9 600	526	26 5	5 84	4 263	50.03%	3,27	7 52	6 722	46	6	0 36	54 50.41% 8 71.27%
121		Retail - Other Retail - Of Which: SME		28	6	6		0 2	5	74.28%	29	9 3	9	9	0	1 6	72.91%	28	3	2 11	(0	0	
122		Retail - Other Retail - Of Which: non-SME		3,378	779	327	4	4 116	161	1 49.19%	3,370	0 597	517	.7 5	4 83	3 256	49.64%	3,249	52	4 711	46	6	0 350	50.10%
123		Equity		0	0	0		0	C	0 -	(0	(0	0 (0 0) -	(O .	0 0	(0	0	<u></u> ე -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0		0	0	0 -	(0	(0	0 (0) - -	(0	0 0	(0 (0	J -
126		IRB TOTAL		15,321	2,729	552	5	9 176	338	61.30%	14,612	2 3,085	906	6	3 152	2 476	52.56%	14,111	3,27	6 1,215	53	3 131	L 606	6 49.85%

										A	dverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure S	Stock of provisions for tage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposu	Coverage Rat Stage 3 expos
	Central banks	1,308	0	0	0 0	(0.03%	1,308	1	1	0	0	0.03%	1,30	07	1	1 0		0	0 0.
	Central governments	113	0 (0	0 0	(5.00%	113	0	0	0	0	0 5.00%	11	.3	0	0 0		0	0 5.0
	Institutions	1,602	1	2	0 0	1	1 42.94%	1,600	1	3	0	0	1 41.26%	1,59	9	2	4 0		0	1 39.7
	Corporates	8,208	2,452 17:	1 2	1 105	124	72.65%	7,360	3,073	397	11	117 18	30 45.37%	6,90	00 3,37	70 56	1 9	11	4 2	21 39.4
	Corporates - Of Which: Specialised Lending	3,574	1,148 33	3	7 63	8	3 23.43%	3,153	1,446	156	4	67	37 23.96%	2,95	51 1,56	51 24	3	(5	59 24.2
	Corporates - Of Which: SME	0	0 (0	0 0	() -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Retail	305	6 (0	0 0	(41.59%	146	162	2	0	0	1 23.80%	14	16 16	52	2 0		0	1 23.0
	Retail - Secured on real estate property	0	0	0	0 0	() -	0	0	0	0	0	0 -		0	0	0		0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	() -	0	0	0	0	0	0 -		0	0	0		0	0 -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	() -	0	0	0	0	0	0 -		0	0	0		0	0 -
	Retail - Qualifying Revolving	0	0	0	0	() -	0	0	0	0	0	0 -		0	0	0		0	0 -
	Retail - Other Retail	305	6	0	0	(41.59%	146	162	2	0	0	1 23.80%	14	16	52	2 0		0	1 23.0
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	() -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME	305	6	0	0 0	(41.59%	146	162	2	0	0	1 23.80%	14	16	52	2 0		0	1 23.0
	Equity	0	0	0	0 0	() -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	() -	0	0	0	0	0	0 -		0	0	0 0		0	0 -
	IRB TOTAL	11,535	2,459 173	3 2:	1 105	125	72.15%	10,527	3,238	403	11	117 18	2 45.12%	10,064	4 3,53	568	9	11	2	23 39.27



		Groupe Crédit Agricole																					
				37	38 39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		age 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure Sta	ige 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage	: 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks	(111111 2014) 70	1,579	0	0	0	0	0.03%	6 1,578	1	1	(0	0	0.03%	1,577	1	1	0	(,	0.03%
146		Central governments		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	٦	,) -
147		Institutions		191	0	0	0	0	0 86.50%	6 191	0	0	(0	0	76.33%	190	0	1	0	٦	,	68.51%
148		Corporates		3,764	715	107	6	16 1	5 13.87%	6 3,343	1,035	208	4	4 2	20 2	13.43%	3,139	1,165	282	3	2۲	<u>ع</u> 3۶	13.45%
149		Corporates - Of Which: Specialised Lending		1,495	219	39	3	3	3 7.84%	6 1,319	348	85	2	2	4	7 8.62%	1,231	401	120	1		1	8.99%
150		Corporates - Of Which: SME		3	8	0	0	0	0 5.02%	6 3	7	1	(0	0	5.68%	3	7	2	0	\	١	5.92%
151		Retail		811	120	8	0	1	2 22.33%	6 556	371	13	(0	1	6 48.75%	556	371	13	0	1	f	47.48%
152		Retail - Secured on real estate property		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	\C	١) -
153	SWITZERLAND	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	r	١) -
154	SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	\ C	1) -
155		Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	, C	() -
156		Retail - Other Retail		811	120	8	0	1	2 22.33%	6 556	371	13	(0	1	6 48.75%	556	371	13	0	1	F	47.48%
157		Retail - Other Retail - Of Which: SME		26	0	0	0	0	0 5.00%	6 22	4	0	(0	0	5.01%	22	4	0	0	, C	ſ	5.01%
158		Retail - Other Retail - Of Which: non-SME		786	120	8	0	1	2 22.35%	6 534	367	13	(0	1	6 48.80%	534	367	13	0	1	F	47.55%
159		Equity		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	\	<u> </u>) -
160		Securitisation																					
161		Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	0	(0	0	0 -	0	0	0	0	<u>, </u>) -
1.00		TRR TOTAL		6 2/15	026	115	6	17 1	7 1/1650/	E 669	1 407	222		1	1 2	1 15 5/10/2	E 462	1 527	207	2	21 <u>21</u>	45	15 00%

												Adverse Scenario										
					3	31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %)		e 2 exposure Stage 3 e	exposure pr Stag	Stock of provisions for age 1 exposure	Stock of Stock o provisions for provisions Stage 2 exposure Stage 3 exp	of s for Stage 3 exposure	- Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	re
	Central banks		272	0	0	0	0	0 0.039	% 272		0	0 0	C		0.03%	27.	2 0	C	(0		0
	Central governments		246	0	0	0	0	0 5.00%	% 246	5	0	0 0	C	0 (5.00%	24	6 0	C	(0		0
	Institutions		1,265	1	1	0	0	0 5.00%	% 1,263	3	1	3 0	C	0 (5.00%	1,25	9 2	. 5	(0		0
	Corporates		1,471	203	33	4	4	27 81.639	% 1,305	3	6	4 2	6	5 34	53.16%	1,21	9 400	88	3	6	4	40
	Corporates - Of Which: Specialised Lending		451	62	2	1	1	0 9.439	40 1		99 1	6 1	1	1 2	10.37%	37	6 114	26	6	1		3
	Corporates - Of Which: SME		0	0	0	0	0	0 5.009	%)	0	0	C	0	5.00%		0 0	C	0	0		0
	Retail		218	0	0	0	0	0 5.009	186	5	33	0	C	0	5.00%	18	5 33	C	0	0		0
	Retail - Secured on real estate property		0	0	0	0	0	0 -	()	0	0	C	0) -		0 0	C	0	0		0
CHINA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	()	0	0	C	0) -		0 0	C	0	0		0
CHINA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	()	0	0	C	0) -		0 0	C	0	0		0 -
	Retail - Qualifying Revolving		0	0	0	0	0	0 -	()	0	0	C	0) -		0 0	C	0	0		0
	Retail - Other Retail		218	0	0	0	0	0 5.00%	% 186	5	33	0	C	0	5.00%	18	5 33	C	0	0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	()	0	0 0	C	0) -		0 0	C	0	0		0
	Retail - Other Retail - Of Which: non-SME		218	0	0	0	0	0 5.00%	% 186	5	33	0 0	C	0	5.00%	18	5 33	C	(0		0
	Equity		0	0	0	0	0	0 -	()	0	0 0	C	0) -		0 0	C	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	()	0	0	C	0) -	2.40	0 0	C)	0		0 -
			2 472	2041	251	A	A I	22 20 600	/ .		721	O		- 1		2 40	41 405			-	44	

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
wN m		Sta	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
81	Central banks		0	0	0	0	(0	-	0		0	() (0 0	-	0		0	0		0 (J -
82	Central governments		393	215	0	0	(0	40.00%	6 393	21!	5 0)		0 0	40.00%	393	21	.5	1 0		0	0 40.00%
83	Institutions		2,856	2	7	2	(3	51.60%	6 2,852	:	3 10)	1 (0 5	51.55%	2,849		4 1	2 1		0	6 51.50%
84	Corporates		5,033	1,153	311	16	47	7 85	27.40%	6 4,506	1,53 ⁴	456	5	5-	4 121	26.53%	4,248	1,68	55	7	'	4 147	7 26.33%
85	Corporates - Of Which: Specialised Lending		580	295	5	2	4	1	12.28%	6 512	34:	1 27	7		6	13.57%	481	35	66 4	3 1		6	6 14.39%
86	Corporates - Of Which: SME		0	0	53	0	(9	16.64%	6		53	3		0 9	16.64%	0		0 5	3		0	9 16.64%
87	Retail		11	0	10	0	(1	8.64%	6 10		1	(0 1	8.64%	10		1	0		0	1 8.64%
88	Retail - Secured on real estate property		0	0	0	0	(0	-	0		0	(0 0	-	0		0	0		0) -
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(0	-	0		0	(0 0	-	0		0	0		0) -
90 NETTIERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(0	-	0		0	(0 0	-	0		0	0		0) -
91	Retail - Qualifying Revolving		0	0	0	0	(0	-	0		0	(0 0	-	0		0	0		0) -
92	Retail - Other Retail		11	0	10	0	(1	8.64%	6 10		1 10	(0 1	8.64%	10		1	0		0	1 8.64%
93	Retail - Other Retail - Of Which: SME		0	0	0	0	(0	-	0		0			0 0	-	0		0	0		0	J -
94	Retail - Other Retail - Of Which: non-SME		11	0	10	0	(1	8.64%	6 10		1 10	(0 1	8.64%	10		1	0		0	1 8.64%
95	Equity		0	0	0	0	(0	-	0		0			0 0	-	0		0	0		0	J -
96	Securitisation																						
97	Other non-credit obligation assets		0	0	0	0	(0	-	0		0			0 0	-	0		0	0		0) -
98	IRB TOTAL		8,293	1,370	327	18	47	89	27.31%	7,761	1,754	476	10	54	4 127	26.67%	7,500	1,91	0 58:	L 8	5	4 154	4 26.54%



		Groupe credit Agricole											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
	_		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
1		Central banks	69,224	0	970	(68,159			1	0	0'	0.00%
2		Central governments	24,685	11	6,641	(20,439	664	3	18	5	, 0'	0.01%
3		Regional governments or local authorities	1,158	6	141	2	255	18	6	0	0	, 0'	0.00%
4		Public sector entities	4,013 369	3	167	(3,200	6	0	0	0	, 0'	0.00%
5		Multilateral Development Banks	369	0	21	(317	2	0	0	0	, 0'	0.00%
6		International Organisations	0	0	0	(0	0	0	0	0	, 0'	0.00%
7		Institutions	46,999	234	7,599	7	35,563	30	5	23	0	, 1'	20.04%
8		Corporates	81,602	1,288 557	67,459	1,516	69,409	5,871	1,972	330	316	1,207	61.20%
9		of which: SME	22,017	557	17,165	673	20,263	3,137	1,011	137	125	614	60.72%
10	_	Retail	26,014	538	17,624	613	23,462	3,874	1,352	150	196	742	54.88%
11	Groupe Crédit Agricole	of which: SME	11,745	171		217	7,088	714	360	39	49	185	51.33%
12	S. 6 s. p. 6 S. 7 s. 10 s.	Secured by mortgages on immovable property	10,008	155	4,170	194	4,361	311	227	3	29	, 111'	48.94%
13		of which: SME	477	19		25	270	73	22	. 0	5	, 8'	37.65%
14		Items associated with particularly high risk	1,868	127	2,802	191	1,045	84	585	1	7	297	50.74%
15		Covered bonds	664	0	140	(664	. 0	0	0	0	, 0'	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	0	, 0	0.00%
17		Collective investments undertakings (CIU)	22,593	0	7,391	(20,275	9	0	1	1	. 0	0.00%
18		Equity	1,226	0	1,450	(0	0	0	0	0	, 4	0.00%
19		Securitisation											
20		Other exposures	26,851	0	20,887	(20,653				149	315	59.14%
21		Standardised Total	317,274	2,362		2,523	267,803	12,662	4,683	572	704	2,677	

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	46,119	0	7	0	45,748	1	0	0		0	0.00%
23		Central governments	4,804		3,237	0	2,015		3	0		0	0.00%
24		Regional governments or local authorities	547		109	2	0	0	5	0		0	0.00%
25		Public sector entities	782		92	0	24	0	0	0	0	0	0.00%
26		Multilateral Development Banks	27		2	0	0	0	O	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
28		Institutions	27,428	228	2,548	1	24,821	. 10	0	16	0	0	0.00%
29		Corporates	41,658			618	42,492			209	163	296	
30		of which: SME	12,236	133		169	12,473	,	149	87	7 56	131	
31		Retail	5,591		,	178	4,775	1,997	233	26	50	116	49.54%
32	FRANCE	of which: SME	3,667		2,096	127	901	. 14	- 20	1	. 1	9	42.60%
33		Secured by mortgages on immovable property	1,549	34	763	34	127	0	34	0) 0	0	0.00%
34		of which: SME	0	0	0	0	0	0	0	0) 0	0	0.00%
35		Items associated with particularly high risk	1,532		2,298	7	892	26	0	0	1	0	0.00%
36		Covered bonds	142	0	60	0	0	0	0	0) 0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0) 0	0	0.00%
38		Collective investments undertakings (CIU)	18,855		6,253	0	17,240	0	0	0	0	0	0.00%
39		Equity	857	0	1,020	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	22,030	0	16,970	0	10,231		337	·	0	169	
42		Standardised Total	171,921	980	72,818	841	148,365	5,996	1,010	251	L 213	580	57.43%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
43		Central banks	8,913	0	16	0	8,858		0	0	0	0	0.00%
44		Central governments	14,517	2	2,129	0	13,680	76	0	17	5	0	0.00%
45		Regional governments or local authorities	120		24	0	78	18	1	0	0	0	0.01%
46		Public sector entities	109	0	68	0	65	6	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	3,311		1,744	5	1,797		4	1	. 0	1	18.87%
50		Corporates	17,780			697		1,272	-	61		600	
51		of which: SME	7,250		•	484	-1		817	30) 53		56.46%
52		Retail	9,280			224			525	67	70	258	
53	ITALY	of which: SME	3,730			63	2,729		242	21	. 33	119	49.14%
54		Secured by mortgages on immovable property	2,084		/ 1/	54	1,862		55	3	3 25	10	18.99%
55		of which: SME	242		70	15	186		15	0	5	3	20.76%
56		Items associated with particularly high risk	335	122	502	184	154	58	585	1	. 7	297	
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	3,057	0	815	0	3,000	9	0	1	. 1	0	0.00%
60		Equity	88	0	105	0	0	0	0	0	0	4	0.00%
61		Securitisation											
62		Other exposures	1,916		1,554	0	1,904		0	0	0	0	0.00%
63		Standardised Total	61,509	948	28,350	1,164	55,370	2,766	2,255	150	203	1,170	51.89%

			Actual Actual											
								31/12/2020)					
			Exposure	values	Risk exposu	re amounts								
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks	22	(0		0 22	. 0	0	((0.00%	
65		Central governments	127	(215		0 127	0	0	(() (0.00%	
66		Regional governments or local authorities	0	(0		0 0	0	0	(() (0 0.00% 0 0.00% 0 0.00% 0 0.00%	
67		Public sector entities	0	(0		0 0	0	0	(() (0.00%	
68		Multilateral Development Banks	1	(0		0 0	0	0	(() (0.00%	
69		International Organisations	0	(0		0	0	0	()		0.00%	
70		Institutions	539	(35		0 143	0	0	()		0.00%	
71		Corporates	405	(398		0 460	0	0	1			0.00%	
72		of which: SME	0	(0		0	0	0	((0.00%	
73		Retail	440	(330		0	0	0	(0.00%	
74	UNITED STATES	of which: SME	0	(0		0	0	0	(0.00%	
75		Secured by mortgages on immovable property	0	(0		0	0	0	(0.00%	
76		of which: SME	0	(0		0	0	0	(0 0.00% 0 0.00%	
77		Items associated with particularly high risk	0	(0		0	0	0	((0.00%	
78		Covered bonds	0	(0		0	0	0	((0.00%	
79		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	0	((0.00%	
80		Collective investments undertakings (CIU)	23	() 4		0 23	0	0	(() (0 0.00% 0 0.00%	
81		Equity	3	(3		0 0	0	0	() () (0.00%	
82		Securitisation												
83		Other exposures	219	(204		0 219		0	()) (0.00%	
84		Standardised Total	1,780	C	1,189		998	0	0	1	C		0.00%	



		Groupe erealt righteole											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	8,789	(0 0		8,789			0	C		0.00%
86		Central governments	2,273		0 2		2,273)	0	C) (0.00%
87		Regional governments or local authorities	157		0 0		157		(0	C) (0.00%
88		Public sector entities	1,189	(0 0		1,189	C	(0	C) (0.00%
89		Multilateral Development Banks	271	(0		310	C	(0	C	(0.00%
90		International Organisations	0	(0		0	C	(0	C)	0.00%
91		Institutions	150		0 46		4,605		(4	C	(0.00%
92		Corporates	1,432	4	4 1,203		1,497		2	2	C) 2	46.31%
93		of which: SME	0	(0 0		30	C	(0	C) (0.00%
94	LLIVENADOLIDO	Retail	0	(0 0		0	C	(0	C) (0.00%
95	LUXEMBOURG	of which: SME	0	(0 0		0	C	(0	C) (0.00%
96		Secured by mortgages on immovable property	0	(0 0		0	(0	C) (0.00%
97		of which: SME	0	(0		0	C		0	0		0.00%
98		Items associated with particularly high risk	0	(0 0		664	l C		0	0		0.00%
99		Covered bonds	0	(0 0		004			0	0		0.00%
100		Claims on institutions and corporates with a ST credit assessment	456	(0 238		0			0	0		0.00%
101		Collective investments undertakings (CIU)	4 50	(0 238		0			0			0.00%
102		Equity Securitisation	10		1/		0			U		(0.00%
103 104		Other exposures	296		0 293		296			0			0.00%
104		Standardised Total	15,024		4 1,799		19,780			6	0	1 2	46.31%
105		Standardised Total	13,024	_	1,733	\	19,780		1	U	U	<u>' </u>	70.3170

								Actual					
								31/12/202	0				
	<u>_</u>		Exposure	values	Risk exposu	re amounts							
Rowling um	N	(min ELID 0/)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
100		(mln EUR, %)	0				0				0		0.000/
106		Central banks	0		65		0 31) (0	0	1 0	0.00%
107		Central governments	31		0 05		0 31			0	0	1 0	0.00%
108		Regional governments or local authorities	0		0		0) 0		0	0	1 0	0.00%
109		Public sector entities	0		0		0) 0		0	0	, 0	
110		Multilateral Development Banks	0		0		0) 0		0	0	, 0	0.00%
111		International Organisations	741	(76		0 110			0	0	1 0	0.00%
112 113		Institutions	741	,	20		0 31			0	0	,	0.00%
113		Corporates of which: SME	21	,	30		0 31				0	,	0.00%
115		Retail	0	,							0	1 0	0.00%
115	JAPAN	of which: SME	0				0 0				0	1 0	0.00%
117	JAPAN	Secured by mortgages on immovable property	0				0) 0		0	0	,	0.00%
118		of which: SME	0				0 0) 0		0	0	,	0.00%
119		Items associated with particularly high risk	0		0		0 0) 0		0	0	1 0	0.00%
120		Covered bonds	0	(0		0 0) 0)	0	,	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0								0	,	0.00%
122		Collective investments undertakings (CIU)	121		5) 0		0	0		0.00%
123		Equity	3	(5		0)	()	0	,	0.00%
123		Securitisation	J		,			,		,	0		5.00 70
125		Other exposures	28	(28		0 28	3	(0	0	ſ	0.00%
126		Standardised Total	955		159		200				0	, t	0.00%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Rowl	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	1,355	(0	(1,387			0	0	0	0.00%
128		Central governments	355		0 42	(348	0		0	0	0	0.00%
129		Regional governments or local authorities	1		0	(0	0		0	0	0	0.00%
130		Public sector entities	0		0	(2	. 0		0	0	0	0.00%
131		Multilateral Development Banks	0		0	(0	0		0	0	0	0.00%
132		International Organisations	0		0	(0	0		0	0	0	0.00%
133		Institutions	700		0 137	(1,249			0	0	0	0.00%
134		Corporates	1,825		1,096	Ţ	948		10	5	2	1	4.61%
135		of which: SME	252		0 194	(577			7 5	2	1	9.29%
136		Retail	2,098		1,404	(1,585		28	3	3	11	38.79%
137	GERMANY	of which: SME	843	(0 475	(866	44	20	2	2	8	38.62%
138		Secured by mortgages on immovable property	0	(0	(0	0		0	0	0	0.00%
139		of which: SME	0	(0	(0	0		0	0	0	0.00%
140		Items associated with particularly high risk	0	(0	(0	0		0	0	0	0.00%
141		Covered bonds	0	(0	(0	0		0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	(0	(0	0	(0	0	0	0.00%
143		Collective investments undertakings (CIU)	2	(0 1	() 4	. 0		0	0	0	0.00%
144		Equity	2	(0 2	(0	0		0	0	0	0.00%
145		Securitisation											
146		Other exposures	87	(0 87	(22	0		0	0	0	0.00%
147		Standardised Total	6,424		2,769	5	5,544	143	43	12	6	11	26.40%

			Actual Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	0	0	0		0	(0	0	C	C	0.00%
149		Central governments	18	0	29		18	(0	0	C	C	0.00%
150 151		Regional governments or local authorities	0	0	0		0		0	0	C	C	0.00%
151		Public sector entities	0	0	0		0		0	0	C	C	0.00%
152 153		Multilateral Development Banks	0	0	0		0		0	0	C	C	0.00%
153		International Organisations	0	0	0		0		0	0	C	C	0.00%
154 155 156 157 158 159 160		Institutions	109		22		484		0	0	C	C	0.00%
155		Corporates	229	0	229		579		13	4	C	9	65.43%
156		of which: SME	0	0	0		33		0	1	C	C	0.00%
157		Retail	0	0	0		607	14	12	1	2	. 4	35.56%
158	UNITED KINGDOM	of which: SME	0	0	0		7	'	0	0	C	C	36.18%
159		Secured by mortgages on immovable property	0	0	0		0		0	0	C	C	0.00%
160		of which: SME	0	0	0		0		0	0	C	C	0.00%
161 162		Items associated with particularly high risk	0	0	0		0	(0	0	C	C	0.00%
162		Covered bonds	0	0	0		0		0	0	C	C	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0		0)	0	0	C	C	0.00%
164		Collective investments undertakings (CIU)	0	0	0		0)	0	0	C	C	0.00%
165		Equity	17	0	17		0)	0	0	C	C	0.00%
166		Securitisation											
165 166 167		Other exposures	80	0	80		80		0	0	C	C	0.00%
168		Standardised Total	453	0	377		1,768	15	25	5	2	13	51.43%



			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks	375	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	62		14		62	0	0	0	0	0	0.00%
171		Regional governments or local authorities	37	0	7	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	C	0	C	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	C	0	C	0	O	C	0	0	0	0.00%
174		International Organisations	0	C	0	C	0	0	0	0	0	0	0.00%
175		Institutions	188	2	. 39	C	22	. 0	0	0	0	0	0.00%
176		Corporates	9	C	9	C	59	2	. 3	1	0	0	0.00%
177		of which: SME	0	C	0	C	44	. 2	. 3	1	0	0	0.00%
178		Retail	6	18	4	24	155	10	2	. 0	0	1	38.28%
179	SWITZERLAND	of which: SME	0	C	0	C	43	3	1	. 0	0	0	38.80%
180		Secured by mortgages on immovable property	4,584	28	2,104	39	0	0	0	0	0	0	0.00%
181		of which: SME	29	C	13	C	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0		0		0	0	0	0	0	0	0.00%
183		Covered bonds	0		0		0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	C	0	C	0	0	0	0	0	0	0.00%
186		Equity	10	C	12	C	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	499	0	307	0	451		0	0	0	0	0.00%
189		Standardised Total	5,771	49	2,496	64	749	13	5	1	0	1	15.78%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	C	0	(0	C	(0	0	0	0.00%
191		Central governments	2	C	3	() 2	C	(0	0	0	0.00%
192		Regional governments or local authorities	0	C	0	(0	C	(0	0	0	0.00%
193		Public sector entities	0	C	0	(0	C	(0	0	0	0.00%
194		Multilateral Development Banks	0	C	0	(0	C	(0	0	0	0.00%
195		International Organisations	0	C	0	(0	C	(0	0	0	0.00% 0.00%
196		Institutions	417	C	30	(120	C	(0	0	0	
197		Corporates	1	C	1	(1	C	(0	0	0	0.00%
198		of which: SME	0	C	0	(0	C	(0	0	0	0.00%
199		Retail	0	C	0	(0	C	(0	0	0	0.00%
200	CHINA	of which: SME	0		0	(0	C	(0	0	0	0.00%
201		Secured by mortgages on immovable property	0	C	0	(0	C	(0	0	0	0.00%
202		of which: SME	0		0	(0	C	(0	0	0	0.00%
203		Items associated with particularly high risk	0		0	(0	C	(0	0	0	0.00%
204		Covered bonds	0		0	(0	C	(0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	C	(0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	C	0	(0	C	(0	0	0	0.00%
207		Equity	0	C	0	(0	C		0	0	0	0.00%
208		Securitisation											
209		Other exposures	10		10	(10	C	(0	0	0	0.00%
210		Standardised Total	429	0	44	0	133	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposur	e values	Risk exposi	ure amounts						a	
RowN um		(mln EUF	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	432	2 0	0		0 432	(0	0	C	0	0.00%
212		Central governments	16	6 0	12		0 13	(0	0	C	0	0.00%
213		Regional governments or local authorities		0	0		0	(0	0	C	0	0.00%
214		Public sector entities		0	0		0	(0	0	C	0	0.00%
215		Multilateral Development Banks		0	0		0	(0	0	C	0	0.00%
216		International Organisations		0	0		0	(0	0	C	0	0.00%
217		Institutions	245		49		0 262		0	0	C	0	0.00%
218		Corporates	329	O	323		0 400	7	0	1	C	0	0.00%
219		of which: SME	42	2 0	36		0 63	7	0	1	C	0	0.00%
220		Retail	1,194	34	864	. 3	4 1,426	167	114	5	13	81	70.50%
221	NETHERLANDS	of which: SME	178	B C	102		0 214	15	0	0	C	0	0.00%
221 222 223 224		Secured by mortgages on immovable property		0	0		0	(0	0	C	0	0.00%
223		of which: SME		0	0		0	(0	0	C	0	0.00%
224		Items associated with particularly high risk		0	0		0	(0	0	C	0	0.00%
225		Covered bonds		0	0		0	(0	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0	0		0 0	(0	0	C		0.00%
227		Collective investments undertakings (CIU)		0	0		0	(0	0	C	0	0.00%
228		Equity	64	t C	64		0	(0	0	C	0	0.00%
229 230 231		Securitisation											
230		Other exposures	88	3 0	88		0 80	(0	0	C	0	0.00%
231		Standardised Total	2,368	34	1,400	34	4 2,613	175	114	6	13	81	70.40%

f for	11 Coverage Ratio - Stage 3 exposure
0 0 0 0 0 0	
0 0 1 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 1	0.00% 0.00% 0.00% 15.78%
f for osure	Coverage Ratio - Stage 3 exposure 0.00%
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0	0.00% 0.00%
0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 81 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 70.40%



	Groupe Crédit Agricole																						
		12	2 :	13 1	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln	Stage 1 e : EUR, %)	exposure Stage 2	exposure Stage 3 o	exposure S	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	age 1 exposur	re Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposur
1	Central banks		67,982	353	34	9	4	1	2 36.26%	67,656	646	67	8	8	24	4 36.19%	67,28	986	99	8	, 9	3F	36.1!
2	Central governments		20,425	655	26	3	1!	1	0 39.21%	19,951	1,107	48	3	19	19	9 39.41%	19,39	93 1,644	70	3	20	27	39.48
3	Regional governments or local authorities		260	14	7	0			39.68%	260	13	7	0	0		39.38%	25	58 15	7	0	0	,	39.10
4	Public sector entities		3,198	5	3	1)	1 37.64%	3,194	6	6	1	0	2	2 37.92%	3,19	90 8	8	1	. 0	,	37.75
5	Multilateral Development Banks		317	2	0	0			0.03%	316	2	0	0	0	(0.03%	31	16 2	0	0	0	0	0.03
6	International Organisations		0	0	0	0			0.00%	0	0	0	0	0	(0.00%		0 0	0	0	0	C	0.00
7	Institutions		35,529	37	31	5			7 21.24%	35,495		57	5	0	12	2 21.23%	35,45	57 59	82	5	0	18	21.35
	Corporates		64,152	10,054	3,045	127	44	1,54	4 50.72%	62,054	11,090	4,107	111	413	1,821	1 44.34%	60,35	54 11,780	5,117	107	433	2,085	40.75
9	of which: SME		18,812	4,101	1,499	45	19:	. 76	9 51.30%	18,277	4,170	1,964	44	161	869	9 44.25%	17,74	4,259	2,405	42	. 166	967	40.23
	Retail		23,780	2,934	1,975	92	90	1,05	3 53.31%	23,523	2,710	2,456	80	92	1,184	48.21%	23,23	34 2,549	2,906	79	79	1,305	44.93
Groupe Crédit Agricole	of which: SME		6,837	816	509	33	28	28	4 55.77%	6,606	912	644	28	28	330	51.21%	6,43	30 963	769	27	26	372	48.40
2	Secured by mortgages on immovable property		4,155	373	371	6	32	. 12	4 33.50%	3,998	398	503	6	27	135	5 26.77%	3,85	54 420	625	6	24	144	23.09
3	of which: SME		247	75	43	0		1	0 23.02%	231	71	63	0	5	11	1 17.58%	21	13 69	82	0	5	12	14.82
14	Items associated with particularly high risk		1,004	92	619	2		33	4 53.97%	981	93	641	. 2	5	338	8 52.76%	95	58 95	661	2	. 4	342	51.77
.5	Covered bonds		663	0	0	0)	0 33.75%	663	0	0	0	0	(0 33.75%	66	53 1	1	0	0	0	33.75
6	Claims on institutions and corporates with a ST credit assessment		0	0	0	0)	0.00%	0	0	0	0	0	(0.00%		0 0	0	0	0	<u> </u>	0.00
17	Collective investments undertakings (CIU)		20,253	23	8	2			2 29.73%	20,235	32	16	2	0		5 29.76%	20,21	17 43	24	2	. 0	7	29.91
18	Equity		0	0	0	0)	4 0.00%	C	0	0	0	0		4 0.00%		0 0	0	0	0	4	0.00
19	Securitisation																						
20	Other exposures		20,494 262,212	1,703	573	4	39	32	1 55.95%	20,400 258,726	1,753	617	4	40	327	7 52.96%	20,30	08 1,798	664	4	41	33?	50.24
21	Standardised Total		262,212	16,244	6,692	250	633	3,410	51.04%	258,726	17,896	8,526	222	605	3,874	45.44%	255,48	19,400	10,263	217	611	4,308	41.989

											Baseline Scenario									
					31/12/2021						31/12/2022						31/12/2023			
owN im	(mln EUR, %	Stage 1 exposure Stage	age 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stage	Stock of ovisions for le 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- Stage 1 exposure Stage 2 expo	sure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
22	Central banks	45,718	15	16	6	0	6	38.72%	45,688	29	32 6	(1	38.72	% 45,659	42	48	6	0 19	19 38.72%
23	Central governments	2,198	1	4	0	0	1	36.36%	2,197	1	4 0	(2 36.86	% 2,196	1	5	0	0	2 37.23%
24	Regional governments or local authorities	0	0	5	0	0	2	40.00%	0	0	5 0	(2 40.00	% 0	0	5	0	0	2 40.00%
25	Public sector entities	24	0	0	0	0	0	40.00%	24	0	0 0	(0 40.00	% 24	0	0	0	0	0 40.00%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0 0	(0.00	% 0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0 0	(0.00	% 0	0	0	0	0	0.00%
28	Institutions	24,801	22	9	2	0	2	19.48%	24,783	32	17 2	(19.33	% 24,764	42	26	2	0 !	5 19.66%
29	Corporates	39,302	6,454	910	84	248	440	48.37%	37,972	7,235 1	,460 71	231	600	0 41.129	% 37,011	7,674 1,98	81 6	59 230	750	37.88%
30	of which: SME	11,606	2,780	344	22	92	174	50.46%	11,290	2,901	539 20	71	218	8 40.40	% 11,036	2,969 77	25 2	20 69	9 263	36.21%
<u></u>	Retail	5 ,4 88	1,150	367	21	9	146	39.65%	5,796	711	498 23	4	17:	5 35.07	% 5,910	474 62	21 2	23	2 202)2 32.58%
FRANCE	of which: SME	898	15	22	0	0	9	41.19%	897	15	23 0	(9	9 39.96	% 896	15	24	0	0 10	10 38.94%
<u>8</u> 3	Secured by mortgages on immovable property	127	0	34	0	0	0	0.03%	127	0	34 0	(0.03	% 127	0	34	0	0	0.039
84	of which: SME	0	0	0	0	0	0	0.00%	0	0	0 0	(0.00	% 0	0	0	0	0	0.00%
<u>8</u> 5	Items associated with particularly high risk	885	23	9	0	0	9	97.08%	869	39	10 0	(9	9 95.12	% 859	49	10	0	0	9 93.75%
36	Covered bonds	0	0	0	0	0	0	33.75%	0	0	0 0	(0 33.75	% 0	0	0	0	0	0 33.75%
87	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0 0	(0.00	% 0	0	0	0	0	0.000
88	Collective investments undertakings (CIU)	17,230	5	5	2	0	2	33.75%	17,220	10	10 2	() :	33.75	% 17,209	15	16	2	0 !	5 33.75%
89	Equity	0	0	0	0	0	0	0.00%	0	0	0 0	(0.00	% 0	0	0	0	0	0.00%
40	Securitisation																			
41	Other exposures Standardised Total	10,165 145,938	55 7.725	348 1.708	0	2	169	48.52% 45.49%	10,112 144.788	95 8.152 2.	360 0 432 103	2	169	9 46.90 ⁶ 40.15 ⁹		125 3: . 423 3.11	73	0	3 169	59 45.30% 64 37.32%

											Baseline Scenario)							
				31/12/2021							31/12/2022					31/12/2023			
dowN um	(mln EUR, ⁻⁰		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposu	Stage 1 exposure Stage 2 expos	sure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks	8,72	1 125 12	. 2	2 3		39.89%	8,435	399	24	1	1 7	9 39.89	9% 8,102	722	35	1	8 14	39.88%
44	Central governments	13,48	9 249 19	2	2 6	8	39.98%	13,022	698	37	2	2 12	15 39.98	12,470	1,233	54	1 1	5 22	39.98%
45	Regional governments or local authorities	8.	3 14 2		0 1	1	40.00%	83	13	2	(0	1 40.00	0% 81	15	2	0	0 1	40.00%
46	Public sector entities	6	6 4 2		0	1	45.31%	64	3	3	(0	2 45.50	0% 62	4	5	0	0 2	45.65%
47	Multilateral Development Banks		0 0		0	(0.00%	0	(0	(0	0.00	0%	0	0	0	0	0.00%
48	International Organisations		0 0		0	(0.00%	0	(0	(0	0.00	0%	0	0	0	0	0.00%
49	Institutions	1,79	4 8 14		1 0		19.45%	1,788	5	23	1	1 0	4 19.55		5	31	1	0 6	19.57%
50	Corporates	13,19	1 2,639 1,538	35	5 177	765	49.77%	12,653	2,761	1,953	33	3 162 8	51 44.09	9% 12,049 2	2,968 2,3	51	31 18	3 955	40.65%
51	of which: SME	5,50	3 1,093 1,075	22	2 96	564	52.48%	5,291	1,064	1,316	22	2 87 6	16 46.79	- 7	1,098	46 2	21 9	3 666	43.08%
52	Retail	8,87	4 866 810	4:	1 71	475	58.58%	8,546	999	1,004	30	0 77 5	53.89	9% 8,339 1	1,026	84 2	29 6	7 602	50.80%
53 ITALY	of which: SME	2,66	5 349 317	19	9 23	197	62.10%	2,564	380	388	16	6 22 2	25 58.02	2% 2,487	393 4	52 1	.5 2	1 250	55.45%
54	Secured by mortgages on immovable property	1,81	4 233 118	2	2 31	18	15.08%	1,774	212	179		2 25	23 12.85	5% 1,727	205 2	33	2 2	2 28	11.90%
55	of which: SME	17.	3 59 30	(0 6	Ę	15.61%	165	52	45	(0 5	6 12.89	9% 153	50	58	0	5 7	11.40%
56	Items associated with particularly high risk	11	9 69 610]	1 7	325	53.32%	111	54	631		2 5 3	29 52.11	100	46 6	51	2	4 333	51.12%
57	Covered bonds		0 0	(0	(0.00%	0	(0	(0	0.00	0%	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	(0	(0.00%	0	(0	(0	0.00	0%	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	2,98	8 18 3	(0 1	1	22.47%	2,981	22	6	(0	1 22.47	7% 2,973	28	8	0	0 2	22.57%
60	Equity		0 0		0	4	0.00%	0	(0	(0	4 0.00	0%	0	0	0	0 4	0.00%
61	Securitisation																		
62	Other exposures	1,79	7 100 8	(0 5	2	20.42%	1,742	147	15	(0 7	3 19.99	9% 1,681	200	23	0	8 5	19.85%
63	Standardised Total	52,934	4 4,323 3,134	84	301	1,606	51.23%	51,200	5,314	3,876	72	2 296 1,79	3 46.26	% 49,364 6,	,452 4,53	76 6	9 30	1,972	43.11%

										Baseline Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for pr Stage 1 exposure Stage	Stock of rovisions for age 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	itage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	22	0 0	0	0	0	0.03%		0 0	0	0	0.03%	22	0	0	0 0	0	0.03%
65	Central governments	127	0 0	0	0	0	5.00%	127	0 0	0	0	5.00%	127	0	0	0 0	0	5.00%
67	Regional governments or local authorities Public sector entities	0		0	0	0	0.00%	0		0		0.00%	0	0	0		0	0.00%
69	Multilateral Development Banks	0		0	0	0	0.00%			0		0.00%	0	0	0		0	0.00%
60	International Organisations	0	0 0	0	0	0	0.00%	0		0		0.00%	0	0	0		0	0.00%
70	Institutions	143	0 0	0	0	0	29.38%	143		0		29 33%	143	0	0		0	29 29%
71	Corporates	429	31 1	0	1	0	50.42%	403	56 2	0	1	50.06%	391	66	3	0 1	1	49.97%
72	of which: SME	0	0 0	0	0	0	0.00%	0	0 0	0	0 0	0.00%	0	0	0	0 0	0	0.00%
73	Retail	3	0 0	0	0	0	0.03%	3	0 0	0	0	3.92%	3	0	0	0 0	0	5.81%
UNITED STATES	of which: SME	0	0 0	0	0	0	0.00%	0	0 0	0	0 (0.00%	0	0	0	0 0	0	0.00%
75	Secured by mortgages on immovable property	0	0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
76	of which: SME	0	0 0	0	0	0	0.00%	0	0 0	0	0 (0.00%	0	0	0	0 0	0	0.00%
77	Items associated with particularly high risk	0	0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
78	Covered bonds	0	0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
80	Collective investments undertakings (CIU)	23	0 0	0	0	0	33.75%	23	0 0	0	0	33.75%	23	0	0	0 0	0	33.75%
81	Equity	0	0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
82	Securitisation																	
83	Other exposures	219	0 0	0	0	0	5.00%	219	0 0	0	0 (5.00%	219	0	0	0 0	0	5.00%
84	Standardised Total	966	31 1	0	1	0	41.08%	940	56 2	0	1 1	43.63%	928	67	3	0 1	1	44.08%



	Groupe Crédit Agricole											
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26	27 28	29 30	31 32
							Baseline Scenario					
			31/12/2021				31/12/2022				31/12/2023	
RowN um	(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure S	Stock of Coverage Ratio Stage 3 exposure		Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
85	Central banks	8,784 3	3	0 0	0.03% 8,77	79 5	5 0 0	0 0.039	% 8,773	8	8 0 0	0 0.03%
86	Central governments	2,272 1	1 1	0 0	0 39.49% 2,27	70 1	1 0 0	1 39.499	% 2,269	2	2 0 (J 1 39.48%
87	Regional governments or local authorities	156 0	0	0 0	0.03%	56 0	0 0 0	0 0.039	% 156	0	0 0 0	0 0.03%
88	Public sector entities	1,189	0	0 0	0.03% 1,18	1	1 0 0	0 0.039	% 1,187	1	1 0 0	J 0 0.03%
89	Multilateral Development Banks	310 0	0	0 0	0.03%	10 0	0 0 0	0 0.039	% 310	0	0 0	J 0 0.03%
90	International Organisations	0 0	0	0 0	0.00%	0 0	0 0 0	0 0.009		0	0 0 0	0 0.00%
91	Institutions	4,602	1	1 0	1 44.94% 4,59	99 3	3 1 0	1 44.949	% 4,597	4	4 1 (0 2 44.94%
92	Corporates	1,492	5 5	0 0	2 45.46% 1,48	86 9	5 0 0	2 44.909	% 1,483	12	6 0 0	0 3 44.44%
93	of which: SME	29 1	1 0	0 0	50.90%	27 3	0 0 0	0 50.909	% 26	4	0 0	0 0 50.90%
94	Retail	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0 0	0 0.00%
95 LUXEMBOURG	of which: SME	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0	J 0 0.00%
96	Secured by mortgages on immovable property	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0	J 0 0.00%
97	of which: SME	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0	0 0.00%
98	Items associated with particularly high risk	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0	J 0 0.00%
99	Covered bonds	663	0	0 0	33.75%	63 0	0 0 0	0 33.759	% 663	1	1 0	J 0 33.75%
100	Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0	0.00%	0 0	0 0 0	0.009	% 0	0	0 0	0 0.00%
101	Collective investments undertakings (CIU)	0 0	0	0 0	0.00%	0 0	0 0 0	0 0.009	% 0	0	0 0 0	0 0.00%
102	Equity	0 0	0	0 0	0.00%	0 0	0 0	0.009	% 0	0	0 0 0	J 0 0.00%
103	Securitisation											
104	Other exposures	296 0	0	0 0	5.00%	96 0	0 0	0 5.009		0	0 0 0	0 0 5.00%
105	Standardised Total	19,764 10	10 :	1 0 3	30.29% 19,74	7 20 1	6 1 0	4 26.35%	/ ₀ 19,733	28 23	2 1 0	0 5 24.57%

										Baseline Scenario								
				31/12/2021						31/12/2022					3	31/12/2023		
RowN um	(mln EU	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of S provisions for prov Stage 1 exposure Stage	Stock of Stock of provisions e 2 exposure Stage 3 expo	for Stage 3 exposu	- Stage 1 exposure	e Stage 2 exposui	re Stage 3 exposure	Stock of Stock of provisions for provisions Stage 1 exposure	k of ons for pro xposure Stag	Stock of ovisions for ge 3 exposure	erage Ratio - Je 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure pi	Stock of rovisions for ige 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
107	Central governments	3	1 0	0	0	0 6.88	% 3	31	0	0	0	0	6.87%	31 0	0	0	0	0 6.85%
108	Regional governments or local authorities		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
109	Public sector entities		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
110	Multilateral Development Banks		0 0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
111	International Organisations		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
112	Institutions	11	0 0	0	0	0 32.23	% 10)9	0	0	0	0	32.05%	109	0	0	0	0 31.87%
113	Corporates	3	1 0	0	0	0 32.00	% 3	31	0	0	0	0	31.69%	31 0	0	0	0	0 31.58%
114	of which: SME		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
115	Retail		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0	0	0	0	0.00%
116]A	PAN of which: SME		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
117	Secured by mortgages on immovable property		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
118	of which: SME		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
119	Items associated with particularly high risk		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0	0	0	0	0.00%
120	Covered bonds		0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
122	Collective investments undertakings (CIU)		0 0	0	0	0 37.84	%	0	0	0	0	0	37.84%	0 0	0	0	0	0 37.84%
123			0 0	0	0	0.00	%	0	0	0	0	0	0.00%	0 0	0	0	0	0.00%
124	Equity Securitisation																	
125	Other exposures	2	8 0 (0	0	0 5.00		28	0	0	0	0	5.00%	28 0	0	0	0	0 5.00%
126	Standardised Total	20	0 0 0	0	0	0 24.44	% 20	0	0 (0	0	0	24.31%	199 0	0	0	0	0 24.20%

											Baseline Scenario	0						
					31/12/2021						31/12/2022					31/12/2023		
RowN um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Sta	Stock of provisions for age 2 exposure S	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provisions Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	1,386	0 0	0	0	0	40.00%	1,385	1	1	0 0	40.00%	1,384	1 1		0	0 40.00%
128		Central governments	348	0 0	0	0	0	5.00%	348	0	0	0 0	5.00%	34/	0)	0	0 5.00%
129		Regional governments or local authorities	0	0 0	0	0	0	0.00%	<u> </u>	0	0		0.00%	0	0		0	0 0.00%
130		Public sector entities	2		0	0	0	40.00%		0	0		40.00%	2	0		0	0 40.00%
131		Multilateral Development Banks	C	0 0	0	0	0	0.00%		0	0		0.00%	0	0		0	0.00%
132		International Organisations	1 240	0 0	0	0	0	0.00%	1 24	0	1		0.00%	1 246	0 0		0	0 0.00%
133		Institutions	1,248	5 0 0	0	0	0	20.12%	1,247		17		20.13%	1,240	1 2	7	0 0	0 20.14%
134		Corporates	952	2 58 16	0	0	4	25.23%	955	54	7		24.74%	95/ 5.	3 1/	7	0 0	4 24.28%
135		of which: SME	1.500	70 70 70	0	0		30.26%	583	48	7	0 0	29.47%	1 506	/ / F 21		0 0	2 28./3%
136	CEDMANN	Retail CM5	1,585	79 29	0	0	11	38.33%	1,586	//	30		37.1070	1,586	31		0 0	30.55%
137	GERMANY	of which: SME	800	9 43 21	0	0	8	38.76%	867	42 2	21		38.08%	867 4.	2 22		0 0	8 37.44%
138		Secured by mortgages on immovable property	C		0	0	0	0.00%		0	0		0.00%	0	0		0	0.00%
139		of which: SME	C		0	0	0	0.00%		0	0		0.00%	0	0)	0 0	0.00%
140		Items associated with particularly high risk Covered bonds	C		0	0	0	0.00%		0	0		0.00%	0	0 0) \	0 0	0.00%
141			U C		0	0	0	0.0070		0	0		0.00%	0	0) \	0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	<u> </u>	0 0	0	0	0	0.00%	C	0	0		0.00%	U	0		0	0 0.00%
143		Collective investments undertakings (CIU)	4	t U U	U	0	0	33.75%		0	0		33.75%	4	0) \	0 0	0 33./5%
144		Equity	C	0 0	0	0	0	0.00%		U	U	0 0	0.00%	U	0		0	0.00%
145		Securitisation	22				0	E 000/	22				F 000/	22	0			0 5 000/
146		Other exposures	ZZ	0 0	0	0	0	5.00%		122	0		5.00%	5 540	0		0	5.00%
147		Standardised Total	5,546	o 138 46	I 0	O	16	33.48%	5,548	133 4	ופו (U U 10	32.62%	5,548 13:	1 52	•	U U	17 31.84%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	posure Stage 2 exposure Stage 3 exposure	Stock of re provisions for pro Stage 1 exposure Stag	Stock of Stock of ovisions for provisions for ge 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	e 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	or Stage 3 exposure
148		Central banks		0 0	0 0	0	0 0.00%	0	0 0	C	0 0	0.00%	0	0 0		0	0.00%
149		Central governments		18 0	0 0	0	0 5.00%	18	0 0	C	0 0	0 5.00%	18	0 0		0	0 5.00%
150		Regional governments or local authorities		0 0	0 0	0	0 0.00%	0	0 0	C	0 0	0.00%	0	0 0		0	0.00%
151		Public sector entities		0 0	0 0	0	0 0.00%	0	0 0	C	0 0	0.00%	0	0 0		0	0.00%
152		Multilateral Development Banks		0 0	0 0	0	0 0.00%	0	0 0	C	0 0	0.00%	0	0 0		0	0.00%
153		International Organisations		0 0	0 0	0	0 0.00%	0	0 0	C	0 0	0.00%	0	0 0		0	0.00%
154		Institutions		484 0	0 0	0	0 12.21%	483	0 0	C	0 0	0 12.3/%	483	0 0		0	0 12.43%
155		Corporates		500 13	0	0	9 65.80% 0 76.86%	555	23 14			9 65.11%	549	29 15		1	10 64.58%
156		of which: SME Retail		55 1	0 0	0	5 38.49%	53	1 0	C		72.03%	607	1 0			U 07./8%
15/	INITED KINCDOM	of which: SME		7 0	0	0	0 38.99%	7	14 12			0 30.22%	007	0 0			0 37.97%
158	JNITED KINGDOM			7 0	0 0	0	0 38.99%	7	0 0			0 000%	/	0 0			0 38.09%
159		Secured by mortgages on immovable property of which: SME				0	0 0.00%	0	0 0			0.00%	0	0 0			0.00%
161		Items associated with particularly high risk				0	0 0.00%	0	0 0			0.00%	0	0 0			0.00%
162		Covered bonds				0	0 0.00%	0	0 0			0.0070	0	0 0			0.00%
163		Claims on institutions and corporates with a ST credit assessment			0 0	0	0 0.00%	0	0 0			0.0076	0	0 0			0.0070
164		Collective investments undertakings (CIU)			0 0	0	0 0.00%	0	0 0	0		0.00%	n o	0 0			0.00%
165		Equity			0 0	0	0 0.00%	0	0 0			0 0.00%	0	0 0	<u> </u>		0 0.00%
166		Securitisation					5.0070	J	<u> </u>			3.0076					3.0070
167		Other exposures		80 0	0 0	0	0 5.00%	80	0 0	C	0	0 5.00%	80	0 0		0	0 5.00%
168		Standardised Total		1,755 27 2	26 0	1	14 52.76%	1,744	37 27	0	1 14	4 52.07%	1,737 4	3 28		1	14 51.45%



	Groupe Crédit Agricole																				
		12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenario	0									
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR	Stage 1 exposu	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	re Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks		0 0	0	0	0	0.00%	C		0	0	0 0		0.00%		0	0 (′	0 0	<i>,</i>	0.00%
170	Central governments		62 0	0	0	0	0 5.00%	62		0	0	0 0	(0 5.00%	 ′	62	0 0	4	0 0	<u>/</u>	5.00%
171	Regional governments or local authorities		0 0	0	0	0	0.00%			0	0	0 0	(0.00%		0	0 0	4	0 0	<u>/</u>	0.00%
172	Public sector entities		0 0	0	0	0	0.00%	<u> </u>		0	0	0 0	(0.00%		0	0 0	4′	0 0		0.00%
173	Multilateral Development Banks		0 0	0	0	0	0.00%	<u> </u>		0	0	0 0		0.00%		0	0 0		0 0		0.00%
174	International Organisations		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	<u></u>	0.00%
175	Institutions		22 0	0	0	0	0 34.36%	22		0	0	0 0		0 34.31%	 -	22	0 0		0 0		34.26%
176	Corporates		50 1	3	0	0	2 75.43%	60		1	3	0 0		2 71.39%	 ′	60	0 4		0 0	7	68.43%
177	of which: SME		45 1	3	0	0	2 76.39%	45		1	3	0 0		2 72.91%	 '	45	0 3		0 0	7	70.31%
	Retail	1	55 10	2	0	0	1 55.50%	155	1	.0	2	0 0		1 53.89%		.55	10 2	- '	0 0	,	52.51%
SWITZERLAND	of which: SME		43 3	1	0	0	1 56.63%	43		3	1	0 0		1 55.54%	 '	43	3 1	<u>-</u>	0 0	,	54.57%
180	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	, C	0.00%
181	of which: SME		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	,	0.00%
182	Items associated with particularly high risk		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	,	0.00%
183	Covered bonds		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0		0.00%
184	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	<u></u>	0.00%
185	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0		0	0	0 0		0.00%		0	0 0		0 0	<u></u>	0.00%
186	Equity		0 0	0	0	0	0.00%	C		0	0	0 0		0.00%		0	0 0	4	0 0		0.00%
187	Securitisation															.=0					F 222
188	Other exposures	4	51 0	0	0	0	0 5.00%	450	_	0	0	0	(0 5.00%	4 ^r	150	0 (0 0		5.00%
189	Standardised Total	7:	50 12 !	51	01	01	4 65.58%	750	1:	11	5	0 0		4 61.24%	7/	49	11 6	7 اد	0 0	/I • • • • • • • • • • • • • • • • • • •	57.85%

										Baseline Scenari	0							
				31/12/2021						31/12/2022					31/12/2023			
	(mln EUR,		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	C	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0 0		0	0.00%
	Central governments		2 0 0	C	0	0	5.00%	2	(0	0 0	0 5.009	/ 6 2	0	0		0	5.00%
	Regional governments or local authorities		0 0	C	0	0	0.00%	0	(0	0 0	0.009	% 0	0	0 0		0	0.00%
	Public sector entities		0 0	0	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0		0	0.00%
	Multilateral Development Banks		0 0	C	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0		0	0.00%
	International Organisations		0 0	0	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0		0	0.00%
	Institutions	12	0 0	C	0	0	44.94%	120	(0	0 0	0 44.949	/6 120	0	0 0		0	0 44.95%
	Corporates		1 0 0	C	0	0	5.00%	1	(0	0 0	0 5.009	6 1	0	0		0	5.00%
	of which: SME		0 0	0	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0 0		0	0.00%
	Retail		0 0	0	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0 0			0.00%
CHINA	of which: SME		0 0	C	0	0 (0.00%	0	(0	0 0	0.009	6 0	0	0 0		0 (0.00%
S. 121 W.	Secured by mortgages on immovable property		0 0	C	0	0 (0.00%	0	(0	0 0	0.009	6 0	0	0 0		0 (0.00%
	of which: SME		0 0	C	0	0 (0.00%	0	(0	0 0	0.009	6 0	0	0 0		0 (0.00%
	Items associated with particularly high risk		0 0	C	0	0 (0.00%	0	(0	0 0	0.009	6 0	0	0 0		0 (0.00%
	Covered bonds		0 0	0	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0 0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	(0	0 0	0.009	% 0	0	0 0			0.00%
	Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0	(0	0 0	0.009	/ o 0	0	0 0		0 (0.00%
	Equity		0 0	C	0	0	0.00%	0	(0	0 0	0.009	6 0	0	0 0		0	0.00%
	Securitisation																	
	Other exposures	1	0 0	C	0	0	5.00%	10	(0	0 0	0 5.009	6 10	0	0 0		0 (5.00%
	Standardised Total	133	3 0 0	0		0 (41.18%	133	C	0	0 0	0 41.21%	6 133	0	0 0			5.00% 41.23%

									Baseline Scenario							
				31/12/2021					31/12/2022					31/12/2023		
lowN um		Stage 1 expo	sure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of or provisions for ure Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks		432 0	0	0 (40.00%	432	0	0 (0	0 40.00%	431	0 0		0 0	0 40.00%
212	Central governments		13 0	0	0 (37.43%	13	0	0	0	0 37.35%	13	0 0		0 0	0 37.31%
213	Regional governments or local authorities		0 0	0 0	0 (0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
214	Public sector entities		0 0	0 0	0 (0.00%	<u> </u>	0	0	0	0.00%	0	0 0		0 0	0.00%
215	Multilateral Development Banks		0 0	0 0	0 (0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
216	International Organisations		0 0	0	0 (0.00%	<u> </u>	0	0	0	0.00%	0	0 0		0 0	0.00%
217	Institutions		262 0	0	0 (29.43%	261	0	0	0	0 29.43%	261	0 0		0 0	0 29.43%
218	Corporates		396 11	2 0	0 (7.41%	393	11	3 (0	0 5.89%	391	11 5		0 0	0 5.36%
219	of which: SME		58 10	1 0	0 (2.25%	56	10	3 (0	0 2.16%	55	10 5		0 0	0 2.13%
220	Retail		1,416 158 13	0	0 81	1 60.22%	1,415	145 148	8 (0 8	31 54.61%	1,409	138 161		0 0	81 50.36%
NETHERLANDS	of which: SME		206 23	1 0	0 (16.65%	200	29	1	0	0 17.27%	195	33 2		0 0	0 17.74%
222	Secured by mortgages on immovable property		0 0	0	0 (0.00%	<u> </u>	0	0	0	0.00%	0	0 0		0 0	0.00%
223	of which: SME		0 0	0 0	0 (0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00%
224	Items associated with particularly high risk		0 0	0 0	0 (0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00%
225	Covered bonds		0 0	0	0 (0.00%	C	0	0	0	0.00%	0	0 0		0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	C	0	0	0	0.00%	0	0		0 0	0.00%
227	Collective investments undertakings (CIU)		0 0	0 0	0 (0.00%	C	0	0 (0	0.00%	0	0 0		0 0	0.00%
228	Equity		0 0	0 0	0 (0.00%	C	0	0 (0	0.00%	0	0 0		0 0	0.00%
229	Securitisation															
230	Other exposures		80 0	0 0	0 (45.00%	80	0	0	0	0 45.00%	80	0 0		0 0	0 45.00%
231	Standardised Total	2	,598 169 13	6 0	0 81	L 59.56%	2,594	156 152	2 0	0 8	53.44%	2,586	50 167		0 0	82 48.85%

111111111111111111111111111111111111111		Groupe Crédit Agricole																					
		•	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure Stag %)	ge 2 exposure	Stage 3 exposure sta	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	67,976	342	2 52	16	8	19	37.63%	67,69	6 563	109	15	15	41	37.75%	67,402	787	179	14	15	68	37.93%
2		Central governments	20,424	642	2 41	ϵ	35	16	39.49%	20,05	1 969	80	5 4	39	34	39.67%	19,653	1,307	146	5	35	58	39.76%
3		Regional governments or local authorities	256	17	7 7	C) 1	(7)	39.69%	25	4 18		7 0	1	. 3	39.40%	253	19	7	0	1	3	39.16%
4		Public sector entities	3,195	ϵ	6 4	2	2 0	2	39.96%	3,18	9 7	(2	0	4	40.70%	3,183	8	14	1	0	6	41.13%
5		Multilateral Development Banks	317	2	2 0	C	0	(0.03%	31	6 2		0	0	0	0.03%	316	2	0	0	0	0	0.03%
6		International Organisations	0	(0	C	0	(0.00%		0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	35,464	49	9 85	12	2 0	25	29.37%	35,40	3 61	134	11	0	37	27.99%	35,343 54,700 14,946	75	180	10	0	49	27.25%
8		Corporates	62,278	11,359	9 3,614	377	722	1,793	49.61%	57,41	9 13,767	6,06	234	757	2,563	42.26%	54,700	14,459	8,092	201	712	3,192	39.45%
9		of which: SME	17,846	4,805	5 1,761	135	335	883	50.17%	15,95	1 5,630	2,830	90	323	1,176	41.57%	14,946	5,740	3,726	76	290	1,427	38.29%
10		Retail	23,279	3,217	7 2,192	284	288	1,338	61.03%	22,49	6 3,104	3,088	3 267	282	1,742	56.40%	21,759	2,946	3,984	222	216	2,147	53.90%
11	Groupe Crédit Agricole	of which: SME	6,672	893	3 597	110	99	366	61.29%		7 1,069	91	96	104	522	57.03%	5,811	1,126	1,225	77	88	675	55.11%
12	•	Secured by mortgages on immovable property	4,068	390	0 442	20	43	139	31.40%		6 419	67.	5 17	38	166	24.67%	3,600	419	881	14	32	192	21.77%
13		of which: SME	233	80	0 52	2	2 10	13	24.60%	19	9 80	80	5 1	9	17	20.08%	173	73	119	1	7	22	18.28%
14		Items associated with particularly high risk	984	106	6 624	4	9	354	56.76%	94	4 113	658	3	8	362	55.06%	916	112	687	3	6	369	53.76%
15		Covered bonds	663	(0	C	0	(53.36%		0		1 0	0	0	53.36%	662	1	1	. 0	0	0	53.36%
16		Claims on institutions and corporates with a ST credit assessment	0	(0	C	0	(0.00%		0		0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	20,252	18	8 14	18	0	7	54.53%	20,19	6 38	50	9	1	26	52.24%	20,164	50	70	8	0	36	50.87%
18		Equity	0	(0 0	C	0		0.00%		0 0		0	0	4	0.00%	0	0	0	0	0	4	0.00%
19		Securitisation																					
20		Other exposures	20,495 259,650	1,700 17,847	0 575		41	321	55.83% 52.57%	20,39	6 1,749	62.	5 4	42	329	52.57% 46.16%	20,316	1,775	679	4	43	337	49.58% 43.30%
21		Standardised Total	259,650	17,847	7 7,651	743	1,148	4,022	52.57%	252,83	1 20,810	11,507	566	1,182	5,312	46.16%	248,268	21,960	14,920	481	1,060	6,461	43.30%

														Adverse Scenario									
							31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln El	Stage 1 6	exposure Stage 2	exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ration Stage 3 exposi	io - ure Stage 1 exposure St	tage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks		45,710	15	24	10	0	10	39.35%	45,671	29	49	11	0	19 39.3	35% 45,629	4	12 7	10	0	0 3	1 39.35%
23		Central governments		2,198	1	4	(0	1	36.45%	2,197	1	5	0	0	2 37.0	00% 2,196		1	5	0	0	2 37.45%
24		Regional governments or local authorities		0	0	5	(0	2	40.00%	0	0	5	0	0	2 40.0	00%		0	5	0	0	2 40.00%
25		Public sector entities		24	0	0	(0	0	40.00%	24	0	0	0	0	0 40.0	00% 24		0)	0	0 ′	0 40.00%
26		Multilateral Development Banks		0	0	0	(0	0	0.00%	0	0	0	0	0	0.0	00%		0)	0	0 ′	0.00%
27		International Organisations		0	0	0	(0	0	0.00%	0	0	0	0	0	0.0	00%		0)	0	0 ′	0.00%
28		Institutions		24,777	29	26	3	0	9	35.74%	24,752	41	38	3	0	13 33.2	25% 24,732	5	51 4)	3	0 1	15 31.64%
29		Corporates		37,857	7,483	1,326	279	432	612	46.17%	34,448	9,394	2,824	147 43	32 1,17	28 39.9	94% 32,751	10,06	3,85	120	6 40	JO 1,48	38.60%
30		of which: SME		10,877	3,314	539	95	196	248	45.99%	9,485	4,079	1,166	53 10	59 43	39 37.6	54% 8,823	4,30	1,59	4	1	58 امر	36.33%
31		Retail		5,326	1,283	396	45	31	182	45.85%	5,577	874	555	46	16 24	45 44.2	21% 5,666	63	70	4.	3	8 30	05 43.39%
32	FRANCE	of which: SME		897	16	22	1	0	9	42.21%	894	16	24	1	0	10 41.6	893	1	.6	5	0	0 1	41.46%
33		Secured by mortgages on immovable property		127	0	34	(0	0	0.03%	127	0	34	0	0	0.0	03% 127		0 3	1	0	0 ′	0.03%
34		of which: SME		0	0	0	(0	0	0.00%	0	0	0	0	0	0.0	00%		0		0	0	0.00%
35		Items associated with particularly high risk		872	36	9	1	1	9	96.06%	851	54	12	1	1	11 89.6	51% 838	6	56 1	3	1	1 1	11 87.59%
36		Covered bonds		0	0	0	(0	0	54.26%	0	0	0	0	0	0 54.2	26%		0		0	0	0 54.26%
37		Claims on institutions and corporates with a ST credit assessment		0	0	0	(0	0	0.00%	0	0	0	0	0	0.0	00%		0		0	0	0.00%
38		Collective investments undertakings (CIU)		17,221	8	11	15	0	6	54.26%	17,182	20	39	5	0	21 54.2	26% 17,165	2	27 4		5	0 2	26 54.26%
39		Equity		0	0	0	(0	0	0.00%	0	0	0	0	0	0.0	00%		0		0	0	0.00%
40		Securitisation																					
41		Other exposures		10,165	55	348	(2	169	48.52%	10,112	95	360	0	2 10	69 46.9	90% 10,070	12	25 37	3	0	3 16	9 45.30%
42		Standardised Total		144,276	8,911	2,185	353	466	1,000	45.79%	140,942	10,509	3,921	213 45	1,61	41.05	5% 139,198	11,01	5 5,158	187	7 41	2,048	45.30% 39.69%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 exposure	c of ns for kposure	erage Ratio - e 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	8,72	5 113 20	4	4 6	8	39.93%	8,498	31	5 45	5	2 13	18	39.94%	8,261	20 78	8	2 1	31	39.95%
	Central governments	13,49	235 32		4 13	13	39.99%	13,129	558	3 70	2	2 23	28	39.99%	12,742	92 12	2	2	49	39.99%
	Regional governments or local authorities	7	9 17 2		0 1	1	40.00%	78	18	3	2	1	1	40.00%	77	19	2	0	1	40.00%
	Public sector entities	6	4 4 3		1 0	1	45.85%	61	•	4 6	5	0	3	46.38%	58	4	9	1	0 4	46.84%
	Multilateral Development Banks		0 0	(0	0	0.00%	0		0	(0	0	0.00%	0	0	0	0	0	0.00%
	International Organisations		0 0	(0 0	0	0.00%	0		0)	0	0	0.00%	0	0	0	0	0 0	0.00%
	Institutions	1,78	9 9 18	3	3 0	3	18.18%	1,775		5 35	5	0	6	18.66%	1,757	7 5	2	3	0 10	19.09%
	Corporates	13,13	4 2,627 1,607	5:	1 225	797	49.62%	12,258	2,85	2,255	48	3 248	952	42.20%	11,605 2,7	98 2,96	5 4	3 23	6 1,127	38.03%
	of which: SME	5,34	1,216 1,115	30	0 125	587	52.66%	4,921	1,27	1,479	28	139	668	45.14%	4,634 1,1	67 1,87	0 2	.5 12	8 757	40.47%
	Retail	8,78	886 879	119	9 196	585	66.50%	8,357	95	7 1,235	112	202	772	62.47%	8,013	26 1,61	0 9	15	2 969	60.18%
ITALY	of which: SME	2,63	5 353 343	48	8 65	224	65.27%	2,474	378	3 480	45	64	294	61.30%	2,344	67 62	0 3	58 5	0 367	59.14%
- · · · · · · · · · · · · · · · · · · ·	Secured by mortgages on immovable property	1,78	3 244 133		3 38	20	15.45%	1,725	22:	3 217	7	32	29	13.34%	1,669 1	99 29	7	3 2	7 38	12.71%
	of which: SME	16	8 62 32	(0 8	5	16.42%	152	59	52	2	7	7	13.56%	139	51 7	1	0	6 9	12.46%
	Items associated with particularly high risk	11	2 70 615	2	2 8	345	56.16%	92	59	9 646	5	2 6	352	54.43%	78	46 67 ⁻	4	2	5 358	53.11%
	Covered bonds		0 0	(0 0	0	0.00%	0		0	(0	0	0.00%	0	0	0	0	0 0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	0	0.00%	0		0)	0	0	0.00%	0	0	0	0	0 0	0.00%
	Collective investments undertakings (CIU)	2,99	5 10 2	4	4 0	1	56.02%	2,980	18	3 11	4	1	5	45.37%	2,964	23 2	2	3	0 9	43.45%
	Equity		0 0	(0 0	4	0.00%	0		0)	0	4	0.00%	0	0	0	0	0 4	0.00%
	Securitisation																			
	Other exposures	1,79	97 9	(0 7	2	20.43%	1,738	143	3 23	3	9	4	19.92%	1,689 1	77 3	8	0 1	0 7	19.78%
	Standardised Total	52,76	4,312 3,319	191	1 495	1,781	53.65%	50,691	5,157	4,544	178	536	2,173	47.83%	48,912 5,6	5,869	15	3 47	0 2,608	44.44%

										Adverse Scenario								
				31/12/2021						31/12/2022					31/12/2023			
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for pro Stage 1 exposure Stage	Stock of rovisions for ge 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	22	0 0	0	0	C	0.03%	22	0 0	0	0	0.03%	22	0	0	0 0	0	0.03%
65	Central governments	12/	0 0	0	0	0	5.00%	12/	0 0	0	0 0	5.00%	12/	0	0	0 0	0	5.00%
66	Regional governments or local authorities	0	0 0	0	0		0.00%	(0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
6/	Public sector entities	0	0 0	0	0	<u> </u>	0.00%	(0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
68	Multilateral Development Banks International Organisations	0	0 0	0	0		0.00%			0	0	0.00%		0	0		0	0.00%
09	International Organisations Institutions	1/2	0 0	0	0		43.74%	1/3		0		0.00% 4F 220/	142	0	0		0	0.00%
71	Corporates	143 413	46 1	1	2		51.56%	303	73 5	1	3	50.23%	366	96	Q	0 0	4	40.2470 50.85%
71	of which: SME	413	0 0	0	0		0.00%	302	75 5	1		0.00%	0	00	0	0 0		0.00%
73	Retail	3	0 0	0	0		8.61%		0 0	0	0	16.86%	3	0	0	0 0	0	19.61%
74 UNITED STATES	of which: SME	0	0 0	0	0		0.00%		0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
75 ONTILD STATES	Secured by mortgages on immovable property	0	0 0	0	0	0	0.00%	(0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
76	of which: SME	0	0 0	0	0	C	0.00%	(0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
77	Items associated with particularly high risk	0	0 0	0	0	C	0.00%	(0 0	0	0 (0.00%	0	0	0	0 0	0	0.00%
78	Covered bonds	0	0 0	0	0	C	0.00%	(0 0	0	0	0.00%	0	0	0	0 0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	C	0.00%	(0 0	0	0 (0.00%	0	0	0	0 0	0	0.00%
80	Collective investments undertakings (CIU)	23	0 0	0	0	C	51.12%	23	0 0	0	0	51.13%	23	0	0	0 0	0	51.13%
81	Equity	0	0 0	0	0	C	0.00%	(0 0	0	0 (0.00%	0	0	0	0 0	0	0.00%
82	Securitisation																	
83	Other exposures	219	0 0	0	0	C	5.00%	219	0 0	0	0	5.00%	219	0	0	0 0	0	5.00%
84	Standardised Total	951	46 1	1	2	0	43.58%	919	74 5	1	3	48.56%	903	86	9	1 3	4	48.77%

	Groupe Crédit Agricole																				
		33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
			31/1	12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR, %	Stage 1 exposure Stage 2 exposure	Stage 3 exposure provi	ock of isions for 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	itage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	8,784	3	0	()	0.03%	8,779	5		5 0		0	0.03%	8,773	8	8	3	0		0.03%
86	Central governments	2,272	1	0	(0 39.69%	2,270	1		1 0		0	39.69%	2,269	2	2	2	0		1 39.71%
87	Regional governments or local authorities	156	0	0	(0.03%	156	0		0		0	0.03%	156	0	0	0	0		0.03%
88	Public sector entities	1,189	0	0	(0.03%	1,188	1		1 0		0	0.03%	1,187	1	1		0		0.03%
89	Multilateral Development Banks	310	0	0	(0.03%	310	0		0		0	0.03%	310	0	0	(0		0.03%
90	International Organisations	0 (0	0	(0.00%	(0		0		0	0.00%		0	0)	0 (0.00%
91	Institutions	4,594	8	1	()	4 51.68%		5	1	1 1		0	51.68%			14	1	1 (7 51.68%
92	Corporates	1,488	7 5	1	()	3 53.67%	1,481	. 13		6 0		1 3	53.74%		16	7	7	0 1		4 53.76%
93	of which: SME	28 2	2 0	0	()	0 50.90%	25	5 4		1 0		0 (50.90%	24	5	1	. (0 1		0 50.90%
94	Retail	0 0	0	0	()	0.00%	(0		0		0 (0.00%	0	0	0	0	0	(0.00%
95 LUXEMBOURG	of which: SME	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0)	0 (0.00%
96	Secured by mortgages on immovable property	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0)	0 (0.00%
97	of which: SME	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0		0 (0.00%
98	Items associated with particularly high risk	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0		0 (0.00%
99	Covered bonds	663	0	0	(0 53.36%	663	0		1 0		0	53.36%		1	1	. (0		53.36%
100	Claims on institutions and corporates with a ST credit assessment	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0		0 ((0.00%
101	Collective investments undertakings (CIU)	0 0	0	0	(0.00%	(0		0 0		0 (0.00%	0	0	0	0	0 (0.00%
102	Equity	0 0	0	0	()	0.00%		0		0 0		0	0.00%	0	0	0) (0		0.00%
103	Securitisation																				
104	Other exposures	296	0	0	()	0 5.00%	296	0	_	0 0		0 (5.00%		0	0)	0 (5.00% 2 36.71%
105	Standardised Total	19,752 15	5 17	2	0		7 42.28%	19,732	26	2(6 2		10	38.66%	19,715	35	34	2	2 1	12	36.71%

											Adverse Scenario								
						31/12/2021					31/12/2022					31/12/2023			
										T T	T								
RowN um		(mln EUR	Stage 1 exposure :	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of stock of provisions of Stage 2 exposure Stage 3 expo	for Stage 3 expo	tio - sure Stage 1 exposu	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu	re Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0%	0	0	0		0.00%
107		Central governments	31	(0	C	0	0 7	.32%	31 0	0 0	0 0	7.47	7% 31	0	0	0 0)	0 7.58%
108		Regional governments or local authorities	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0	0	0.00%
109		Public sector entities	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0)	0.00%
110		Multilateral Development Banks	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0)	0.00%
111		International Organisations	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0)	0.00%
112		Institutions	109	(0	C	0	0 45	.31% 1	09 0	0 0	0 0	46.49	109	0	0	0 0)	0 47.30%
113		Corporates	31	(0	C	0	0 33	.74%	31 0	0 0	0 0	33.28	31	0	0	0 0	0	0 33.04%
114		of which: SME	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0		0.00%
115		Retail	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0	0	0	0 0)	0.00%
116	JAPAN	of which: SME	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0	0	0	0		0.00%
117		Secured by mortgages on immovable property	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0	0	0	0)	0.00%
118		of which: SME	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0	0	0	0 0		0.00%
119		Items associated with particularly high risk	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0%	0	0	0 0		0.00%
120		Covered bonds	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0	0	0	0		0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0	C	0	0 (.00%	0 0	0	0 0	0.00	0%	0	0	0		0.00%
122		Collective investments undertakings (CIU)	0	(0	C	0	0 56	.28%	0 0	0 0	0 0	56.28	0	0	0	0		0 56.28%
123		Equity Securitisation	0	(0	C	0	0 (.00%	0 0	0 0	0 0	0.00	0%	0	0	0		0.00%
124		Securitisation																	
125		Other exposures	28	(0 0	C	0	0 5	.00%	28 0	0 0	0 0	5.00	0% 28	0	0	0 0		0 5.00%
126		Standardised Total	200	(0	0	0	0 37.	40% 19	0	0 0	0 0	39.36	% 199	L	0 (0		0 40.83%

									Adverse Scenario	<u> </u>						
				31/12/2021					31/12/2022					31/12/2023		
	(m	Stage 1 exposu	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions of Stage 1 exposure Stage 2 expo	Stock of for provisions for sure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	for Stage 2 expect
	Central banks	1,3	36	0	0	0 40.00%	1,385	1	1	0	0 40.00%	1,384	1 1		0	0 40.0
	Central governments	3	48 0 0	0	0	0 5.00%	348	0	0	0	0 5.00%	347	0 0		0 0	0 5.00
	Regional governments or local authorities		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0		0	0.00
	Public sector entities		2 0 0	0	0	0 40.00%	2	0	0	0	0 40.00%	2	0		0	0 40.00
	Multilateral Development Banks		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0		0	0.00
	International Organisations		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0		0	0.0
	Institutions	1,2	1 2	1	0	1 23.26%	1,243	1	5	0	1 23.25%	1,241	1 6		0	1 23.2
	Corporates	9	40 69 17	0	0	6 34.74%	937	72 18	8	0	6 33.21%	934	73 20		0 0	6 31.89
	of which: SME	5	70 61 7	0	0	3 39.89%	567	64	8	0	3 37.49%	565	65 9		0 0	3 35.47
	Retail	1,5	35 79 30	0	2 1	5 49.00%	1,584	77 33	2	0 1	15 47.51%	1,583	75 35		0 1	16 46.07
GERMANY	of which: SME	8	56 43 21	. 0	1 1	.1 50.22%	866	42 23	3	0 1	11 48.96%	865	41 24		0	11 47.85
	Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00
	of which: SME		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00
	Items associated with particularly high risk		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00
	Covered bonds		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0 0	0.00
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0	0.00
	Collective investments undertakings (CIU)		4 0 0	0	0	0 54.90%	4	0	0	0	0 54.90%	4	0 0		0	0 54.90
	Equity Securitisation		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0		0	0.00
	Other exposures		22 0 0	0	0	0 5.00%	22	0	0	0	0 5.00%	22	0 0		0 0	0 5.00
	Standardised Total	5,53	32	1	2	1 42.71%	5,523	151 57	7 1	1 1	23 40.58%	5,517	63		1 1	24 39.01

											Adverse Scenario							
					31/12/2021						31/12/2022					31/12/2023		
	(mln EUR		e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	oosure Stage 3 expo	Stock of ure provisions for Stage 1 exposure Stage 2 exposu	Stock of r provisions for are Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 ex	posure Stage 3 exposu	Stock of re provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks		0	0	C		0 (0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.
	Central governments	1	18	0	C		0	5.00%	18	0	0 0	0	0 5.00%	18	0	0 0	0	0 5.
	Regional governments or local authorities		0	0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.
	Public sector entities		0	0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Multilateral Development Banks		0	0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	International Organisations		0	0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Institutions	48	33	0 1	C		0	19.52%	482	0	1 0	0	0 19.18%	482	1	1 0	0	0 18.8
	Corporates	55	59 2	.0 14	C)	1	64.38%	545	32	16 0	1 1	10 62.35%	536	39	17 0	2 1	.1 61.1
	of which: SME	3	32	1 0	C)	0	71.94%	32	1	0 0	0	0 61.01%	32	1	0 0	0	0 54.5
	Retail	60)6 1	.5 13	C)	0	47.53%	604	16	14 0	0	6 47.53%	602	17	14 0	0	7 47.
UNITED KINGDOM	of which: SME		7	0	C		0	50.04%	7	0	0 0	0	0 49.89%	7	0	0 0	0	0 49.
	Secured by mortgages on immovable property		0	0 0	C)	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0 0.
	of which: SME		0	0 0	C)	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Items associated with particularly high risk		0	0 0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Covered bonds		0	0 0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Claims on institutions and corporates with a ST credit assessment		0	0	C		0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Collective investments undertakings (CIU)		0	0 0	C)	0 (0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Equity		0	0 0)	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0	0	0.0
	Securitisation																	
	Other exposures	8	30	0 0	C)	0 (5.00%	80	0	0 0	0	0 5.00%	80	0	0 0	0	0 5.0
	Standardised Total	1,74	5 3!	5 28	1	. 1	L 15	55.48%	1,729	49	31 1	2 1	.7 54.08%	1,718	57	33 0 2	2 18	8 53.2:



		Groupe Crédit Agricole																					
			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenario	D									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		e Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0) (0	0	0.00%
170		Central governments	6	52 0	0	0)	0	0 5.00%	62		0	0	0 0	(5.00%	6	2 (0)	0	0	5.00%
171		Regional governments or local authorities		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0'	0.00%
172		Public sector entities		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0'	0.00%
173		Multilateral Development Banks		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0	0.00%
174		International Organisations		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%		(0	(0	0	0.00%
175		Institutions	2	22 0	0	0)	0	0 43.92%	22	2	0	0	0 0	(44.46%	2	2	0		0	0	44.80%
176		Corporates	6	50 1	3	0)	0	3 79.14%	60)	1	4	0	3	71.57%	5)	4	1	0	3	64.90%
177		of which: SME	4	14	3	0)	0	3 80.38%	44	,	1	4	0	3	73.69%	4	1 () 4	1	0	3	67.57%
178		Retail	15	55 10	2	0)	0	1 62.82%	154	1	.0	2	0 0	1	60.48%	15	1() 3	3	0	2	58.11%
179	SWITZERLAND	of which: SME	4	13 3	1	0)	0	1 65.73%	43	3	3	1	0	1	. 63.83%	4	2	3		0		61.78%
180		Secured by mortgages on immovable property		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	. 0'	0.00%
181		of which: SME		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0'	0.00%
182		Items associated with particularly high risk		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0'	0.00%
183		Covered bonds		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%) (0	(0	0'	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	0)	0	0.00%	C)	0	0	0	(0.00%) (0	(0	0'	0.00%
185		Collective investments undertakings (CIU)		0 0	0	0)	0	0.00%	C)	0	0	0 0	(0.00%)	0	(0	0'	0.00%
186		Equity		0 0	0	0)	0	0.00%	C		0	0	0	(0.00%) (0	(0	0	0.00%
187		Securitisation																					
188		Other exposures	45	51 0	0	0)	0	0 5.00%	450		0	0	0 0	(5.00%	45) (0)	0	0'	5.00%
189		Standardised Total	74	9 12	6	0)	0	4 70.67%	749	1	1	7	0	4	64.13%	748	3 11	. 8	S <u> </u>	0	<u>. </u>	58.59%

													Adverse Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			St	tage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of r provisions for ire Stage 3 exposur	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	- Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks		0	0	0	(0	0	0.00%	%	0 0	0	0 (0	0.00	% 0	0	0 ()	0 0	0.00%
191		Central governments		2	0	0	(0	0	0 5.00%	%	2 0	0	0 (0	0 5.00	% 2	0	0 ()	0 0	0 5.00%
192		Regional governments or local authorities		0	0	0	(0	0	0.00%	%	0 0	0 (0 (0.00	% 0	0	0 ()	0 0	0.00%
193		Public sector entities		0	0	0	()	0	0.00%	6	0 0	0 (0		0.00	% 0	0	0 ()	0 0	0.00%
194		Multilateral Development Banks		0	0	0	()	0	0.00%	6	0 0	0 (0		0.00	% 0	0	0 ()	0 0	0.00%
195		International Organisations		0	0	0)	0	0.00%	6	0 0	0 (0		0.00	% 0	0	0 ()	0 0	0.00%
196		Institutions		120	0	0	()	0	0 51.73%	6 12	0 0	0 (0	0	0 51.73	% 120	0	1 ()	0 0	0 51.74%
197		Corporates		1	0	0	()	0	0 5.00%	6	1 0	0 (0	0	5.00	% <u>1</u>	0	0 ()	0 0	5.00%
198		of which: SME		0	0	0)	0	0.00%	6	0 0	0	0		0.00	% 0	0	0 ()	0 0	0.00%
199	CLITALA	Retail		0	0	0)	0	0.00%	6	0 0	0	0		0.00	% 0 0	0	0 ()	0 0	0.00%
200	CHINA	of which: SME		0	0	0)	0	0.00%	6	0 0	0	0		0.00	% 0	0	0 ()	0 0	0.00%
201		Secured by mortgages on immovable property		0	0	0)	0	0.00%	6	0 0	0 (0		0.00	% 0	0	0 ()	0 0	0.00%
202		of which: SME		0	0	0	()	0	0.00%	6	0 0	0 (0		0.00	% 0	0	0 ()	0 0	0.00%
203		Items associated with particularly high risk		0	0	0	(0	0	0.00%	%	0 0	0 (0 (0.00	% 0	0	0 ()	0 0	0.00%
204		Covered bonds		0	0	0	()	0	0.00%	%	0 0	0	0	0	0.00	% 0	0	0 ()	0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment		0	0	0	(0	0	0.00%	%	0	0	0	0	0.00	% 0	0	0 ()	0 0	0.00%
206		Collective investments undertakings (CIU)		0	0	0	(O .	0	0.00%	%	0	0 (0	0	0.00	% 0	0	0 ()	0 0	0.00%
207		Equity		0	0	0	()	0	0.00%	/ o	0	0	0) (0.00	% 0	0	0 ()	0 0	0.00%
208		Securitisation																				
209		Other exposures		10	0	0	()	0	0 5.00%	-	0	0	0		5.00	% 10	0	0)	0 0	0 5.00%
210		Standardised Total		133	0	0	C		0	50.14%	6 13	3 0	0			50.48°	26 132		1		0	50.70%

									Adverse Scenario						
				31/12/2021					31/12/2022				31/12/20	23	
RowN um	(n	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	Stock of Stage 3 exposure provisions Stage 1 expo	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	Central banks	43	32 0 0	0	0	0 40.00%	432	0 (0	0	0 40.00%	431	0 0	0 0	0 40.00%
212	Central governments		.3 0 0	0	0	0 37.93%	13	0 (0	0	0 38.03%	13	0 0	0 0	0 38.07%
213	Regional governments or local authorities		0 0	0	0	0.00%	0	0 (0	0	0.00%	0	0 0	0 0	0.00%
214	Public sector entities		0 0	0	0	0.00%	0	0 (0	0	0.00%	0	0 0	0 0	0.00%
215	Multilateral Development Banks		0 0 0	0	0	0.00%	0	0 (0	0	0.00%	0	0 0	0 0	0.00%
216	International Organisations		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0	0	0.00%
217	Institutions	26	51 0 1	. 0	0	0 34.29%	261	0	1 0	0	0 34.27%	260	0 1	0	0 34.26%
218	Corporates	39	93 12 3	0	1	0 18.30%	387	13	7 0	1	1 17.04%	383	13 12	0 1	2 16.39%
219	of which: SME		56 12 2	0	1	0 10.25%	52	12	6 0	1	1 10.07%	49	12 10	0 1	1 9.95%
220	Retail	1,37	79 181 148	2	5	34 56.66%	1,326	195 187	7 2	4	88 47.15%	1,280	225	1 3 9	92 40.88%
NETHERLANDS	of which: SME	20	26 1	. 0	1	0 31.92%	189	37	4 0	1	1 33.34%	180	44 6	0 1	2 34.44%
222	Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0	0	0	0.00%	0	0 0	0	0.00%
223	of which: SME		0 0 0	0	0	0.00%	0	0 (0 0	0	0.00%	0	0 0	0 0	0.00%
224	Items associated with particularly high risk		0 0 0	0	0	0.00%	0	0 (0 0	0	0.00%	0	0 0	0 0	0.00%
225	Covered bonds		0 0 0	0	0	0.00%	0	0 (0 0	0	0.00%	0	0 0	0 0	0.00%
226	Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0.00%	0	0 (0 0	0	0.00%	0	0 0	0 0	0.00%
227	Collective investments undertakings (CIU)		0 0 0	0	0	0.00%	0	0 (0	0	0.00%	0	0 0	0 0	0.00%
228	Equity		0 0 0	0	0	0.00%	0	0 (0	0	0.00%	0	0 0	0 0	0.00%
229	Securitisation														
230	Other exposures	8	0 0	0	0	0 51.75%	80	0 (0	0	0 51.75%	80	0 0	0 0	0 51.75%
231	Standardised Total	2,55	7 193 152	3	6 8	55.87%	2,498	209 196	5 2	5	90 45.93%	2,447 2	16 239	2 4 9	95 39.62 %

EUROPEAN BANKING

	BA EUROPEAN BANKING AUTHORITY		_				,	2021 El	J-wide S		Test: Cre		COVID	-19 IRE	•		
				1	2	3	4	5	6		ia - Actual	9	10	11	12	13	14
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
2 3 4		Central banks Central governments Institutions Corporates		198	3,453	113	2,304	12,173	2,644	2,28!	5 297	67	, 6	154	21	268	398.02%
5 6 7		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		12,816	0	4,061	0	23,269	6,933	3,704		78	48	152		358	457.84%
8 9 10	Groupe Crédit Agricole	Retail - Secured on real estate property		2,643	C	560	0	2,154	276	478	71	14	3	2	15	2	11.06%
11 12 13		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
14 15 16		Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets															
18		IRB TOTAL		13,049	3,453	4,201	2,304	35,467	9,600	5,768	1,119	175	55	306	116	597	340.70%
											ia - Actual 2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	moratoria	exposure	moratoria	exposure	moratoria	exposure	exposure	exposure	exposure
20 21 22		Central governments Institutions Corporates		195	3,403	111	2,274	12,132	2,614	2,27	1 287	67	' 6	153	21	268	398.02%
23 24 25		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		7,497	' C	2,521	0	18,957	6,134	2,763	8 627	12	2 12	141	44	335	2838.25%
26 27 28	FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		10	C	3	0	12	11		1 1	1	. 1	0	0	0	27.19%
29 30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
32 33 34		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
35 36		Other non-credit obligation assets IRB TOTAL		7,692	3,403	2,632	2,274	31,089	8,749	4,806	914	108	18	294	66	574	530.73%
											ia - Actual						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
38 39 40		Central governments Institutions Corporates		0	C	0	0	0	0		0	(0	0	0	0	-
41 42 43		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		5,071		1,407	0	4,146	697	875	5 139	51	22	10	43	17	32.47%
44 45 46	ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		2,633		557		2,143						2	15	1	10.45%
47 48 49		Retail - Other Retail Retail - Other Retail - Of Which: SME		2,033		337	0	2,113	200	77.			2	2	13		10.4370
50 51		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
53 54		Other non-credit obligation assets IRB TOTAL		5,071	0	1,407	0	4,146	697	875	139	51	. 22	10	43	17	32.47%
											ia - Actual						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
56 57 58		Central governments Institutions Corporates		0	C	0	0	0	0	(0	(0	0	0	0	-
59 60 61		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	С	0	0	0	0	(0	C	0	0	0	0	-
62 63 64	UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	С	0	0	0	0	(0	(0	0	0	0	-
66 67 68		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
69 70 71		Equity Securitisation Other non-credit obligation assets															
72		IRB TOTAL		0	0	0	0	0	0		0	0	0	0	0	. 0	-
											ia - Actual 2/2020						
Row				Exposu A-IRB	re values F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
73 74		Central banks Central governments	(mln EUR, %)	A-1ND	T-IND	A-IND	1-IND		moratoria		moratoria		moratoria	exposure	exposure	exposure	
75 76 77		Institutions Corporates Corporates - Of Which: Specialised Lending		0	C	0	0	0	0	(0	C	0	0	0	0	-
78 79 80		Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	С	0	0	0	0	(0	(0	0	0	0	-
82 83 84	LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	С	0	0	0	0	(0	(0	0	0	0	-
85 86 87		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
88 89 90		Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	(0	0	0	0	0	0	-
										Morator	ia - Actual						
				Exposul	re values	Risk expos	ure amounts	612.24	Stage 1		2/2020 Stage 2	G1 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91 92 93		Central banks Central governments Institutions Corporates					^	^									
94 95 96 97		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0			0	0	0	(0	. (0	0	0	0	_
98 99 100	JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0			0	0	0		0		0	0	0	0	-
101 102 103		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME									J			J	9	J	
104 105 106		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
108		Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	(0	0	0	0	0	0	-

			1	2	3	4	5	6	7 Morato r	8 ia - Actual	9	10	11	12	13
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	31/1: Stage 2 exposure	2/2020 Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for	Stock of provisions for
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	moratoria	exposure	moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates			0	0	0	0	0 0		0 0		0 ()) ()
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME														
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		9	8	0 5	8	6	65	25	5 25		9 9) 		3
GLINIANT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 0		0		0 0) (
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		9	8 (0 5	8	0 6	5 65	25	5 25		9 9) 1	3	
										ia - Actual 2/2020					
		l	Exposı	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for		Stock of provisions for
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions Corporates			0	0	0	0	0 0				0			
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0	0		0 0		J 0					
LINITED KINCDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0 0	(0		0 () ((
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0	(0		0 (((
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		3:	<u> </u>	<u>0 2</u>	<u>o </u>	<u>0 2</u>	4 22	10	<u>J</u> 9		1 1	., .		
										ia - Actual 2/2020					
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central governments Institutions					0	0	0 0							
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0	O .	0	0 0		0					
CWITZEDI AND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0	0 0	(0		0 0) ((
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 0	(0		0 0	((
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL			0	0	0	0	0 0	C	0		0	0	C	
										ia - Actual 2/2020					
			Exposi	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central banks														
	Central banks Central governments Institutions			0	0	0	0	0 0		2		() ()
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0 0	(0					
CLITALA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0	0	0	0 0	(0 0		0 0	((
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0		0 0			
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0 0 0 0 0		0 0		0 0			
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0	0	0	0	0 0 0				0 0			
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME			0	0	0	0	0 0 0 0 0 0				0 0			
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			0	0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0			
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Exposu	0 0 0 0 0	O CONTRIBUTION OF THE PROPERTY	o o o o o sure amounts	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2/2020 Stage 2 exposure, of	Stage 3	O CO	Stock of provisions for		Stock of provisions for
CHINA	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	A IDD	0 0 0 ure values F-IRB	O CONTRIBETOR OF THE PROPERTY	o o o o sure amounts	O Stage 1 exposure		31/1	2/2020 Stage 2	Stage 3 exposure	Stage 3 exposure, of which expired moratoria			Stock of provisions for Stage 3 exposure
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)	A IDD	1				exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)	A IDD	1				exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
CHINA	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)	A IDD	1				exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
CHINA NETHERLANDS	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	(mln EUR, %)	A IDD	1				exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	A IDD	1				exposure, of which expired	31/1: Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3

BA BANKING AUTHORITY		[15	16	17	2021 E	U-wide		pe Crédit Ag	22	COVID)-19 IRE	25	26	27	28
								Stage 1		ntees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	<u> </u>
		(mln EUR,%)	Exposu A-IRB	re values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure			Coverage Stage expos
	Central banks Central governments Institutions Corporates		2,440	4,59	4 37	4 67	4 11,269	9 6,707	7 3,203	2,885	219) 182		4 11	13	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		10,948	92	0 7 0 81	0 1 9 8	0 (9 4,220 0 9,73:	0 (0) 636	930	0 834	0 10 16	0 C C C C C C C C C C C C C C C C C C C		0 0 0	0 0	-
Groupe Crédit Agricol	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		()))	0 26 0 26 0 0	5 5 0 0	0 (0	0 (0 (0 (0 (0 0 0 0 0 0	0 0	0 0 0			0 C 0 C 0 C		- - -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		10,948 10,613 335		0 55 0 52 0 3		0 9,733 0 9,436 0 295	6 7,559	1,201 9 1,161 5 39	1,063 1,028 35	16 16 1	14 5 13 . 1		9 8 9 8 0 0	4 4 0	
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		13,387	4,59	4 92	7 67	4 20,999	9 14,531	. 4,403	3,948	236	196	1	3 19	17	
										ntees - Actual						
			Exposu	re values	Risk expo	sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	2/2020 Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverag Stag
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	ехро
	Institutions Corporates Corporates - Of Which: Specialised Lending		2,040	4,59	0 26	5 67	4 11,178	8 6,643	3 2,905	2,599	204	168		3 5	5	
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		9,890)	0 28	7	0 8,694	4 7,824	1,181	1,063	15	5 14		5 6	4	
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		(0	0	0 (0 (0	0	0	0		0 0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		11,930	4,59	0 55	3 67	4 19,872	2 14,467	4,086	3,662	220	182		8 11	9	
				.,,,,,						ntees - Actual						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
	Central banks	(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central governments Institutions Corporates		43	3	0 1	2	0 43	3 30	0	0	0			0 0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1,058	3	0 53	0	0 1,037	7 () 19	0	1	. C		5 3	0	
ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		(0	0	0 (0 (0	0	O) C		0 (0	-
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		1,100		27	8	1,080	0 30	Public quara	ol ntees - Actual	1	.] C		5 3	0	
			Evnosu	re values	Pisk avno	sure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Covers
		(mln EUR,%)	Λ_IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Institutions Corporates				0	0	0 (n (0	0	0			0 0	0	_
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		(0	0	0 (0 (0	0	0) C		0 0	0	-
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		()	0	0	0 (0 (0	0	0) C		0 0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets IRB TOTAL		C		0	0	0 (0 0	0	0	0	0		0 0	0	-
									Public guara	ntees - Actual						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
	Central governments Institutions Corporates		()	0	0	0 (0 (0	0	C) C		0 0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		(0	0	0 (0 (0	0	0	0 0		0 0	0	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		()	0	0	0 (0 (0	0	0) C		0 (0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		C		0	0	0 (0	0	0	0	0		0 0	0	-
										ntees - Actual						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Stag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		(0	0	0 (0 (0	0	0	0		0 0	0	-
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		(0	0	0	0 (0 (0	0	0	0		0 (0	-
JAPAN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		(D	0	0	0 (0 (0	0	O	0		0 0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Other non-credit obligation assets IRB TOTAL

		15 16	17	21 EU-wide	Grou ²⁰	pe Crédit A		23	24	25	26	27	28
		Exposure values	Risk exposure amo	ounts	Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
	(mln EUR,	A-IDR E-IDR		Stage 1 exposure	exposure, or which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
	Central banks Central governments Institutions												
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0 0	0	0	0	0 0		0	0	0		0 -
	Retail - Secured on real estate property	0	0 0	0	0	0	0 0		0	0 (0		0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0	0 0		0	0	0		0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME												
	Retail - Other Retail - Of Which: non-SME Equity Securitisation												
	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0 (0	0 0		0	0 (0		0 -
						Public guara	antees - Actual						
					Stage 1		2/2020 Stage 2		Stage 3	ou de f	Charles C	State of	
		Exposure values	Risk exposure amo	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	(mln EUR, Central banks	A-IRB F-IRB	A-IRB	F-IRB	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposur
	Central governments Institutions Corporates	0	0 0	0	0	0	0 0		0	0	0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			U U			0						
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0 0		0	0	0		0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0	0 0		0	0	0		0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: per SME												
	Retail - Other Retail - Of Which: non-SME Equity Securitisation												
	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0	0 0		0	0 (0		0 -
						Public guara	antees - Actual						
					Stage 1		2/2020 Stage 2		Stage 3		0.16	S. 1. 6	
		Exposure values	Risk exposure amo	Stage 1	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3 exposur
	Central banks	A-IRB F-IRB	A-IRB	-IRB	amount		amount		amount	exposure	exposure	exposure	ехрозиі
	Central governments Institutions Corporates	0	0 0	0	0	0	0 0		0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			, , , , , , , , , , , , , , , , , , ,									
CVA/ITZEDI AND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0 0		0	0	0		0 -
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0	0 0		0	0	0		0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME												
	Equity Securitisation												
	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0	0 0		0	0 (0		0 -
						Public guara	antees - Actual						
			-: I		Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Т
		Exposure values A-IRB F-IRB	Risk exposure amo	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage 3 exposur
	(mln EUR, Central banks Central governments	%)	/ LIKE		amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates	0	0 0	0	0	0	0 0		0	0 (0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME												
CLITALA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	U U	0 0	U	0	U	0 0		0	0	J U		0 -
CHINA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0	0	0	0 0		0	0	0		0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME												
	Equity Securitisation												
	Other non-credit obligation assets IRB TOTAL	0	0 0	0	0	0	0 0		0	0 (0		0 -
						Public guara	antees - Actual						
					Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values A-IRB F-IRB	Risk exposure amo	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage 3 exposur
	(mln EUR,	%) F-IRB	A-IKD	TIND	amount		amount		amount	exposure	exposure	exposure	- SAPOSUI
	Central banks												0
	Central governments Institutions	213	0 34	0	0	0 21	3 234		0	0) 4		UI-
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	213	0 34	0	0	0 21	3 234		0	0) 4		0 -
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	213	0 34	0	0	0 21	0 0		0	0 0	0 4		0 -
NETHERLANDS	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 34	0	0 0	0 21	0 0 0 0		0	0 0	0 0		0 -
NETHERLANDS	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0 34	0	0	0 21.	3 234 0 0 0		0 0	0 0	0 0 0		0 -
NETHERLANDS	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0 34	0	0	0 21.	3 234 0 0 0 0 0		0	0	0 0 0		0 -

EBA EUROPEAN BANKING AUTHORITY

										Group	'est: Cre be Crédit Ag	ricole									
	29	30	31	32	33	34	35	36	37	38	39 oria - Baseline Sce	40	41	42	43	44	45	46	47	48	49
				31/12/2021						113101	31/12/2022							31/12/2023		Si 1 6	
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
Num Central banks				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
Central governments Institutions Corporates	11,465	5 2,276	277	50	11-	4 100	36.13%	10,918	2,531	570	44	128	203	35.57%	10,584	2,597	7 85	3 42	131	296	35.27%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	21,610	3,871	385	49	24	2 105	27.15%	20,462	4,659	745	49	287	197	26.42%	19,826	4,960	0 1,08	1 38	257	276	25.54%
Retail - Secured on real estate property Groupe Crédit Agricole Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	2,258	3 348	41	1	10	0 8	19.18%	2,208	370	68	1	11	11	16.82%	2,198	35	7 9	2 1	9	14	15.82%
11 Retail - Qualifying Revolving 12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME																					
Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17 Other non-credit obligation assets 18 IRB TOTAL	33,085	6,148	662	99	350	5 205	30.91%	31,390	7,191	1,315	93	415	400	30.38%	30,420	7,557	7 1,919	9 80	388	572	29.79%
										Morat	oria - Baseline Sce	nario									
				31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 19 Central banks Central governments Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Institutions Corporates	11,422	2 2,269	276	50	11:	3 99	35.78%	10,874	2,525	568	44	128	202	35.56%	10,539	2,592	2 83	5 42	131	295	35.25%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	17,620	3,226	258	42	21	5 63	24.29%	16,604	3,975	524	42	258	131	25.05%	16,060	4,273	3 77	1 31	229	190	24.67%
27 28 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	12) 1	0	0		0 0	19.98%	12	1	1	0	0	0	19.64%	11		1	1	0	0	19.56%
29 Retail - Qualifying Revolving Retail - Other Retail	12		U	U		0	13.3070	12	1	1	U U	Ü	U	15.0770	11				0	Ü	15.50 /0
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity																					
Securitisation Other non-credit obligation assets IRB TOTAL	29,041	5,495	534	91	328	8 161	30.22%	27,478	6,500	1,092	96	386	333	30.51%	26,599	6,865	5 1,60	,	360	485	30.17%
	25,041	., 5,435	, 334	71			30.22%	2//4/8	0,500				333	JU.J1%	2U,333	0,805	1,00	, /3	, 300	405	30.17%
				31/12/2021						Morat	oria - Baseline Sce 31/12/2022	nario						31/12/2023			
Down .	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num Central banks (mln EUR, %		exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
Central governments Institutions Corporates			0	0		0 0		0	0	0	0	0	0		0		0		0	0	
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0		0		0	U U	U		Ü	Ü		0				0		
Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,990	646	127	8	2	7 42	32.99%	3,858	684	221	7	28	66	29.66%	3,766	687	30'	7	28	86	27.71%
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2,246	346	41	1	10	0 8	19.17%	2,197	368	68	1	11	11	16.80%	2,186	355	9	1 1	9	14	15.80%
48 Retail - Other Retail																4	4				
49 Retail - Other Retail - Of Which: SME 50 Retail - Other Retail - Of Which: non-SME																					
Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
Retail - Other Retail - Of Which: non-SME Equity	3,990	646	127	8	2	7 42	32.99%	3,858	684	221	7	28	66	29.66%	3,766	687	7 30	7	28	86	27.71%
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	3,990	646	127	31/12/2021	27	7 42	32.99%	3,858	684		7 oria - Baseline Sce 31/12/2022	28	66	29.66%	3,766	687	7 30	31/12/2023	28	86	27.71%
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1	Stage 2	127 Stage 3	Stock of provisions for	Stock of provisions for		32.99% Coverage Ratio - Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions roi	29.66% Coverage Ratio - Stage 3	Stage 1	Stage 2	7 309 Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets (min EUR, %	Stage 1 exposure		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	32.99% Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Morat	31/12/2022 Stock of	Stock of	Stock of provisions for Stage 3 exposure	29.66% Coverage Ratio - Stage 3 exposure	,		Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments Institutions	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central governments Institutions Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central banks Central governments Institutions Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num State	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num Num Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Central STATES WINITED STATES Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Morat Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num Num Central banks Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1		Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0	provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Row Num Num Central banks Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1 exposure 0 0 0 31/12/2021	provisions for Stage 2 exposure	Stage 3	Stage 3	Stage 1		Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 1 0 0 1 0 0 1 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 anario	provisions for Stage 3 exposure 0 0 0 0	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0	Coverage Ratio - Stage 3
Row Num Num Central banks Central banks Central governments Institutions Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2		Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of provisions for	Stock of provisions for	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1		Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 1 0 0 1 0 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure 0 0 0 0 snario	provisions for Stage 3 exposure 0 0 0 Stock of provisions for	Stage 3 exposure	Stage 1	Stage 2	Stage 3 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure O	provisions for Stage 2 exposure 0 0 0 Stock of provisions for	provisions for Stage 3 exposure 0 : 0 : 0 : 0 : Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num Num Row Num Social Securitisation Central banks Central governments Institutions Corporates Corpor	Stage 1 exposure	Stage 2 exposure	exposure 0 0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure 0 0 0 0 Stage 1	Stage 2 exposure 0 0 0 0 Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 snario	provisions for Stage 3 exposure 0 0 0 Stock of	Stage 3 exposure	Stage 1 exposure 0 0 Stage 1	Stage 2 exposure	exposure 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 Stock of	provisions for Stage 3 exposure 0 0 0 5 5 5 Stock of	Coverage Ratio - Stage 3 exposure
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	Central banks	(mln EUR, %)				exposure	exposure	exposure	Схрозите				exposure	exposure	exposure	Схрозиге				exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0		0 0		0 0	-		0 0		0 0	0	(-	C	0	0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																						
CLITALA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		UI C		0 ار	-	(J 0		0	0	(-	C	J	U	U	U	U _I (J -
CHINA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0)	0 0		0	-	(0 0		0 0	0	(-	C)	0	0	0	0 0	J -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
	Other non-credit obligation assets IRB TOTAL		0	0		0 0		0	-		0		0	0	0	-	0		0	0	0	0 0	0 -
												Mora	itoria - Baseline Sco	enario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	F
		() = = = ()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	r provisions for Stage 2	provisions for Stage 3 exposure	Cov
	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Institutions Corporates		0	0) (0 0)	0 0	-	(0 0		0 0	0	(-	()	0	0	0	0 0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0							0						0		0	0	
NETUEDLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		(0	-		0		0	0	(-	(U		(
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0)	0 0)	0	-	(0 0		0 0	0	(-	C)	0	0	0	0 () -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Potail - Other Retail - Of Which: pop-SME																						
	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
	Other non-credit obligation assets																						

	BANKING AUTHORITY												2	2021 EU	-wide S				COVID	-19 IRB									
			50	51	52	53	54 55	56	57	58	59	60	61	62	63	64	oe Crédit Agr 65 - Baseline Scenario	66	67	68 69	70	71	72	73	74	75	76	77 78	79
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Shock of	Shock of			Stage 1		Stage 2		/2022 Stage 3	Stock of	Stack of	Shack of		Stage 1		Stage 2	31/12/2	2023 Stage 3	Stock of	Stock of Stock o	of.
Row		(min EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	rovisions for pro Stage 1	visions for provisions Stage 2 Stage 3 exposure exposure	Stage 3
1 2		Central banks Central governments	0)	amount		amount	amount	САРОЗИІС	S.posui e	Схрозигс			amount		amount		amount	СХРОЗИТС	Схрозиго	- Схровате		amount		amount		amount	exposure e	прозите вирови	
5 5 6		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11,35	52 10,144	2,802	2,591	537 6	21 5	5 49	164	30.57%	11,014	9,828	2,828	2,617	849	902	42	46	280 32.9	10,89	9,710	2,700	2,501	1,098	1,128	41	39	373 33.95%
7 8 9	Groupe Crédit Agrico	Retail - Secured on real estate property	9,25	7,442	1,549	1,349	143 1	03	6 37	18	12.66%	8,615	6,938	2,056	1,752	277	204	5	43	33 11.9	2% 8,22	5 6,647	2,314	1,949	408	298	5	44	48 11.65%
10 11 12	Groupe Credit Agrico	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																											
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
16 17 18		Securitisation Other non-credit obligation assets IRB TOTAL	20,81	12 17,586	4,498	3,954	864 72	24	7 79	235	27.17%	19,842	16,766	5,001	4,384	1,331	1,106	6	74	365 27.43	% 19,34	5 16,357	5,106	4,463	1,722	1,426	12	63	450 26.15%
															Pı		- Baseline Scenario												
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage Rat	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3 exposure, of		Stock of Sto	of Coverage Ratio
Row Num		(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	Tarbiab III	ovisions for pro	Stage 2 Stage 3 exposure exposure	Coverage Ratio Stage 3 exposure
20 21		Central banks Central governments Institutions																											
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11,25	59 10,080	2,517	2,314	511 5	98 5	5 43	156	30.55%	10,923	9,766	2,553	2,349	811	868	42	40	271 33.4	10,80	9,646	2,438	2,242	1,050	1,086	41	34	363 34.61%
25 26 27	FRANCE	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8,34	7,442	1,434	1,349	116 1	03	3 28	10	9.02%	7,755	6,938	1,914	1,752	221	204	2	33	17 7.5	7,41	.7 6,647	2,152	1,949	322	298	2	33	22 6.91%
28 29 30	ITANCL	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
31 32 33		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
34 35 36		Securitisation Other non-credit obligation assets IRB TOTAL	19,80	03 17,522	4,099	3,677	811 70	00	4 69	219	26.99%	18,892	16,704	4,585	4,116	1,237	1,072	3	62	340 27.5	3% 18,44	3 16,293	3 4,681	4,205	1,588	1,384	9	51	425 26.73%
															Pı	ublic guarantees -	- Baseline Scenario)											
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12	/2022 Stage 3	Stock of	Stock of	Stock of Coverage Rat	io -	Stage 1		Stage 2	31/12/2	Stage 3	Stock of S	Stock of Stock o	of Coverage Ratio
Row Num		(mln EUR, %	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	exposure	duaranteed		visions for provisions Stage 2 Stage 3 exposure exposure	exposure
37 38 39		Central banks Central governments Institutions		amount		amount	aniount -						amount		amount		amount					Amount		amount		amount			
40 41 42		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3	39 27	3	2	1	0	0 0	0	1.57%	36	25	6	4	1	1	0	0	0 1.7	7% 3	4 24	7	5	2	1	0	0	0 1.86%
43 44 45		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	91	0	115	0	27	0	3 8	8	28.42%	860	0	142	0	56	0	3	10	16 29.0	9% 80	8 0	163	0	86	0	3	11	25 29.33%
46 47 48	ITALY	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
49 50		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																											
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL	95	55 27	118	2	27	0 :	3 8	8	29.73%	896	25	148	4	57	1	3	10	17 29.2	5% 84	3 24	169	5	88	1	3	11	26 29.28%
															Pι	ublic guarantees -	- Baseline Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of	Course Patie		Stage 1		Stage 2		2/2022 Stage 3	Stock of	Stock of	Stock of	14	Stage 1		Stage 2	31/12/2	Stage 3	Stock of S	Stock of Stock o	of Carrows Batis
Row Num		(mln EUR, %	Stage 1 exposure	exposure, or which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	ovnocure			visions for provisions Stage 2 Stage 3 exposure exposure	Coverage Ratio Stage 3 exposure
55 56 57		Central banks Central governments Institutions		amount		amount	aniount -						amount		amount		amount					Amount		amount		amount			
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
61 62 63	UNITED STATES	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0 0	0.	-	0	0	0	0	0	0	0	0	0 -		0 0		0	0	0	0	0	0 -
65 66 67	0112125 3771125	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME			0		0		0	0,1		0	0	U	0	0	U	0		01		0			0	0	0		0 -
68 69 70		Retail - Other Retail - Of Which: non-SME Equity Securitisation																											
71 72		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
							31/12/2021								Pı		- Baseline Scenario)							31/12/2	2023			
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of pro	Stock of S rovisions for pro	Stock of Stock of provisions	of Coverage Ratio Stage 3 exposure
Num 73		(mln EUR, %	6)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 sexposure e	Stage 2 Stage 3 exposure exposure	exposure
74 75 76		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
77 78 79 80		Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
81 82 83	LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
84 85 86		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																											
87 88 89		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0			0		0		0	0	0	0	0		0				0 0				0	0		
90		IRB TOTAL		0 0	0	0	U	U _I	0 0	U -	-	0	U	0	0	0	0	0	U	υ -		0 0		U	0	U _I	U	0	U -
				Stage 1		Stage 2	31/12/2021 Stage 3						Stage 1		Pı Stage 2		- Baseline Scenario 2/2022 Stage 3					Stage 1		Stage 2	31/12/2	2023 Stage 3			
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	exposure, of problem	rovisions for pro	Stock of Stock of Stock of Stock of Stock of Stage Sta	is for Change Ratio
91 92		Central banks Central governments	0)	amount		amount	amount	exposure	exposure	exposure			amount		amount		guaranteed amount	exposure	exposure	CAPOSUIC		amount		amount		amount	exposure e	posure exposu	
93 94 95 96		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
97 98 99		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
100 101 102	JAPAN	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
103 104 105		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Socration																											
106 107		Securitisation Other non-credit obligation assets																											

BANKING AUTHORITY										202	21 EU-wic		Test: Cro Dupe Crédit A	edit risk COVII Bricole	D-19 IRB									
		50	51	52	53	54 55	56	57 58	59 60	61	62 63	64	65	66 67	68 69	70	71	72	73	74	75	76	77 78	79
						31/12/2021							ees - Baseline Scena 1/12/2022	io						31/12/	2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for p	Stock of Stock of provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage Stage 2	e 2 re, of Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage I	atio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for p	Stock of Stoc rovisions for provision	Coverage Ratio
Row Num	(mln EUR,	exposure , %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteed ex	exposure guarant	teed int	guaranteed	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	osure Stage 3 exposure
109 110	Central banks Central governments Institutions																							
111 112 113	Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
114 115	Corporates - Of Which: SME Retail		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
116 117 118 GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME				-																			
118 119	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
120 121	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
122 123 124	Equity Securitisation																							
125 126	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
						31/12/2021							ees - Baseline Scena 1/12/2022	io						31/12/	2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage Stage 2		Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage I	atio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of Stoc	ck of Coverage Ratio
Row Num	(mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	Winich	exposure guarant	exposure exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed	Stage 1 exposure	Stage 2 Stage exposure expos	osure Stage 3 exposure
127 128	Central banks Central governments		amount		amount	amount				amount	aniou		amount				amount		amount		amount			
129 130	Institutions Corporates		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
131 132 133	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0			0 -	0			0	0			0	0					0	0 -
135 136 UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	U	U U	J U	U .		0	U U			U U	0 -			0	U	U	U	U	U U	Ŭ.
136 137	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
140 141 142	Retail - Other Retail - Of Which: non-SME Equity Securitisation																							
143 144	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0 (0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
						31/12/2021							ees - Baseline Scena	io						31/12/	2023			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage Stage 2 Stage 2	e 2 re, of Stage 3	Stage 3 exposure, of	Stock of Stock of	Stock of Coverage I	atio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of Stoc	ck of ions for Stage 3
Row Num	(mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	WILLI	exposure guarant	teed exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 Stage exposure exposure	evnosure
145 146	Central banks Central governments		amount		amount	amount				amount	aniou		aniount				amount		aniount		aniount			
147 148	Institutions Corporates		0 0	0 0	0	0	0 0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0		0	0 -	0	0		0	0			0	0 0		0	0	0	0	
151 152 153 CMITZEDI AND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	O			0						U	0 0-		0		,	0	0		0	
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
156 157	Retail - Other Retail Retail - Other Retail - Of Which: SME																							
158 159 160	Retail - Other Retail - Of Which: non-SME Equity Securitisation																							
161 162	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
												P. I.P.	n	•										
						31/12/2021							ees - Baseline Scena 1/12/2022	10						31/12/	2023			
<u></u>		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3 exposure, of	Stock of provisions for p	Stock of Stock of provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage Stage 2	re, of Stage 3	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage I	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for pr	Stock of Stoc	Coverage Ratio
Row Num	(mln EUR,	exposure , %)	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure		exposure guarant	teed exposure		Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expo	
163 164	Central banks Central governments Institutions																							
166 167	Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
168 169	Corporates - Of Which: SME Retail		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 (0	0 0-		0	0 0	0	0	0	0	0	0 -
170 171 172 CHINA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																							
172 173	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
175 176	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
177 178	Equity Securitisation																							
179 180	Other non-credit obligation assets IRB TOTAL		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
												Public guarant	ees - Baseline Scena	io										
			Cinnet		Stage 2	31/12/2021				Stage 1		31	1/12/2022				Change		Store	31/12/				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, of which	provisions for p	Stock of Stock of provisions for Stage 3	Coverage Ratio - Stage 1	Stage 1 exposure, of which	Stage 2 exposure which	re, of Stage 3	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1	Stock of provisions for Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for pr	Stock of Stock rovisions for provision Stage 2	sions for
Num	(min EUR,	, %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure exposure	guaranteed ex	exposure guarant	iteed	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guarantood	Stage 1 exposure	Stage 2 Stage exposure expos	osure exposure
182 183	Central banks Central governments Institutions																							
184 185	Corporates Corporates - Of Which: Specialised Lending		0 0	0 205	226	8	8 0	4	0 4.46%	0 0	195	218	18 16	0	4 1	1.46%	0	0 188	212	25	22	0	3	1 4.46%
186 187	Corporates - Of Which: SME Retail Retail		0 0	0 0	0	0	0	0	0 -	0 0	0	0	0 0	0	0 0-		0	0 0	0	0	0	0	0	0 -
188 189 190 NETHERLANDS	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		n	0 -	0 0	0	0	0	0	0 0-		0	0 0		0	0	0	0	0 -
191 192	Retail - Qualifying Revolving Retail - Other Retail		- 0	- 0	U										- U			0	U	U	U U		9	
193 194	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																							
195	Equity																							
196	Securitisation Other non-credit obligation assets																							

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		80		81	82	83	84	85	86	87	88	89	90 atoria - Adverse So	91	92	93	94	95	96	97	98	99	100
		Stage		Stage 2		31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		Stage exposu		Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
2 3 4	Central banks Central governments Institutions Corporates		10,904	2 684	431	96	177	157	36.49%	9.68	3 327	1 011	1 70	209	377	36.76%	9.012	2 3 504	1.50	3 66	200	543	36 15%
5 6 7	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		20,962	4,400	505	74	361	144	28.58%	19,062		1,011	9 76	6 457	305	28.51%	17,878	8 6,333	1,65	5 57	398	456	27.53%
Groupe Crédit Agricol	Retail Secured of Fed estate property of Whieli Hoff Site		2,233	364	49	1	14	10	19.58%	2,180	378	88	8 1	. 13	15	17.33%	2,136	6 386	124	4 1	14	21	16.65%
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																						
18	IRB TOTAL	3	31,876	7,084	936	170	533	302	32.22%	28,753	9,063	2,080	156	666	677	32.52%	26,900	9,837	3,158	123	598	999	31.63%
						31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
Pow		Stage exposi		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 19	Central banks	EUR, %)		Схрози	Сированс	exposure	exposure	exposure	exposure	Скрозинс	САРОЗИТС	Схрозиї С	exposure	exposure	exposure	exposure	САРОЗИІС	С хрози ге	Схроош С	exposure	exposure	exposure	exposure
20 21 22	Central governments Institutions Corporates		10,863	2,676	428	96	171	156	36.46%	9,642	2 3,318	1,006	6 79	208	370	36.74%	8,973	3 3,497	1,49	7 66	200	541	36.13%
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		17,024	3,719	360	65	326	96	26.71%	15,343	4,970	791	1 72	2 414	223	28.16%	14,297	7 5,566	1,24	1 52	354	342	27.56%
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		12	1	0	0	0	0	20.06%	1:	. 2	1	1 (0	0	20.65%	11	1 2		1 0	0	0	20.94%
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
32 33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
35 36	Other non-credit obligation assets IRB TOTAL	2	27,887	6,395	788	160	497	252	32.01%	24,985	8,288	1,797	7 151	. 622	592	32.96%	23,269	9,064	2,738	8 118	554	883	32.25%
						31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
		Stage	1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num	Central banks	EUR, %)	ure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39 40	Central governments Institutions Corporates		0	0	0	0	0	0	-	(0	(0 (0	0) -	C	0 0		0 0	0	01-	
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		3,937	680	145	9	36	48	33.22%	3 710	766	278	8 1	3 44	82	29.51%	3 582	2 767	41	5 5	43	114	27.42%
44 45 46 ITALY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		2,222	362	40	1	14	10	19.57%	2,169	377	87	7	13	15	17.31%	2 125	5 384	120	4 1	14	21	16.63%
47 48	Retail - Other Retail Retail - Other Retail - Of Which: SME		2,222	302	77	1	17	10	19.37 70	2,10:	3//	07	-	. 15	13	17.5170	2,123	307	12	1	17	21	10.03 70
50 51	Retail - Other Retail - Of Which: non-SME Equity Securitisation																						
53 54	Other non-credit obligation assets IRB TOTAL		3,937	680	145	9	36	48	33.22%	3,719	766	278	3 5	44	82	29.51%	3,582	2 767	41!	5 5	43	114	27.42%
						31/12/2021						Mora	ntoria - Adverse So 31/12/2022							31/12/2023			
		Stage		Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Num 55	Central banks	EUR, %)	ure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
56 57 58	Central governments Institutions Corporates Corporates Corporates		0	0	0	0	0	0	-	(0	(0 (0	0) -	C	0 0		0 0	0	0 -	
60 61 62	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0	0	0	0	-	(0	(0 (0	0	-	C	0 0		0 0	0	0 -	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0	0	0	0	-	(0	(0 (0	0	-	C	0 0		0 0	0	0 -	
66 67 68	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
69 70 71	Equity Securitisation Other non-credit obligation assets IRB TOTAL						0																
12	IRB TOTAL		U	0	- υ _լ	0	0		-		0	Mayo	atoria - Adverse So		0	-		J ₁ 0		<u> </u>	U _I	<u> </u>	
						31/12/2021 Stock of	Charle of	Charle of				MOId	31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Charle of	
Row	(min.)	Stage exposu		Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73 74	Central banks Central governments Institutions	EUR, %)				Схрозите	Схробите	Схрозите					Схрозите	Схрозите	САРОЗИГС					exposure	СХРОЗИТС	Схрозигс	
76 77 78	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	-	(0	(0 (0	0	-	C	0 0		0 0	0	0 -	
79 80 81	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	(0	(0 (0	0	-	C	0 0		0 0	0	0 -	
LUXEMBOURG 83 84	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	-	(0	(0 (0	0	-	C	0		0 0	0	0 -	
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	-	(0	O	0 0	0	0	-	0	0 0		0 0	0	0	
												Mora	atoria - Adverse So										
		Stage	.1	Stage 2		31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		exposi EUR, %)		Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
92 93 94	Central banks Central governments Institutions Corporates		0	0	0	0	0	0	-				0 (0	-	٢	0 0		0	0	n	
95 96 97	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0	0	-			(0 (0	-	(0		0 0	0	Ol -	
98 99 100 JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	-		0		0 (0	0	-		0 0		0 0	0	0 -	
101 102 103	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																						
104 105 106 107	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																						
10/	Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	-	(0	0	0 0	0	0	-	0	0		0 0	0	0 -	

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BANKING AUTHORITY									2021 El	U-wide S		Test: Cre		COVID)-19 IRB							
		80	81	82	83	84	85	86	87	88	89	pe Crédit Ag	91	92	93	94	95	96	97	98	99	
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Cov
	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 (0 ()	0	0 -	C)) (0 0	0	0) -	C		0	0	0	0 (0 -
	Corporates - Of Which: SME Retail		0	0 (0 (0	0 -		0 0		0 0	0	0	-	(0	0	0	0 (0 -
GERMANY	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
GERMANT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(0	0 (0 ()	0	0 -	(0 0		0 0	0	0) -	(0)	0	0 0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					#
	Equity Securitisation																					Ħ
	Other non-credit obligation assets IRB TOTAL		0	0 0	0 0		0	0 -	0	0		0	0	0	-	0		0	0	0	0 0	0 -
											Mora	ntoria - Adverse Sco	enario									
					31/12/2021						11310	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of r provisions for Stage 3	
	(mln EUR, %			3.7.3	exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
	Central governments Institutions																					Æ
	Corporates Corporates - Of Which: Specialised Lending		0	0 (0 ()	0	0 -	C	0 0		0 0	0	0) -	()	0)	0	0 0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0 (0 ()	0	0 -	C	0 0		0 0	0	0) -	C		0	0	0	0 C	0 -
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 (0 (0	0 -		0 0		0 0	0	0) -	(0	0	0	0 (0 -
	Retail - Qualifying Revolving Retail - Other Retail																					Æ
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Fauity																					#
	Equity Securitisation Other non-credit obligation assets																					Ħ
	IRB TOTAL		0	0 (0 0		0	0 -	0	0		0	0	0	-	0		0	<u>)</u>	0	0 0	0 -
											Mora	ntoria - Adverse Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of		Stock of provisions for	Co
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	r
	Central banks	7)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0 (0 (0	0 -				0 0	0	0	-	(0	0	0	0 1	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					Ŧ
	Retail Retail - Secured on real estate property		0	0 (0 ()	0	0 -	(0 0		0 0	0	0	-	C)	0)	0	0 0	0 -
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0 (0 ()	0	0 -	(0 0		0 0	0	0) -	()	0	0	0	0 (0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					#
	Retail - Other Retail - Of Which: non-SME Equity																					Ŧ
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0 (0 0		0	0 -					0		_			0				
	IRD IOIAL		<u> </u>	<u> </u>	<u> </u>		<u> </u>	×1			1	<u> </u>						<u> </u>	<i>'</i> 1		<u> </u>	<u>-1</u>
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	The second secon		Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for			r Co
	(mln EUR, %	exposure 6)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																					#
	Corporates Corporates - Of Which: Specialised Lending		0	0 (0 (0	0 -	(0 0		0 0	0	0	-	()	0	٥	0	0 C	0 -
	Corporates - Of Which: SME Retail		0	0 (0 (0	0 -	(0 0		0 0	0	0	-	C		0	0	0	0 (0 -
CHINA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0 -				0	0	0	_		1	0	0	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail												O O									
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					Ŧ
	Equity Securitisation																					lacksquare
	Other non-credit obligation assets IRB TOTAL		0	0 (0 0		0 (0 -	0	0		0	0	0	-	0		0	5	0	0 0	0 -
											Mora	atoria - Adverse Sco	enario									
		_			31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	_z Co
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	r provisions for Stage 2 exposure	r provisions for Stage 3 exposure	
	Central banks Central governments					- Inposarc	- SAPOSUIC						- Pooric						- mposare	mp obtaine	mposure.	
	Institutions Corporates		0	0 (0 (0	0 -	(0 0		0 0	0	0) -			0	0	0	0 (0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail - Secured on real estate property Potail - Secured on real estate property - Of Which: SME		0	0 (0 0)	0	0 -		0 0		0	0	0	-	() 	0	J	0	0 0	0 -
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1	0	0 (0 ()	0	0 -	C	0 0		0 0	0	0	-	C		0	0	0	0 0	0 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets		0	0	0		0	0 -										0				
	IRB TOTAL		<u> </u>	<u> </u>	<u>-</u> 1	<u> </u>	<u> </u>	<u>~ </u>		<u> </u>	'1	- U	U		1	<u> </u>	'	<u> </u>	<u>*1</u>	<u> </u>	<u>-</u> U	<u>-1</u>

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		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	oe Crédit Agr 116 - Adverse Scenario	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Stage 1		Stage 2	31/12/20)21 Stage 3	Shock of	Stock of	Stock of			Stage 1		Stage 2		2/2022 Stage 3	Stock of	Stack of	Shock of			Stage 1		Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of	
Row	(mln EUR,	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	orovisions for Stage 1	provisions for pro Stage 2	ovisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for p	orovisions for pro	rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2	Central banks Central governments	90)	amount		amount		amount	Схрозигс	exposure	CXPOSUIC			amount		amount		amount	Схрозите	Схрозите	Схрозите			amount		amount		amount	ехрозите	Схрозите	Схрозите	
4 5 6	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,70	760 9,598	8 3,21	2,971	720	788	119	58	285	39.54%	9,727	8,657	3,532	3,271	1,432	1,422	68	62	541	37.80%	9,312	8,257	3,455	3,211	1,924	1,870	60	54	721	37.47%
Groupe Crédit Ag	Retail Retail - Secured on real estate property	8,99	956 7,181	1 1,80	1,569	189	144	10	46	24	12.43%	7,925	6,371	2,620	2,216	403	308	4	66	48	11.89%	7,285	5,853	3,025	2,561	638	481	4	66	74	11.63%
11 12 Groupe Credit Ag	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																														
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL	19,88	16,779	9 5,179	9 4,554	1,112	933	11	95	363	32.64%	17,797	15,027	6,303	5,501	2,074	1,730	4	106	640	30.88%	16,727	14,110	6,623	5,786	2,823	2,351	16	96	774	27.40%
															P		- Adverse Scenario														
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/20 Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	verage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of corrovisions for	overage Ratio -
Row Num	(mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
20 21	Central banks Central governments Institutions																														
22 23 24	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,6	,	9 2,91	19 2,690	694	765	119	51	277	39.88%	9,649	8,602	3,266	3,012	1,373	1,372	68	55	531	38.67%	9,234	8,203	3,209	2,969	1,844	1,802	60	49	709	38.46%
25 26 27 28 FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	8,0	7,181	1 1,67	77 1,569	159	144	5	35	15	9.24%	7,137	6,371	2,422	2,216	331	308	4	46	26	7.94%	6,552	5,853	2,820	2,561	518	481	3	47	37	7.24%
28 TRAINCE 29 30	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL	18,89	397 16,720	0 4,76	1 4,272	1,055	909	7	81	346	32.79%	16,931	14,973	5,839	5,242	1,943	1,679	4	84	610	31.38%	15,916	14,056	6,172	5,544	2,624	2,283	16	73	736	28.06%
															P	ublic guarantees ·	- Adverse Scenario)													
			Stage 1		Stage 2		221 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -		Stage 1		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	orovisions for Stage 1 exposure	provisions for pro Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for provided provided provided provided provided provided provided provided provisions for provided provisions for		rovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
37 38 39	Central banks Central governments Institutions																														
40 41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		37 26	6	5 3	1	0	0	0	0	2.48%	33	23	8	5	3	2	0	0	0	3.08%	30	21	8	6	4	3	0	0	0	3.27%
43 44 45 TT AL X	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	90	902 0	0 12	25 0	31	0	4	11	9	28.99%	788	0	198	0	72	0	0	19	22	29.93%	733	0	205	0	120	0	0	20	37	30.64%
45 46 47 48	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
49 50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL	93	239 26	6 130	30 3	31	0	4	11	9	30.14%	820	23	205	5	75	2	0	19	22	29.51%	763	21	213	6	124	3	0	20	37	29.98%
															P	ublic guarantees ·	- Adverse Scenario)													
		3 1 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of C	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -	a:	Stage 1 exposure, of	a. a	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of		Stock of Co	overage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount		which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for provisions for provided	orovisions for pro Stage 2 exposure	rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55 56 57	Central banks Central governments Institutions																					2								2	
58 59 60	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
62 63 64 UNITED STAT	Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
65 66 67	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
68 69 70	Retail - Other Retail - Of Which: non-SME Equity Securitisation																														
72	Other non-credit obligation assets IRB TOTAL		0 0	0 (0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
						31/12/20)21								Р		- Adverse Scenario //2022)								31/12	2/2023				
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for pro	Stock of ovisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for	verage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for pro Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 73 74	Central banks Central governments	%)	guaranteed amount		guaranteed amount	9	guaranteed amount	exposure		exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		amount		guaranteed amount		amount	Stage 1 exposure	exposure	exposure	exposure
75 76 77	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
78 79 80	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
LUXEMBOUR	Retail - Qualifying Revolving		0 0	0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
84 85 86 87	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																														
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0 (0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
															P	ublic guarantees ·	- Adverse Scenario)													
			Stage 1		Stage 2	31/12/20	221 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -		Stage 1		Stage 2		2/2023 Stage 3 exposure, of			Stock of Co	overage Ratio -
Row Num	(mln EUR,	Stage 1 exposure %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount		which guaranteed amount	orovisions for Stage 1 exposure	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount		orovisions for pro Stage 2 exposure	rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 93	Central banks Central governments Institutions			0	0																										
94 95 96 97	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
98 99 100 JAPAN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	0	01	0	0	0 -		0	0	0	0	U	0	0	0	0 -		0	0	U	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving								-	-			-										_					-			
101 102 103	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Groupe Crédit Agricole Public guarantees - Adverse Scenario 31/12/2021 31/12/2023 (mln EUR, %) Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME GERMANY Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Adverse Scenario 31/12/2021 31/12/2022 31/12/2023 (mln EUR, % Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME UNITED KINGDOM Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets Public guarantees - Adverse Scenario 31/12/2021 31/12/2023 provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME SWITZERLAND Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Public guarantees - Adverse Scenario Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 2 Stage 3 exposure, of which guaranteed amount (mln EUR, %) Central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Public guarantees - Adverse Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of exposure, of which guaranteed exposure, of which guaranteed amount provisions for Stage 1 Stage 2 Stage 3 Exposure Exposure Stock of provisions for Stage 3 Exposure Exposure exposure, of which guaranteed exposure, of which guaranteed Coverage Ratio -Stage 3 provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure provisions for provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure exposure Stage 1 Stage 2 Stage 3 exposure exposure exposure (mln EUR, % Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME NETHERLANDS Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Other non-credit obligation assets IRB TOTAL

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2021 EU-wide Stress Test: Credit risk COVID-19 STA

	BANKING		20	21 EU-	wide 5			édit Agricole		1D-19 S	IA	10		12		12	- 14	15	16	17	10	10	20	21
			1	2	3	4	5		7 a - Actual 2/2020	8	9	10	11	12		13	14	15	16	17		19 ntees - Actual 2/2020	20	21
Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	oosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Groupe Crédit Agricole	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	7,198 2,096 419	3,272 883	2 7,68 3 1,68 4 30	6 1,183	1,03	7 8	7	78 7 .7 8 2 0	30 11	45	16	20.24% 58.23% 7.69%		1,438 723 238 238 0	270 71 30 30 0	1,360 680 228 228 0	1,06 58 18 18	0 7 6 3 5 1 5 1 0	2 63 8 33 0 8 0 8 0 0 0		5 4 0 0 0 0 0	8 4 1 1 0 0
20 21		Other exposures Standardised Total	10,091	4,488	9,95	5,362	1,63	-	10 a - Actual	08 16	29	109	27	24.83%		1,681	301	1,593	1,25	0 8	2 71 Public guara	ntees - Actual	5	9
Row Num		(mln EUR, %) Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure		2/2020 Stage 3	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	oosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure
24 25 26 27 28 29		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	4,330	1,300	5,39	9 3,713	53	4 500		0 0	20	11	0	-		166	20	126	10	9 3	4 31		5	0
30 31 32 33 34 35	FRANCE	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	722		2 56	5 544 0 0	15	7 152 0 0		0 0	0	0	0	70.74%		37 0 0 0 0	3 0 0 0	0 0 0 0	2	0 1 0 0 0 0	1 10 0 0 0 0 0 0 0 0 0		4 0 0 0 0	0 0 0 0
36 37 38 39 40 41		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	5.052	1.302	2 5,96	5 4.257	69	0 652		0 0	g	21	0	70.74%		166	20	126	100	9 3	4 31		5	0
42		Standardised Total	5,052	1,302	2 3,90	5 4,237	69	Moratoria	a - Actual	0	9	21	U _I	70.74%		166	20	120	10	9		ntees - Actual	5	0
Row Num 43 44 45 46 47 48		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure values	Risk exposure amounts		Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	posure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure
49 50 51 52 53 54 55 56 57 58	ITALY	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	2,867 1,258 419	1,970 806	2,28 5 1,03 4 30		20	78 19 87 17 8	1	78 7 .5 6 2 0	11	34	0	20.18% 56.82% 7.69%		1,272 685 238 238 0	250 68 30 30 0	1,234 658 228 228 0 0	95 56 18 18	1 3 6 2 5 1 5 1 0 0	8 32 7 23 0 8 0 8 0 0 0		0 0 0 0 0	7 4 1 1 0 0
60 61 62		Equity Securitisation Other exposures Standardised Total	4.050	2 129	3,92	5 1.069	92	.6 193	10	17 15	20	97	26	24.53%		1 515	280	1,467	1.14	1 4	8 40		0	Q
03		Standardised Total	4,939	3,130	3,32	.5 1,009	92	Moratoria	a - Actual		20	07	20	24.55 %		1,515	200	1,407	1,17	1		ntees - Actual	0	۶۱
Row Num 64 65 66		(mln EUR, %) Central banks Central governments Regional governments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	oosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure
67 68 69 70 71 72		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	C		0 0		0 0		0 0	0	0	0	-		0	0 0	0 0		0 0 0	0 0 0 0 0 0		0 0	0
74 75 76 77 78 79 80	UNITED STATES	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	C		0 0		0 0		0 0	0	0	0	-		0 0 0	0 0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0	0 0
81 82 83 84		Equity Securitisation Other exposures Standardised Total	0	C		0 0			a - Actual	0 0	0	0	0	-		0	0	0		0		ntees - Actual	0	0
Row Num		Central banks (mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Ex	oosure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure
86 87 88 89 90 91		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	C		0 0		0 0		0 0	0	0	0	-		0	0	0		0	0 0		0	0
93 94 95 96 97 98 99 100 101	LUXEMBOURG	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	C		0 0		0 0		0 0	0	0	0	-		0 0 0 0	0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0
103 104 105		Securitisation Other exposures Standardised Total	0	C	0	0 0		0 0		0 0	0	0	0	-		0	0	0		0	0 0		0	0

Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio - Stage 3 exposure

Stock of provisions for provisions for Stage 2 Stage 3 exposure Coverage Ratio - Stage 3 exposure

Stock of provisions for Stage 2 Stage 3 exposure Coverage Ratio - Stage 3 exposure

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BA BANKING AUTHORITY		20	21 EU-	wide S			edit ris édit Agricole		ID-19 S	9 9	10	11	12
								a - Actual 2/2020					
v n	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				moratoria		Illoratoria		Illoratoria	exposure	ехрозите	exposure	
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	(0	0	0		0 0		0 0	C		0 (-
JAPAN	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0		0 0		0			0 (-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(0	U	0		U C		0			0	-
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	(0	0	0		0 0		0 0	C		0 (-
•							31/1	a - Actual 2/2020					
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				moratoria		Illoratoria		Illoratoria	exposure	ехрозите	exposure	
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	(0	0	0		0 0		0 0	C		0 (-
GERMANY	Retail of which: SME Secured by mortgages on immovable property	17	11	13	13		4 4		0 0	C		0 (48.719
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(0	U	0		U C		U C			0	-
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	17	, 11	13	3 13		4 4	-	0 0	C		0 (48.719
1							31/1	a - Actual 2/2020					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities				moratoria		Illoratoria		Illoratoria	exposure	exposure	exposure	
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	(0	0	0		0 0		0 0	C		0 (-
UNITED KINGDOM	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	35	26	24	22	1	0 9		1 1			1 1	73.15%
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			0					0				
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	(0	0	0	(0 0		0 0	C		0 (-
1					Stage 1			a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	(0 0	0	0 0		0 0		0 0	C		0 0	87.75%
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: non-SME	(0	0	0		0 0		0 0	C		0 (-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total	1	1	1	1		0 O	a - Actual	0 0	C		0 (87.75%
					Stage 1		31/1: Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio ·
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	(0 0	0	0 0		0 0		0 0	C		0 0	-
CHINA	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0	0	0		0 0		0 0	C		0 0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	(0	0	0		0 Moratori	a - Actual	0	C		0 0	-
					Stage 1		31/1: Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio
	(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail	1	0	0	0 0		0 0		0 0	C		0 0	-
NETHERLANDS	of which: SME Secured by mortgages on immovable property of which: non-SME	(0	0	0		0 0		0 0	0		0 0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Other exposures Standardised Total	(0	0	0		0 0		0 0	C		0 (-

sk exposure amounts O O O O O O O O O O O O O O O O O O	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Output Stock of provisions for Stage 1 exposure Output Ou	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00 00 00 00 00 00 00 00 00 00 00 00 00	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 Stage 2 exposure	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rastage 3 exposur
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	ontees - Actual 2/2020 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rastage 3 exposur
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Rasexposur
sk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0	Public guarar 31/12 Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0	Stage 3 exposul
amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	guaranteed amount 0 0 0 0 0 0 0	0 0 0 0 0	guaranteed amount 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	exposur
o 0 sk exposure	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	- - - -
o 0 sk exposure	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	- - - -
o 0 sk exposure	0 0 0	0 0 0	0	0	0	0	0	0	0) -
sk exposure	Stage 1	Stage 1	0	0						
sk exposure	Stage 1	Stage 1	0	0						4
		Stage 1			0	0	0	0	0) -
		03550		31/12 Stage 2	ntees - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	Comment
		exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposu
0	0	0	0						0) -) -
0 0 0	0 0 0	0 0 0 0	0	0 0	0 0	0 0	0 0 0	0 0 0	0) -
0	0	0	0	0	0	0	0	0	0) -
		Stage 1		31/12		Stage 2				
sk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposu
0	0	0) -
0 0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0) -) -
0	0	0	0	0	0		0	0	0	-
0	0	0	0	0	0	0	0	0	0	
				Public guaraı	ntees - Actual					
sk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
		amount		amount		amount				
0	0	0	0	0	0	0	n	n	0	-
0 0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0 0) -) -
0	0	0	0							
0	0	0	0	Public guaraı	ntees - Actual	0	0	0	0	-
sk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	2/2020 Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposui
0 0 0	0 0	0 0	0	0	0	0 0		0	0	
	k exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1		Stage 1 Stage 2 exposure exposure stage 2 exposure exposure stage 2 exposure exposure exposu		Stage 1 Stage 1 Stage 2 Stage 2 Stage 3 Stag	Stage 1	Size Size	Section Sect

BA EUROPEAN BANKING AUTHORITY		25	26	27	28	29				Grou	pe Crédit A		sk COV			39	40	41	42	43	44	45
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates			9 201	exposure	exposure	exposure 0 80	exposure 39.95%	3,616		5 32	exposure 6 1	exposure	exposure 109	exposure 33.49%	3,415		44	exposure	exposure 4 59	exposure	exposure 30
Groupe Crédit Agricole	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	36	99 96 57 39	35 35 35 35 35 35	3 0	7	7 20 6 2	2 14.90%	359	36	5 2	4	1	7 29 5 3	12.83%	351	35		33	1 4	4	1:
	Securitisation Other exposures Standardised Total	4,96	946	5 282	2 23	3 7	0 116	40.99%	4,699	1,033	3 45 Mora	9 2 atoria - Baseline S	23 70 Scenario	161	35.13%	4,453	1,110	6.	28 2	2 75	201	
	(min EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
FRANCE	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	1,61	0 C	26	0 0		0 0	26.34%	0	358	0	0	0 0	0 0	-	1,407	(409		0	5 20 0 0 0 0	0	-
	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,61	.8 267	7 26	6 5	5 1	3 7	26.34%	1,493	358		0 atoria - Baseline S	5 16	3 16	26.69%	1,407	409		95	5 20	26	
	(min EUR, Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expo
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	2,22	20 472	2 175	5 10) 3	8 7 ⁴ 7 20	41.98%	2,122	478	3 26 5 5	7 1	7	5 93 7 29	35.01% 50.48%	2,008	3 505 5 95	3!	54 1	0 39	110	
ITALY	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3,34	57 39) 13	6 18	3 5	7 109	2 14.90%	3,206	675	5 2	9 1	1	2 145	12.83%	3,046	5 701	5:	33	8 55	176	
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Sta exp
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0		0 0)	0 0) -	0			0	0	0	-	C			0	0 0	0	-
UNITED STATES	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 0		0 0		0 0) -	0			0	0	0 0	-	C			0	0 0	0	-
	Other exposures Standardised Total		0 0		31/12/2021		0 0) -	0	(Mora	0 atoria - Baseline S 31/12/2022		0	-	C	0		31/12/2023	0 0	0	-
	(mln EUR, Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coveraç Sta exp
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0		0 0		0 0) -	0			0	0	0 0	-	C			0	0 0	0	-
LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0		0 0		0 0) -	0		0	0	0	0 0	-	C	0		0	0 0	0	-
	Equity Securitisation Other exposures Standardised Total		0 0		0 0		0 0) -	0			0	0	0 0	-	C	0		0	0 0	0	-

EBA EUROPEA

BANKING AUTHORITY											pe Crédit Ag	gricole										
		25	26	27		29	30	31	32		34	35 Itoria - Baseline Sc		37	38	39	40	41			44	45
w		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for		Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks (mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0		0 (0 -	0	0					0 -	(0	0	0	0		0 -
JAPAN	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0		0	0 -	0	0					0 -		0	0	0	0		0 -
	Items associated with particularly high risk Covered bonds			0																		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0 0)	0 (0 -	0	0	() (0 0) (0 -	(0	0	0	0)	0 -
					31/12/2021						Mora	itoria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stage
	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0		0 0	0 -	0	0					0 -	(0	0	0	0		0 -
GERMANY	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 0		0	0 -	0	0					0 -		0	0	0	0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 0)	0 (0 -	0	0	() (0 0) (0 -	(0	0	0	0)	0 -
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stage
	Central banks	exposure %)	exposure	- exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	exposi
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0)	0 0	0 -	0	0) (0 0) (0 -	(0	0	0	0)	0 -
UNITED KINGDOM	Secured by mortgages on immovable property of which: non-SME		0	0	0 0)	0 (0 -	0	0) (0 0		0 -		0	0	0	0)	0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 0)	0 (0 -	0	0	() (0 0) (0 -	(0	0	0	0)	0 -
1					31/12/2021						Mora	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage I Stage exposi
	Central banks Central governments	%)			exposure	exposure	exposure	·				exposure	exposure	exposure	·				exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0 0		0 (0 -	0	0	(0 0		0 -		0	0	0	0	0	0 -
SWITZERLAND	of which: SME Retail of which: SME		0	0	0 0		0 (0 -	0	0	() (0 0) (0 -	(0	0	0	0		0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0		0 (0 -	0	0	() (0 0	(0 -	(0	0	0	0)	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		U ₁	0	0 0	J	0	0 -	0	U	Mora	ntoria - Baseline Sc	cenario		0 -		U	U	U	0)	0 -
		Shared	Store	Store 2	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Store 1	Store 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage	Store 2	Stage 2	31/12/2023 Stock of provisions for	Stock of	Stock of	Coverage l
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage exposi
	Central banks Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME		0	0	0 0		0 (0 -	0	0					0 -	(0	0	0	0		0 -
CHINA	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0			0 -		0					0 -		0	0	0	0		0 -
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment			U	U C		(v -	0	0	(, (, C	, ((U	UI			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total		0	0	0 0		0 (0 -	0	0	() (0 0		0 -	(0	0	0	0)	0 -
					31/12/2021						Mora	itoria - Baseline Sc 31/12/2022	cenario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3		Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Stage
	Central banks (mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0 0	0 0)	0 0	0 -	0	0	(0 0		0 -	(0	0	0	0)	0 -
NETHERLANDS	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0 (0 (0 -	0	0					0 -		0	0	0	0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
5	Other exposures Standardised Total		0	0			0	0														

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING															esti Cre oe Crédit Agr				, i A											
		46	47 48	49	50	51	52	53	54	55	56	57	58	59 P	60 Public guarantees -	61 Baseline Scenario	62 i o	63	64	65	66	67	68	69	70	71	72	73	74	75
Row Num	Cools FUD 0	Stage 1 exposure	Stage 1 exposure, of Stage sta	Stage 2 exposure, of which guaranteed	Stage 3	2/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Coordinate Stage 3 exposure	overage Ratio - Stage 3 exposure
1 2 3 4	Central banks Central governments Regional governments or local authorities Public sector entities		amount	amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
5 6 7 8	Multilateral Development Banks International Organisations Institutions Corporates	1,318	1,334	99 8	81 21	1 19	1	5	5	24.22%	1,274	1,288	129	118	34	29) 1	1 6	5 9	26.41%	1,227	1,242	166	156	45	38	1	6	12	26.96%
Groupe Crédit Agricole	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	224	189	0	0 0	3 0	0	0	0 -	34.95%	216	182	18	10	5	0	0	0 1	0 0	33.21%	206	174	25	0	7	0	0	0	2 0 -	32.62%
14 15 16 17	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																													
18 19 20 21	Equity Securitisation Other exposures Standardised Total	1,837	1,528	156 8	84 34	4 19	1	5	9	25.97%	1,770	1,475	201	129	56	30) 1	1 6	5 16	28.72%	1,702	1,420	250	174	75	39	1	7	22	29.81%
Row		Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	Stage 2	2/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	Public guarantees - 31/12/ Stage 3	2022 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	Stage 3	Stock of	Stock of	Stock of Co	overage Ratio -
Num 22 23	Central banks Central governments	exposure (b)	exposure, of which guaranteed amount	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
24 25 26 27	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																													
28 29 30 31 32 FRANCE	Corporates of which: SME Retail of which: SME	133	0	23 6	0 0	0 18	0	0	0 -	17.87%	133	363	20	66	0	27	0 0	0 1	0 0	23.69%	136	355	15	66	15	0	0	0	0 -	25.47%
33 34 35 36	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0 0	0 0	0	0	0 -		0	0	0	0	0	0	0	0 0	0	-	0	0	C	0	0	0	0	0	0 -	
37 38 39 40	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																													
42	Standardised Total	424	377	68 6	61 20	2/2021	0	1	5	22.45%	408	363	73	66 P	30 Public guarantees - 31/12/		, O	0 1	9	28.35%	400	355	73	66	39 31/12	(2023	0	1	12	30.92%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which exposure amount	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	muovicione for	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for	Stock of Coordinate Co	overage Ratio - Stage 3 exposure
43 44 45 46	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																													
48 49 50 51	International Organisations Institutions Corporates of which: SME	1,185	957	76 2	20 11	1 2	1	3	3	30.02%	1,142	925	109	52	21	3	3 1	1 4	1 6	28.19%	1,091	886	151	90	30	4	1	5	8	27.72%
52 53 54 55 56	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0 0	0 0	0	0	0 -	34.95%	0	0	0	0	0	0	0 0	0 0	0 0	33.21%	0	0	25	0	0	0	0	0	0 -	32.62%
57 58 59 60	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																													
62 63	Securitisation Other exposures Standardised Total	1,413	1,150	88 2	23 14	4 2	1	4	4	31.05%	1,362	1,112	127	63 P	26 Public guarantees -	4 Baseline Scenario	† 1	1 5	5 7	29.15%	1,302	1,065	177	108	36	5	1	6	10	28.62%
Row Num		Stage 1 exposure	Stage 1 exposure, of Stage which exposure	WILL	Stage 3	2/2021 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure		Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
64 65 66	Central banks Central governments Regional governments or local authorities	5)	guaranteed amount	amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure		amount		amount		amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure		amount		amount		amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
67 68 69 70 71	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0 0	0 0	0	0	0 -		0	0	0	0	0	0		0 0	0	-	0	0	C	0	0	0	0	0	0 -	
72 73 74 75 76 UNITED STATES	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0 0	0 0	0	0	0 -		0	0	0	0	0	0	0 0	0 0	0 0	-	0	0	C	0	0	0	0	0	0 -	
77 78 79 80	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																													
81 82 83 84	Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0 -		0	0	0	0	0	0) 0	0 0	0	-	0	0	C	0	0	0	0	0	0 -	
Row		Stage 1	Stage 1 exposure, of Stage Stage	Stage 2 exposure, of which		2/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Drovisions for	overage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	Public guarantees - 31/12/ Stage 3	2022 Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	Stage 3	provisions for	Stock of provisions for	Stock of Co	overage Ratio -
85 86 87	Central banks Central governments Regional governments or local authorities	exposure	which exposure amount	re which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	orovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
88 89 90 91	Public sector entities Multilateral Development Banks International Organisations Institutions																													
92 93 94 95 96 LUXEMBOURG	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0	0	0	0 0	0 0 0	0	0	0 -		0	0	0	0	0	0		0 0	0 0	-	0	0	C	0	0	0	0	0	0 -	
97 98 99 100	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment										J					· ·						J								
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0 0	0	0	0 -		0	0	0	0	0	0		0 0	0	-	0	0	0	0	0	0	0	0	0 -	
		<u>-</u>									- 		_ 													<u>-</u>				

2021 EU-wide Stress Test: Credit risk COVID-19 STA Groupe Crédit Agricole

AUTHORITY		46	47	48	49	50	51 5) 53	54	55		57	58	Group	e Crédit Agric	cole				65	66	67	68	69	70	71	72	73	74	75
		TO	-7/	TO	13	31/12/2021		2 33	31	33	30	37	Jo		ublic guarantees - Ba 31/12/20	seline Scenario	02	U.S	UT	03	00	07	UU	U J		2/2023	72	/3	77	/3
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	St	age 3 Stoo	e 1 Stage	ns for provisions	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities																													
110 111 112 113	Multilateral Development Banks International Organisations Institutions	0	0	0	0	0	0	0	0	0 -		0 0		0	0	0	0	0	0	-	0		0	0			0	0	0 -	
114 115 116 JAPAN	Corporates of which: SME Retail of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 (0 (0 0	0	0 -	
117 118 119 120	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	0	0 -		0 0		0	0	0	0	0	0	-	0		0	0			0	0	0 -	
121 122 123 124	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																													
125 126	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 ()	0 (0 0	0	0 -	
			Stage 1		Stage 2		age 3	k of Stock				Stage 1		Stage 2	ublic guarantees - Ba 31/12/20	22 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
Num 127	(mln EUR, %	Stage 1 exposure 6)	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure gual	sure, of provisi state anteed exponent		ns for provisions 2 Stage 3 ure exposu	Stage 3 Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																													
132 133 134	International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 (0)	0 0	0 0	0	0 -	
136 137 138 139	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 () (0 0	0 0	0	0 -	
139 140 141 142	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																													
143 144 145 146	Collective investments undertakings (CIU) Equity Securitisation Other exposures																													
147	Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0 P	0 Jublic guarantees - Ba		0	0	0	-	0		0	0		0	0 0	0	0 -	
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 expo	hich provisi	k of Stock ons for provision	of Stock on provisions	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Ovnocuro	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1 Stage 3 exposure	***************************************	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure
148 149	Central banks Central governments	6)	guaranteed amount	exposure	guaranteed amount	gual ar	ranteed expo	sure expos	e 2 Stage : ure exposu	e exposure	CXPOSUIC	guaranteed amount	Exposure	guaranteed amount	CAPOSUIC	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	Схрозите	guaranteed amount	exposure	guaranteed amount	Схрозите	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
150 151 152 153	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																													
154 155 156 157	Institutions Corporates of which: SME Retail	0	0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 0		0 0	0 0	0	0 -	
UNITED KINGDOM 158 159 160 161		0	0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 (0 (0 (0 0	0	0 -	
162 163 164	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																													
165 166 167 168	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 0	0	0 0	0 0	0	0 -	
						31/12/2021									ublic guarantees - Ba 31/12/20	22									31/1	2/2023				
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure guar	sure, or		ns for provisions	for Change Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities Public sector entities		amount		amount	ar	nount					amount		amount		amount						amount		amount		amount				
172 173 174 175	Multilateral Development Banks International Organisations Institutions																													
176 177 178 179 SWITZERLAND	Corporates of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 0) (0 0	0 0	0	0 -	
180 181 182 183	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 0		0 0	0 0	0	0 -	
184 185 186 187	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																													
188 189	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 () (0 (0 0	0	0 -	
			Stage 1 exposure, of		Stage 2 exposure, of	OVDC	age 3 Stoo	k of Stock		of Coverage Ratio		Stage 1		Stage 2	ublic guarantees - Ba 31/12/20	22 Stage 3	Stock of	Stock of provisions for	Stock of	Coverage Ratio -		Stage 1		Stage 2		2/2023 Stage 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -
Num 190	(mln EUR, %	Stage 1 exposure 6)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 5	provisi stateed nount expo		ns for provisions 2 Stage 3 ure exposu	TOT	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
191 192 193 194	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																													
195 196 197 198	International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 () (0 0	0 0	0	0 -	
199 200 201 202	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 (0 0	0 0	0	0 -	
203 204 205	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																													
207 208 209	Equity Securitisation Other exposures Standardised Total				0					0				0	0			0	0		0							0	0	
210	Standardised I otal	0	<u> </u>	0	0	31/12/2021	U]	U _I	0	<u> </u>		0	0	P	ublic guarantees - Ba		0	0	U ₁	-	0			0	21/1	2/2023	0 0	0	<u> </u>	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure gua	sure, or	k of Stock ons for provision le 1 Stage sure expos	ns for provisions	for Change Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213 214	Central banks Central governments Regional governments or local authorities Public sector entities		amount		amount	ar						amount		amount								amount		amount		311101111)				
215 216 217 218	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 0		0 0	0 0	0	0 -	
219 220 221 222 NETHERLANDS	Retail of which: SME Secured by mortgages on immovable property	0	0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0	-	0		0	0 0		0 0	0 0	0	0 -	
223 224 225 226	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																		9											
227 228 229	Collective investments undertakings (CIU) Equity Securitisation																													
231	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0	-	0		0	0 (0 (0 0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20	21 EU-\	wide S	Grou 85	est: Cr pe Crédit Ac 86 atoria - Adverse Sc	ricole 87	k COVI	ID-19 S	TA 90	91	92	93	94	95	96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	`			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Groupe Crédit Agricole	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	3,739	9 809 3 97 2 41	40	9 19 9 9	6!	5 89 9 22 7 2	9 38.88% 2 55.64% 2 15.12%	406	981	74	19 14 9 14 1	10	36 4	31.33% 48.78% 13.27%	3,111 374 342	97	5 64 7 10 8 4	1 16 3 8 4 1	79 10	178 49 6	27.75% 45.05% 12.80%
14 15 16 17 18 19 20	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	4.846	5 1.023	322	2 30	89	9 13	0 40.33%	4,406	1,191	599	5 30	103	199	33.49%	4.090	1,221	88) 26	100	265	30.14%
Row Num	Standardised Total	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverno Botio		Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations				exposure	Stage 2 exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
28 29 30 31 32 33 74	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	1,559	0 313	39	9 8	17	7 10	0 26.46%	1,361	452	98	3 8	0	26	26.84%	1,225	526	5 16	0 7	27	0	26.99%
35 36 37 38 39 40	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures									0												
42	Standardised Total	1,559	313	39	31/12/2021	17	7 1	26.46%	1,361	452	98 Mora	atoria - Adverse Sc 31/12/2022	24 enario	26	26.84%	1,225	526	5 16	31/12/2023	27	43	26.99%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	2,180) 497	190	0 11	49	9 79	9 41.45%	2,008	529	330) 11	55	108	32.67%	1,886	500) 48	1 9	52	135	28.00%
52 53 54 55 56	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	362	97 2 41	16	5 1		7	2 55.64% 2 15.12%	351	37	31	1 S	6	4	13.27%	374	97	7 10	3 8 4 1	5	6	12.80%
58 59 60 61 62 63	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	3,287	7 710	283	3 22	77	2 11	9 42.26%	3,045	739	496	5 22	78	173	34.81%	2,864	695	5 72	D 19	72	222	30.84%
Row Num	(min ELID. 04.)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations (mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
70 71 72 73 74 UNITED STATES	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0	0 0		0 0	0 -	0	0			0	0) -	0			0 0	0	0	-
77 78 79 80 81 82 83	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0 0		0	0 -	0	0			0	0) -	0				0	0	-
Row Num	Standardisca Fotal	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
89 90 91 92 93 94	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0	0	0 0		0 0	0 -	0	0			0	0) -	0			0 0	0	0	-
95 96 97 98 99 100 101	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0	0 0		0	0 -	0	0			0	0) -	C			0 0	0	0	-
102 103 104 105	Equity Securitisation Other exposures Standardised Total		0	0	0 0		0	0 -	0	0			0	0) -	C			0	0	0	-

EBA EUROPEA BANKING AUTHORI

2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY								20	21 EU-	wide S		est: Cr o De Crédit Ag		k COVI	D-19 S	STA						
		76	77	78	79	80	81	82	83	84	85	86 toria - Adverse Sce	87	88	89	90	91	92	93	94	95	96
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	(0 0) (0	0 0) (0 -	0) (0	0	(0 0	-	(0 0	(0 0	0	0	-
JAPAN	Retail of which: SME		0 0			0 0		0 -	C		0	0		0	-		0 0		0 0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0 0) ()	0 0) (0 -	0) (0	0	(0 0	-	(0 0	(0 0	0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0		D	0		0 -	C		0 Morat	0 toria - Adverse Sco	enario	0	-		0		0	0	0	-
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments				Схрозигс	Схрозите	Схрозагс					Схрозаге	exposure	CXPOSUIC					exposure	CXPOSUIC	схрозис	
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0 0) (0 0) (0 -	0) (0	0		0 0	-		0 0		0 0	0	0	-
GERMANY	of which: SME Retail of which: SME		0 0) (D)	0 0) (0 -	C) (0	0		0 0	-	(0 0		0 0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0 0) (0	0 0) (0 -	C) (0	0		0 0	-	(0 0		0 0	0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0 0) (0	0 0		0 -	0		0	0		0	-		0 0		0	0	0	-
					31/12/2021						Morat	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
	Central banks		<i>O</i> .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i>CA</i> . P	exposure	exposure	exposure	exposure		<i>U</i> .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<i></i>	exposure	exposure	exposure	exposure	5.Ap 55 at 1	<i>O</i> ., p .,	CA-p-Court	exposure	exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 0			0 0		0 -	0		0	0		0 0	-		0 0		0 0	0	0	-
JNITED KINGDOM			0 0) -	0		0	0			-					0	0	_
	Items associated with particularly high risk Covered bonds										0										0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total		0 0) (0	0 0		0 -	0) (0	0		0 0	-		0 0		0 0	0	0	-
					24 /42 /2024						Morat	toria - Adverse Sco	enario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	(0 0) ()	0 0) (0 -	O) (0	0) (0 0	-	(0 0) (0 0	0	0	_
SWITZERLAND	Retail of which: SME Secured by mortgages on immovable property		0 0			0 0) (0 -	0		0	0		0	_		0 0		0	0	0	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0 0			0 0		0 -	0		0	0		0	-		0 0		0 0	0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures		0 0								0	0								0	0	
	Standardised Total		0 0		71	0 0)	ν <u> </u> -	0) (Morat	toria - Adverse Sce	enario	0	<u> -</u>		0		<u>J</u> 0	0	0	<u> </u>
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverna Batia				31/12/2023 Stock of	Stock of	Stock of	Coverage Bati
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates	(0 0) (0	0 0) (0 -	0) (0	0		0	-	(0 0		0 0	0	0	-
CHINA	of which: SME Retail of which: SME	(0 0) ()	0 0) (0 -	O) (0	0) (0 0	-	(0 0) (0 0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0 0) (0	0 0) (0 -	0) (0	0	(0 0	-	(0 0	(0 0	0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total	(0 0)	0 0) (0 -	0		0	0	(0	-	(0	(0	0	0	-
					31/12/2021						Morat	31/12/2022	enario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio
	Central banks	•	,	, Tome	exposure	exposure	exposure	exposure	posite	,	,	exposure	Stage 2 exposure	Stage 3 exposure	exposure	, control	,a.		exposure	Stage 2 exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0 0			0 0		0 -	0		0	0	(0	-	(0 0		0 0	0	0	-
NETHERLANDS	of which: SME Secured by mortgages on immovable property		0					1 -	0						-		2		1 2		U	-
	of which: non-SME Items associated with particularly high risk Covered bonds		0	, (J (, (0	, (0	0		0			0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total											0										

2021 EU-wide Stress Test: Credit risk COVID-19 STA Groupe Crédit Agricole

AUTHORITY													Groupe	Crédit Agricole													
		97	98	99	100	101	102 10	03 104	105	106	107 108	109		111 112 lic guarantees - Adverse Scena		114	115	116	117	118 11	.19 :	.20 1	21 122	123	124	125	126
			Stage 1		Stage 2	31/12/2021	Stage 2	ck of Stock of	Stock of Cov		Stage 1	_	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		age 2	31/12/2023 Stage		Stock of	Stock of	
Row Num	Colo FUD. O	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure	which provising stages	ons for provisions for ge 1 Stage 2	provisions for	verage Ratio - Stage 3 exposure	Stage 1 exposure, control which sposure guarantee	ovnosuro	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ovnosuro	posure, of Stag which expo	ocure W	sure, of hich anteed	ge 3 exposure sure guarante amoun	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1	Central banks Contral governments	0)	amount		amount	-	amount expo	osure exposure	exposure		amount		amount	amount	exposure	exposure	exposure			amount		ount	amoun	t exposure	exposure	exposure	
3 4	Central governments Regional governments or local authorities Public sector entities																										
5 6	Multilateral Development Banks International Organisations																										
7 8 9	Institutions Corporates of which: SME	1,310	1,312	101	. 94	27	27	3	7 9	32.29%	1,260 1	246 127	137	52	52	1 9	17	32.26%	1,223	1,199	143	163	73	72	1 8	23	31.77%
Groupe Crédit		222	2 188	12	2 4	3	1	1	1 1	35.42%	214	183 17	8	7	1 (0 1	2	33.70%	207	178	21	13	10	2	0 1	3	33.41%
12 Agricole	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0 0-		0	0 0	0	0	0	0 0	0 -		0	0	0	0	0	0	0 0	0 -	
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																										
17 18	Collective investments undertakings (CIU) Equity																										
20 21	Securitisation Other exposures Standardised Total	1,811	1 1,505	171	. 98	45	28	2	8 16	36.25%	1,716 1	434 222	145	89	53	2 10	32	35.53%	1,647	1,381	251	177	129	74	2 9	46	35.15%
													Publi	lic guarantees - Adverse Scena	ario												
			Stage 1		Stage 2		Stage 3 Stoc	ck of Stock of	Stock of		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1	Sta	ige 2	31/12/2023 Stage	3 Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	posure, of provision which Stage exponent	ons for provisions for	provisions for	verage Ratio - S Stage 3 exposure ex	Stage 1 exposure, of which guarantee	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	provisions for		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	posure, of Stag which expo	age 2 expo osure guar	sure, of hich anteed	ge 3 exposure sure guarante	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	0)	amount		amount	;	amount expo	osure exposure	exposure		amount		amount	amount	exposure	exposure	exposure			amount	an	ount	amoun	t exposure	exposure	exposure	
25 24 25	Central governments Regional governments or local authorities Public sector entities																										
26 27	Multilateral Development Banks International Organisations																										
28 29 30	Institutions Corporates of which: SME	127	7 357	26	5 75	13	24	2	1 5	34.01%	117	315 27	95	22	46	0 2	8	36.77%	119	295	22	98	25	63	0 1	9	37.32%
30 31 32 FRANCE	Retail of which: SME	0	0 0	0	0	0	0	0	0 0-		0	0 0	0	0	0 (0 0	0 -		0	0	0	0	0	0	0 0	0 -	
33 34	Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0	0 0-		0	0 0	0	0	0	0 0	0 -		0	0	0	0	0	0	0 0	0 -	
35 36 37	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																										
38 39	Collective investments undertakings (CIU) Equity																										
40 41 42	Securitisation Other exposures Standardised Total	401	1 257	92	75	28	24	0	1 11	20 07%	354	215 105	05	52	16	0 1	21	30 40%	222	205	100	08	72	63	0 1	28	30 6206
42	Standardised Total	401	337	65	75	20	27	o _l	11	39.07 70	337	515 105	Publi	lic guarantees - Adverse Scena	ario	0 1	21	39.7970	332	293	100	90	72	03		20	39.0270
			Stage 1		Stage 2	31/12/2021					Stage 1			31/12/2022						Stage 1	Sti	age 2	31/12/2023 Stage	3			
Row Num		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	exposure	posure, or provisi	ck of Stock of ons for provisions for Stage 2	provisions for	verage Ratio - Stage 3 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 posure, of which stage expo	ige 2 W	age 2 sure, of hich expo	ge 3 Stage which	provisions for	Stock of provisions for Stage 2	provisions for	coverage Ratio - Stage 3 exposure
43	Central banks (mln EUR, %		guaranteed amount		guaranteed amount	gu e	aranteed expo	ge 1 Stage 2 osure exposure	Stage 3 exposure	exposure	guarantee amount		guaranteed amount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	9	amount .	yuai	anteed expo	guarante amoun	sed Stage 1 t exposure	Stage 2 exposure	Stage 3 exposure	exposure
44 45 46	Central governments Regional governments or local authorities Public sector entities																										
47 48	Multilateral Development Banks International Organisations																										
49 50 51	Institutions Corporates of which: SME	1,183	3 956	75	5 19	14	3	1	5 4	30.61%	1,142	931 100	42	30	6	1 7	9	28.90%	1,103	905	121	66	47	9	1 7	14	28.83%
52 53 ITALY	Retail of which: SME	222	2 188	12	2 4	3	1	1	1 1	35.42%	214	183 17	8	7	1 (0 1	2	33.70%	207	178	21	13	10	2	0 1	3	33.41%
54 55 56	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0 0-		0	0 0	0	0	0 (0 0	0 -		0	0	0	0	0	0	0 0	0 -	
57 58	Covered bonds Claims on institutions and corporates with a ST credit assessment																										
59 60 61	Collective investments undertakings (CIU) Equity Securitisation																										
62 63	Other exposures Standardised Total	1,410	1,148	87	7 23	17	3	2	6 5	31.60%	1,361 1	119 117	51	37	7	1 8	11	29.79%	1,315	1,087	142	79	58	11	1 8	17	29.64%
													Publi	lic guarantees - Adverse Scena	ario												
			Stage 1 exposure, of		Stage 2 exposure, of	AVI	Stage 3	ck of Stock of	Stock of Cove	verage Ratio -	Stage 1	f	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	e	Stage 1		age 2	31/12/2023 Stage exposure		Stock of	Stock of Co	Coverage Ratio -
Row Num	(mIn EUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure gu	which provision Stage	ons for provisions for ge 1 Stage 2 osure exposure	provicions for	Stage 3 exposure	Stage 1 exposure, of which guarantee	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure		iaiaiiteeu	guar	anteeu	ge 3 which sure guarante	sed Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
64 65	Central banks Central governments		amount		amount	i	amount				amount		amount	amount						amount	an	ount	amoun				
66 67 68	Regional governments or local authorities Public sector entities Multilateral Development Banks																										
69 70	International Organisations Institutions																										
71 72 73	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0 0-		0	0 0	0	0	0 0	0 0	0 -		0	0	0	0	0	0	0 0	0 -	
UNITED STATE	of which: SME Secured by mortgages on immovable property	0	0 0	0	0 0	0	0	0	0 0 -		0	0 0	0	0	0 (0 0	0 -		0	0	0	0	0	0	0 0	0 -	
76 77	of which: non-SME Items associated with particularly high risk Covered bonds																										
79 80	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
81 82 83	Equity Securitisation Other exposures																										
84	Other exposures Standardised Total	0	0	0	0	0	0	0	0 0-		0	0 0	0	0	0	0 0	0 -		0	0	0	0	0	0	0 0	0 -	
						31/12/2021	L							lic guarantees - Adverse Scena 31/12/2022	ario								31/12/2023				
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	provisi	ck of Stock of provisions for	provisions for	verage Ratio - S	Stage 1 Stage 1 exposure, which guarantee	f Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 posure, of which stage expo	sta expo expo osure	age 2 sure, of hich anteed	ge 3 exposure sure guarante amoun	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Num	Central banks	exposure b)	guaranteed amount	exposure	guaranteed amount	yu	aranteed expo	ge 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	xposure guarantee	exposure	guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure g	uaranteed expo	osure guar an	anteed expo	guarante amoun	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
86 87	Central banks Central governments Regional governments or local authorities																										
88 89	Public sector entities Multilateral Development Banks																										
91 92	International Organisations Institutions Corporates	0	0 0	0	0	0	0	0	0 0-		0	0 0	0	0	0	0 0	0 -		0	0	0	0	0	0	0 0	0 -	
93 94 05	Corporates of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0 0-		0	0 0	0	0	0 (0 0	0 -		0	0	0	0	0	0	0 0	0 -	
95 96 97 LUXEMBOURG	of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0	0 0-		0	0 0	0	0	0 (0 0	0 -		0	0	0	0	0	0	0 0	0 -	
98 99	of which: non-SME																										
	Items associated with particularly high risk Covered bonds																										
100 101 102	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																										
100 101 102 103 104	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																										

2021 EU-wide Stress Test: Credit risk COVID-19 STA Groupe Crédit Agricole

AUTHORITY		97	08	99	100	101 10	2 103	104	105	106	107	108	109		e Crédit Agrico	le		114		116	117	.18 119	120	121	122	123	124	125	126
		37	30	93	100	31/12/2021	2 103	107	103	100	107	100	109		ublic guarantees - Adve 31/12/2022	erse Scenario	113	117	113	110		119	120		12/2023	123	121	123	120
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Sta	re 3 Ire, of provisions oth Stage 1 exposure	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	S	Stage 3 Stoosure, of proventies Stoosure, Stoo	ock of sions for programs for programs for programs for posure for the side of	Stock of St rovisions for provi Stage 2 St exposure ex	ock of sions for age 3 posure	rage Ratio - Stage 3 exposure	age 1 expo oosure guar	ige 1 sure, of Stage 2 hich exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108	Central banks Central governments Regional governments or local authorities		amount		amount							amount		aniount							211		Amount		amount				
110 111 112	Public sector entities Multilateral Development Banks International Organisations Institutions																												
113 114 115 116 JAPAN	Corporates of which: SME Retail of which: SME	0	0 0	0	0	0	0	0	0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
117 118 119	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																												
123 124 125 126	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
						31/12/2021								Pu	ublic guarantees - Adve 31/12/2022									31/:	12/2023				
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure guara		for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	S	Stage 3 Stage 3 Stage 3 Stage 3	ock of sions for pro	Stock of St rovisions for provi Stage 2 St exposure ex	aione for	rage Ratio - Stage 3 exposure	stage 1 expo	ige 1 sure, of Stage 2 hich exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128	Central banks Central governments	%)	amount		amount	amo	nteed exposure	Stage 2 exposure	exposure	exposure		amount		amount	a gu	aranteed ex	rage 1 posure e	exposure ex	posure	exposure	guar an	ount	amount		amount	exposure	exposure	exposure	exposure
129 130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																												
133 134 135	Institutions Corporates of which: SME	0	0	0	0	0	0	0	0 0	0 -	-	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
136 137 138 139 GERMANY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																												
143 144 145	Collective investments undertakings (CIU) Equity Securitisation Other exposures																												
147	Standardised Total	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0 Pu	0 ublic guarantees - Adve	0 erse Scenario	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	31/12/2021 Stage 3 expos		Stock of for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2022 S	Stage 3	ock of	Stock of Strovisions for provi	ock of sions for	rage Ratio - St	Stage 1	ige 1 sure, of Stage 2	Stage 2 exposure, of which		12/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of	Stock of provisions for	overage Ratio -
Num 148	Central banks (mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guara	Ctago 1		Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	OVBOCUEO		posure	Stage 2 St exposure ex	age 3 posure		osure guar	hich exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																												
152 153 154 155	International Organisations Institutions Corporates	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
156 157 158 UNITED KINGDOI	of which: SME Retail of which: SME	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
160 161 162	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0		0	0	0	0	O .		0 -		0 0	0	0	0	0	0	0	0 -		0	0	0			0 0	0	0 -	
163 164 165	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																												
166 167 168	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
			Stage 1		Stage 2	31/12/2021 Sta	ie 3					Stage 1		Pu Stage 2	ublic guarantees - Adve 31/12/2022	Stage 2					St	ige 1	Stage 2	31/	12/2023 Stage 3				
Row Num	(mln EUR, %	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 expos	re, of provisions the Stage 1	for provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount		oosure, of prov	sions for pro	Stock of St rovisions for provi Stage 2 St exposure ex	ock of sions for age 3 posure	rage Ratio - Stage 3 exposure	age 1 expo oosure guar	sure, of hich exposure		Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities Public sector entities		amount		amount	ame	unt					amount		amount	-	Imount					an	ount	amount		amount				
172 173 174	Public sector entities Multilateral Development Banks International Organisations Institutions																												
176 177 178	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
179 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
183 184 185	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																												
186 187 188	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
109	Standardised Total		vi vi		<u> </u>	31/12/2021	<u> </u>	<u> </u>	0	<u> </u>		0		Pu	ublic guarantees - Adve		3	<u> </u>	۷		٦	5	3	21/	12/2023	3	3	3	
Row Num		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 wh	re, of provisions	for provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	9	Stage 3 Sosure, of prov	ock of sions for pro	Stock of St rovisions for provi		rage Ratio - Stage 3 exposure	Stage 1 expo	ge 1 sure, of hich Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190 191	Central banks Central governments	%)	guaranteed amount		guaranteed amount	exposure guara amo	nteed exposure	Stage 2 e exposure	Stage 3 exposure	exposure		guaranteed amount		amount	· gu	aranteed amount ex	age 1 posure e	Stage 2 St exposure ex	posure	exposure	guar an	ount .	guaranteed		guaranteed	Stage 1 exposure	Stage 2 exposure	exposure	exposure
192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																												
196 197 198	Institutions Corporates of which: SME	0	0	0	0	0	0	0	0 0	0 -	(0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
199 200 201 202	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
203 204 205	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																												
206 207 208	Collective investments undertakings (CIU) Equity Securitisation																												
210	Other exposures Standardised Total	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0 	0 ublic guarantees - Adve	0 erse Scenario	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 wh	re, of provisions	for provisions for		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 S	Stage 3 Stage Stag	ock of sions for pro	Stock of Strovisions for provi	ock of sions for age 3 posure	rage Ratio - Stage 3 exposure		ige 1 sure, of Stage 2 hich exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213	Central banks Central governments Regional governments or local authorities		guaranteed amount	exposure	guaranteed amount	guara amo	nteed exposure	Stage 2 e exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	gua a	aranteed ex	posure 6	Stage 2 St exposure ex	posure e	exposure	guar an	anteed exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure
214 215 216 217	Public sector entities Multilateral Development Banks International Organisations Institutions																												
218 219 220	Corporates of which: SME Retail	0	0 0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
221 222 223 224	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	
225 226 227	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																												
228 229 230 231	Equity Securitisation Other exposures Standardised Total					0	0	0	0	0 -		0			0	0	0	0	0		0	0	0	0	0	0			
231	Standardisca Total	U	. U	ı U	υ	<u> </u>	ΥI	~	-1 0	-		- I	, U	υ	U	٧	۷Į	۷	۷ <u>۱</u> -		٧	٧.	~1	~	~1	٠, ۷	U	υ -	



2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	8,960						
2		SEC-SA	4,211						
3	Exposure values	SEC-ERBA	1,739						
4		SEC-IAA	30,001						
5		Total	44,911						
6		SEC-IRBA	2,370	2,397	2,714	2,775	4,922	6,730	7,657
7		SEC-SA	1,153	1,198	1,260	1,310	1,251	1,486	1,674
8	REA	SEC-ERBA	256	310	319	329	624	753	869
9	REA	SEC-IAA	4,958	5,982	6,214	6,443	6,909	10,179	11,672
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	8,737	9,886	10,508	10,857	13,705	19,148	21,871
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2021 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7
	_	Actual	2	Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	491,007	504,099	512,033	509,937	524,838	553,062	554,397
2	Risk exposure amount for securitisations and re-securitisations	8,737	9,886	10,508	10,857	13,705	19,148	21,871
3	Risk exposure amount other credit risk	482,271	494,213	501,526	499,080	511,133	533,914	532,525
4	Risk exposure amount for market risk	14,589	14,589	14,589	14,589	20,479	21,996	21,996
5	Risk exposure amount for operational risk	56,462	56,462	56,462	56,462	61,264	66,966	67,448
6	Other risk exposure amounts	1	1	1	1	1	1	1
7	Total risk exposure amount	562,060	575,152	583,085	580,989	606,581	642,024	643,841
8	Total Risk exposure amount (transitional)	562,060	575,152	583,085	580,989	606,581	642,024	643,841
9	Total Risk exposure amount (fully loaded)	561,468	574,533	582,467	580,371	605,429	640,972	642,934



2021 EU-wide Stress Test: Capital

			1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual		Baseline Scenario		Ad	verse Scenario	
vN		(rela FUD 0/)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
	A	OWN FUNDS (mln EUR,%)		118,325	119,407	119,507	119,386	103,193	98,105	91,49
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		96,942	98,024	98,436	98,316	81,810	77,035	70,42
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		22,996	22,996	22,996	22,996	22,996	22,996	22,9
	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
	A.1.2	Retained earnings		3,703	6,399	7,919	9,234	-8,291	-10,455	-13,9
	A.1.3	Accumulated other comprehensive income		2,474	2,202		1,014	1,893	1,283	1,1
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1,007	1,007	1,007	1,007	-365	-365	-3
						·	+		+	
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-1,003	-1,003	-1,003	-1,003	-913	-913	-9
	A.1.3.3	Other OCI contributions		2,471	2,198	1,603	1,011	3,170	2,560	2,3
	A.1.4	Other Reserves		83,695	83,695	83,695	83,695	83,695	83,695	83,6
	A.1.5	Funds for general banking risk		0	0	0	0	0	0	
	A.1.6	Minority interest given recognition in CET1 capital		3,148	3,174		3,185	3,256	3,324	3,3
	A.1.7	Adjustments to CET1 due to prudential filters		-2,056	-2,056	-2,056	-2,056	-3,127	-3,127	-3,
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-1,225	-1,225	-1,225	-1,225	-2,111	-2,111	-2,
	A.1.7.2	Cash flow hedge reserve		-829	-829	-829	-829	-1,014	-1,014	-1,
	A.1.7.3	Other adjustments		-3	-3	-3	-3	-3	-3	
	A.1.8	(-) Intangible assets (including Goodwill)		-18,098	-18,098	-18,098	-18,098	-18,098	-18,098	-18,0
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-131	-131	-131	-131	-2,942	-4,193	-5,9
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-440	-440	-440	-440	-368	-387	-
	A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-161	-684	-1,156	-160	-688	-1,
	4442			12	12	12	12	135	125	
	A.1.12	(-) Defined benefit pension fund assets		-12	-12	-12	-12	-125	-125	-
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
•	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
	A.1.21	CET1 capital elements or deductions - other		-155	-155	-155	-155	-155	-155	-1
	A.1.22	Amount subject to IFRS 9 transitional arrangements		-2,133	-1,152	-1,531	-1,560	-3,776	-4,673	-5,5
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	1,542	1,542	1,542	1,542	1,542	1,542	1,542	1,
	A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	,	, 0	0	0	0	0	0	
	A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		494	463	463	463	463	463	4
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		1,596	103	645	481	4,080	5,134	4,
	A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		511	21	193		1,383	1,540	
					31		240			
	A.1.23	Transitional adjustments		1,818	612	608	240	3,237	2,965	2,
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		U	0	0	- 0			
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		1,818	612	608	240	3,237	2,965	2,
	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		1,818	612	608	240	3,237	2,965	2,
	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
	A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
	A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,780	5,780	5,533	5,533	5,780	5,533	5,
	A.2.1	Additional Tier 1 Capital instruments		4,248	4,248	4,248	4,248	4,248	4,248	4
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		-138	-138	-138	-138	-138	-138	
	A.2.4	Additional Tier 1 transitional adjustments		1,670	1,670	1,423	1,423	1,670	1,423	1
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		102,722	103,805	103,969	103,849	87,591	82,568	75,
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		15,603	15,603	15,537	15,537	15,603	15,537	15,
	A.4.1	Tier 2 Capital instruments		16,818	16,818	16,818	16,818	16,818	16,818	16
	A.4.2	Other Tier 2 Capital components and deductions		-1,280	-1,280	-1,280	-1,280	-1,280	-1,280	-1
	A.4.3	Tier 2 transitional adjustments		65	65	0	0	65	0	
		Of which, adjustments due to IFDC 0 transitional arrangements								
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		<u> </u>	<u> </u>	<u> </u>	0			



2021 EU-wide Stress Test: Capital

			Groupe Credit Agricole	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		562,060	575,152	583,085	580,989	606,581	642,024	643,841
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		591	618	618	618	1,152	1,053	907
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		17.25%	17.04%	16.88%	16.92%	13.49%	12.00%	10.94%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.28%	18.05%	17.83%	17.87%	14.44%	12.86%	11.80%
66		C.3	Total Capital ratio		21.05%	20.76%	20.50%	20.55%	17.01%	15.28%	14.21%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		95,123	97,412	97,828	98,076	78,573	74,069	68,194
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		99,234	101,522	101,938	102,186	82,684	78,179	72,304
69		D.3	TOTAL CAPITAL (fully loaded)		114,771	117,060	117,475	117,723	98,221	93,717	87,841
70		E.1	Common Equity Tier 1 Capital ratio		16.94%	16.96%	16.80%	16.90%	12.98%	11.56%	10.61%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.67%	17.67%	17.50%	17.61%	13.66%	12.20%	11.25%
72		E.3	Total Capital ratio		20.44%	20.37%	20.17%	20.28%	16.22%	14.62%	13.66%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	4,335	4,335	4,335	4,335	4,335	4,335
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		1,684,937	1,684,937	1,684,937	1,684,937	1,684,937	1,684,937	1,684,937
77		H.2	Total leverage ratio exposures (fully loaded)		1,683,119	1,683,119	1,683,119	1,683,119	1,683,119	1,683,119	1,683,119
78		H.3	Leverage ratio (transitional)		6.10%	6.16%	6.17%	6.16%	5.20%	4.90%	4.51%
79		H.4	Leverage ratio (fully loaded)		5.90%	6.03%	6.06%	6.07%	4.91%	4.64%	4.30%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
82	Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	buffer requirements (%)	P.4	G-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.51%	3.51%	3.51%	3.51%	3.51%	3.51%	3.51%
87		R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
88		R.1.1	Of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
90		R.2.1	Of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.01%	13.01%	13.01%	13.01%	13.01%	13.01%	13.01%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.86%	8.86%	8.86%	8.86%	8.86%	8.86%	8.86%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	14,901	12,972	11,249	10,283	11,977	9,827	8,650
2	Interest income	28,487	19,289	17,211	16,117	18,874	16,164	14,701
3	Interest expense	-13,586	-6,317	-5,962	-5,834	-6,897	-6,337	-6,051
4	Dividend income	102	85	85	85	43	43	43
5	Net fee and commission income	13,971	13,971	13,940	13,783	12,709	12,245	12,139
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2,545	2,536	2,536	2,536	-2,385	1,316	1,316
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-2,259		
8	Other operating income not listed above, net	280	369	366	364	262	300	290
9	Total operating income, net	31,800	29,933	28,176	27,051	20,347	23,731	22,439
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-3,583	-3,711	-3,282	-2,142	-10,064	-6,816	-4,758
11	Other income and expenses not listed above, net	-20,903	-20,449	-21,066	-21,445	-24,750	-19,651	-22,253
12	Profit or (-) loss before tax from continuing operations	7,314	5,773	3,829	3,464	-14,467	-2,737	-4,572
13 14	Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations	-1,812 -262	-1,417	-847	-736	2,811	1,251	1,743
15	Profit or (-) loss for the year	5,240	4,357	2,982	2,728	-11,656	-1,486	-2,829
16	Amount of dividends paid and minority interests after MDA-related adjustments	1,920	1,660	1,462	1,413	338	678	642
17	Attributable to owners of the parent net of estimated dividends	3,320	2,696	1,520	1,315	-11,994	-2,164	-3,471
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0