



2021 EU-wide Stress Test

Bank Name	Groupe Crédit Agricole
LEI Code	FR969500TJ5KRTCJQWXH
Country Code	FR

2021 EU-wide Stress Test: Summary

Groupe Crédit Agricole

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		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%
6	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%
10	Tier 1 capital	102,722	103,805	103,969	103,849	87,591	82,568	75,955
11	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
12	Leverage ratio, %	6.10%	6.16%	6.17%	6.16%	5.20%	4.90%	4.51%
13	Fully loaded leverage ratio, %	5.90%	6.03%	6.06%	6.07%	4.91%	4.64%	4.30%
Memorandum items								
14	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
15	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
16	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)
18	New definition of default?	0

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

Row/ sum	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		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	126,944	0	0	1	0	0	0
2	Central governments	45,594	23	129,146	1	1,094	0	1,449	0	143,897	4,124	64	17	8	14	21.03%
3	Institutions	55,315	371	57,556	42	6,919	2	10,742	0	83,147	133	463	60	1	369	79.77%
4	Corporates	193,388	3,866	117,531	2,699	60,118	326	81,765	0	245,551	29,624	6,829	926	1,455	3,701	54.19%
5	Corporates - Of Which: Specialised Lending	53,934	1,458	2,837	7	11,800	131	2,085	0	37,845	11,189	1,426	43	275	433	30.35%
6	Corporates - Of Which: SME	403	59	34,426	1,353	204	33	26,907	0	29,473	5,218	1,615	297	428	910	58.33%
7	Retail	661,868	11,895	0	0	98,981	2,494	0	0	619,720	42,265	12,051	1,123	2,329	6,695	55.56%
8	Retail - Secured on real estate property	419,267	4,320	0	0	42,489	822	0	0	397,677	21,535	4,379	247	982	1,908	43.56%
9	Retail - Secured on real estate property - Of Which: SME	22,914	771	0	0	6,143	164	0	0	20,405	2,496	781	104	221	399	51.05%
10	Retail - Secured on real estate property - Of Which: non-SME	396,353	3,549	0	0	36,346	658	0	0	377,272	19,039	3,598	243	761	1,509	41.93%
11	Retail - Qualifying Revolving	19,340	349	0	0	4,050	83	0	0	18,224	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	19,623	7,311	725	1,322	4,549	62.22%
13	Retail - Other Retail - Of Which: SME	110,692	3,861	0	0	27,478	803	0	0	99,100	11,692	3,929	433	992	2,435	61.96%
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	281	330	2,114	62.49%
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
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%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	Central banks	23,802	0	72,388	0	3	0	25	0	95,252	0	0	1	0	0	0
20	Central governments	11,526	0	114,523	1	51	0	839	0	117,759	1,467	0	10	1	0	0
21	Institutions	22,004	3	48,979	42	676	2	9,184	0	63,039	114	96	49	1	31	32.29%
22	Corporates	37,594	448	111,366	2,609	8,786	48	78,740	0	129,747	12,731	3,486	722	843	2,000	57.39%
23	Corporates - Of Which: Specialised Lending	5,494	60	2,837	7	910	0	2,085	0	4,283	1,658	146	3	28	68	46.32%
24	Corporates - Of Which: SME	270	5	34,391	1,348	123	1	26,876	0	29,251	5,195	1,557	295	427	898	57.66%
25	Retail	610,075	9,701	0	0	83,325	1,799	0	0	572,591	37,257	9,895	950	2,171	5,542	56.01%
26	Retail - Secured on real estate property	400,470	3,913	0	0	40,094	695	0	0	379,998	20,438	3,973	337	946	1,813	45.64%
27	Retail - Secured on real estate property - Of Which: SME	20,976	593	0	0	5,824	108	0	0	18,700	2,265	603	102	212	351	58.21%
28	Retail - Secured on real estate property - Of Which: non-SME	379,494	3,321	0	0	34,271	586	0	0	361,298	18,173	3,370	235	733	1,462	43.39%
29	Retail - Qualifying Revolving	16,645	219	0	0	2,547	41	0	0	15,760	877	231	29	12	149	64.42%
30	Retail - Other Retail	192,969	5,569	0	0	40,694	1,064	0	0	176,833	15,952	5,691	592	1,214	3,581	62.92%
31	Retail - Other Retail - Of Which: SME	105,530	3,105	0	0	25,648	566	0	0	94,254	11,200	3,170	406	866	1,971	62.16%
32	Retail - Other Retail - Of Which: non-SME	87,430	2,465	0	0	15,036	498	0	0	82,569	4,752	2,521	186	247	1,610	63.87%
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
36	IRB TOTAL	705,001	10,154	347,255	2,652	92,842	1,850	88,788	0	978,388	51,599	13,476	1,739	3,017	7,574	56.20%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	Central banks	271	0	0	0	4	0	0	0	271	0	0	0	0	0	0
38	Central governments	387	0	213	0	45	0	66	0	333	0	0	0	0	0	0
39	Institutions	1,218	0	212	0	367	0	117	0	862	1	0	0	0	0	0
40	Corporates	8,052	268	216	0	3,775	18	185	0	5,267	378	371	9	13	113	30.50%
41	Corporates - Of Which: Specialised Lending	2,119	0	0	0	379	0	1,707	0	1,707	90	102	1	2	7	7.07%
42	Corporates - Of Which: SME	12	0	3	0	479	0	3	0	30	0	0	0	0	0	0
43	Retail	35,511	1,963	0	0	12,573	626	0	0	32,356	3,171	1,938	139	126	1,061	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	36	94	23.25%
45	Retail - Secured on real estate property - Of Which: SME	1,935	178	0	0	319	56	0	0	1,705	230	178	2	8	48	26.83%
46	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	47	20.45%
47	Retail - Qualifying Revolving	2,691	130	0	0	1,502	42	0	0	2,461	230	130	21	13	90	69.27%
48	Retail - Other Retail	14,086	1,428	0	0	8,694	457	0	0	12,215	1,945	1,291	108	77	877	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	53	416	64.69%
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	45,438	2,231	641	0	16,764	644	369	0	39,089	3,551	2,298	149	139	1,174	51.08%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	Central banks	4,924	0	0	0	0	0	0	0	4,924	0	0	0	0	0	0
56	Central governments	876	0	2	0	11	0	0	0	99	94	0	0	0	0	0
57	Institutions	2,965	24	2	0	201	1	1	0	2,053	0	24	0	0	24	100.00%
58	Corporates	33,263	196	899	1	9,950	20	490	0	24,479	5,003	213	35	203	43	20.28%
59	Corporates - Of Which: Specialised Lending	7,477	0	0	0	1,998	0	0	0	4,799	1,546	45	8	46	7	15.69%
60	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Retail	13	0	0	0	11	0	0	0	8	0	0	0	0	0	49.87%
62	Retail - Secured on real estate property	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	10	0	0	0	11	0	0	0	0	0	0	0	0	0	0
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	2	0	0	0	0	0	0	0	8	0	0	0	0	0	49.87%
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: non-SME	2	0</													

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		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
73		1,700	0	0	0	0	0	0	0	1,700	0	0	0	0	0	0	
74		737	0	30	0	13	0	0	0	715	0	0	0	0	0	0	
75		2,057	0	2	0	100	0	0	0	1,599	0	0	0	0	0	0	
76		7,533	0	937	8	2,239	0	522	0	7,407	513	40	10	61	35	86.39%	
77		327	0	0	0	116	0	0	0	961	178	0	1	3	0	0	
78		2	0	5	0	2	0	3	0	3	0	0	0	0	0	0	
79		934	7	0	0	29	0	0	0	991	0	7	0	0	1	14.24%	
80		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84		933	7	0	0	29	0	0	0	991	0	7	0	0	1	14.24%	
85		7	0	0	0	0	0	0	0	7	0	0	0	0	0	0	
86		926	7	0	0	29	0	0	0	984	0	7	0	0	1	14.24%	
87		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
90		12,961	7	969	8	2,381	0	522	0	10,973	513	48	10	61	36	75.42%	

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91		20,152	0	0	0	0	0	0	0	20,152	0	0	0	0	0	0
92		2,602	0	376	0	26	0	44	0	548	0	0	0	0	0	0
93		2,708	0	9	0	366	0	2	0	411	0	0	0	0	0	0
94		5,483	0	120	0	1,177	0	32	0	2,497	1,274	280	3	60	10	3.56%
95		1,283	0	0	0	133	0	0	0	893	1,217	280	1	59	10	3.56%
96		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97		2	0	0	0	0	0	0	0	179	0	0	0	0	0	0
98		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
99		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
101		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102		1	0	0	0	0	0	0	0	179	0	0	0	0	0	0
103		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104		1	0	0	0	0	0	0	0	179	0	0	0	0	0	0
105		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
106		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		30,978	0	505	0	1,569	0	78	0	23,817	1,274	280	3	60	10	3.56%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109		253	0	0	0	0	0	0	0	246	0	0	0	0	0	0
110		2,437	0	4,773	0	5	0	15	0	4,805	0	0	0	0	0	0
111		1,748	0	927	0	413	0	164	0	1,638	0	0	1	0	0	0
112		8,025	135	462	23	2,430	6	163	0	6,164	1,050	171	14	27	159	92.99%
113		1,366	0	0	0	169	0	684	0	684	516	0	1	5	0	0
114		0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
115		4,347	88	0	0	1,756	27	0	0	3,188	1,252	88	20	19	40	45.36%
116		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		4,343	88	0	0	1,756	27	0	0	3,185	1,252	88	20	19	40	45.36%
121		41	1	0	0	6	0	0	0	24	16	1	0	0	0	32.86%
122		4,303	87	0	0	1,749	27	0	0	3,161	1,236	87	19	19	40	45.45%
123		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
124		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		16,810	223	6,162	23	4,604	33	342	0	16,041	2,302	258	34	46	199	76.84%

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		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		1,767	0	0	0	0	0	0	0	1,309	0	0	0	0	0	0
128		277	0	26	0	3	0	0	0	113	0	0	0	0	0	0
129		5,328	0	562	0	682	0	76	0	1,605	0	0	1	0	0	0
130		13,255	150	744	0	4,243	1	264	0	9,621	1,096	114	15	47	110	96.38%
131		5,653	13	0	0	1,462	1	0	0	4,180	575	0	3	22	0	0
132		0	0	3	0	0	0	2	0	0	0	0	0	0	0	0
133		296	0	0	0	10	0	0	0	305	5	0	0	0	0	63.48%
134		9	0	0	0	1	0	0	0	0	0	0	0	0	0	0
135		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
138		287	0	0	0	10	0	0	0	305	5	0	0	0	0	63.48%
139		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
140		287	0	0	0	10	0	0	0	305	5	0	0	0	0	63.48%
141		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
142		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144		20,923	150	1,332	0	4,938	1	340	0	12,952	1,101	114	16	47	110	96.34%

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

RowN um	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
145	Central banks	1,500	0	0	0	0	0	0	0	1,500	0	0	0	0	0	0	
146	Central governments	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147	Institutions	1,522	0	8	0	82	0	2	0	191	0	0	0	0	0	0	100.00%
148	Corporates	5,047	139	229	0	1,283	79	143	0	4,349	153	84	5	7	11	13.52%	
149	Corporates - Of Which: Specialised Lending	2,341	29	0	0	314	17	0	0	1,718	6	29	2	0	2	6.56%	
150	Corporates - Of Which: SME	19	53	0	0	8	33	0	0	3	8	0	0	0	0	0.00%	
151	Retail	785	2	0	0	39	0	0	0	926	6	8	0	0	2	20.95%	
152	Retail - Secured on real estate property	11	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
154	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	2	0	0	0	0	0	0	0	0	0	0	
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
156	Retail - Other Retail	774	2	0	0	37	0	0	0	926	6	8	0	0	2	20.95%	
157	Retail - Other Retail - Of Which: SME	26	0	0	0	0	0	0	0	26	0	0	0	0	0	0	
158	Retail - Other Retail - Of Which: non-SME	748	2	0	0	37	0	0	0	900	6	8	0	0	2	20.95%	
159	Equity	0	0														
160	Securitisation	0	0														
161	Other non-credit obligation assets	0	0														
162	IRB TOTAL	8,942	141	237	0	1,404	79	146	0	7,046	159	92	5	7	13	14.46%	

RowN um	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
163	Central banks	1,564	0	0	0	5	0	0	0	272	0	0	0	0	0	0	
164	Central governments	911	0	4	0	23	0	0	0	246	0	0	0	0	0	0	
165	Institutions	4,019	0	14	0	1,428	0	5	0	1,267	0	0	1	0	0	0	
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	0	0	0	611	0	0	0	516	0	0	1	0	0	0	
168	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
169	Retail	248	0	0	0	18	0	0	0	218	0	0	0	0	0	0	
170	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
172	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
174	Retail - Other Retail	246	0	0	0	18	0	0	0	218	0	0	0	0	0	0	
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
176	Retail - Other Retail - Of Which: non-SME	246	0	0	0	18	0	0	0	218	0	0	0	0	0	0	
177	Equity	0	0														
178	Securitisation	0	0														
179	Other non-credit obligation assets	0	0														
180	IRB TOTAL	16,574	29	99	4	4,500	0	93	0	3,682	0	29	3	0	26	91.98%	

RowN um	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
181	Central banks	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
182	Central governments	88	0	47	0	0	0	0	0	393	215	0	0	1	0	0	
183	Institutions	1,156	0	2,796	0	125	0	523	0	2,865	0	2	0	0	0	0	
184	Corporates	4,590	246	943	1	1,744	6	277	0	5,778	447	271	14	19	76	27.97%	
185	Corporates - Of Which: Specialised Lending	1,061	28	0	0	194	2	0	0	678	202	0	2	0	0	0	
186	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	53	0	0	0	16.63%	
187	Retail	12	10	0	0	0	0	0	0	11	0	10	0	0	0	1.57%	
188	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
190	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
191	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192	Retail - Other Retail	11	10	0	0	0	0	0	0	11	0	10	0	0	0	1.57%	
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
194	Retail - Other Retail - Of Which: non-SME	11	10	0	0	0	0	0	0	11	0	10	0	0	0	1.57%	
195	Equity	0	0														
196	Securitisation	0	0														
197	Other non-credit obligation assets	0	0														
198	IRB TOTAL	5,867	256	3,685	1	1,870	6	800	0	9,047	663	281	16	19	76	27.02%	

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
1	Central banks	126,868	38	38	9	0	9	22.82%	126,792	76	76	9	0	17	22.82%	126,715	114	114	9	0	26	22.82%
2	Central governments	144,301	3,073	113	18	2	45	39.87%	143,979	3,950	158	17	63	39.81%	143,685	4,198	203	17	1	81	39.78%	
3	Institutions	83,077	149	517	20	1	402	77.86%	83,009	165	569	23	1	422	74.27%	82,932	183	628	23	1	449	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	65,043	14,791	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	17,447	2,993	12	391	699	23.33%
6	Corporates - Of Which: SME	26,650	7,246	2,310	150	1,117	1,417	61.35%	24,752	8,449	3,104	138	408	1,605	54.59%	23,412	9,001	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	39.79%	521,523	124,218	28,295	400	3,255	10,209	36.08%
8	Retail - Secured on real estate property	360,628	56,631	6,332	106	1,291	2,180	34.44%	343,301	71,685	8,606	79	1,525	2,483	28.86%	335,078	77,713	10,800	77	1,519	2,764	25.59%
9	Retail - Secured on real estate property - Of Which: SME	18,932	3,642	1,108	32	236	467	42.11%	17,853	4,361	1,488	24	280	540	36.89%	17,269	4,607	1,807	23	251	605	33.49%
10	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	67,224	7,128	55	1,245	1,943	27.23%	317,809	72,107	8,994	54	1,268	2,159	24.03%
11	Retail - Qualifying Revolving	16,581	2,352	759	147	77	421	55.45%	15,329	3,189	1,173	112	134	605	51.55%	14,751	3,361	1,579	107	112	783	49.98%
12	Retail - Other Retail	187,207	33,225	10,221	317	1,551	5,352	52.36%	177,048	40,497	13,208	223	1,775	6,055	48.85%	171,694	43,144	15,915	216	1,624	6,661	41.86%
13	Retail - Other Retail - Of Which: SME	91,517	17,894	5,400	144	845	2,805	51.95%	85,578	22,101	7,042	98	1,006	3,144	44.65%	82,446	23,888	8,587	94	905	3,440	40.06%
14	Retail - Other Retail - Of Which: non-SME	95,690	15,327	4,821	173	705	2,546	52.62%	91,470	18,296	6,166	125	769	2,911	47.21%	89,248	19,456	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	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	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	0
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	193,756	44,031	782	5,108	17,339	39.38%

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
19	Central banks	95,195	29	29	9	0	9	30.41%	95,138	57	57	9	0	17	30.41%	95,081	86	86	9	0	26	30.41%
20	Central governments	418,179	1,020	37	14	0	15	40.00%	417,873	1,301	73	14	0	29	40.00%	417,594	1,543	109	14	0	44	40.00%
21	Institutions	62,982	124	144	19	1	63	43.69%	62,928	132	190	21	1	80	43.06%	62,866	141	242	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%	109,821	27,746	8,396	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	2,434	284	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%	23,214	8,969	3,820	130	438	1,961	51.34%
25	Retail	519,292	86,266	14,193	399	2,409	6,450	45.45%	492,035	108,778	18,339	310	2,848	7,370	38.91%	478,701	117,684	23,367	301	2,733	34,965	34.96%
26	Retail - Secured on real estate property	344,631	54,098	5,680	95	1,213	2,941	35.94%	327,689	69,010	7,710	69	1,444	2,315	30.03%	319,605	75,116	9,688	67	1,447	2,570	26.52%
27	Retail - Secured on real estate property - Of Which: SME	17,380	3,332	856	27	223	404	47.21%	16,370	4,063	1,145	18	268	469	40.91%	15,859	4,295	1,415	18	238	524	37.03%
28	Retail - Secured on real estate property - Of Which: non-SME	327,251	50,765	4,824	69	990	3,113	33.94%	311,319	64,957	6,565	51	1,176	1,847	28.13%	303,746	70,822	8,273	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%	12,947	2,763	1,158	94	71	552	47.78%
30	Retail - Other Retail	160,499	30,033	7,943	199	1,334	4,112	51.77%	150,994	37,128	10,355	144	1,307	4,624	44.65%	146,149	39,895	12,522	140	1,215	5,948	40.31%
31	Retail - Other Retail - Of Which: SME	87,065	17,093	4,477	119	781	2,271	50.72%	81,409	17,981	5,956	82	81	428	52.58%	79,498	22,796	7,341	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%	67,651	17,009	5,181	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	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
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	147,200	32,201	602	3,726	12,565	39.02%

RowNum	tm	(min EUR, %)	Baseline Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			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
37	Central banks	271	0	0	0	0	0	0.03%	270	0	0	0	0	0	0.03%	270	0	0	0	0	0	0
38	Central governments	332	0	0	0	0	0	33.47%	332	0	0	0	0	0	33.29%	332	0	0	0	0	0	0
39	Institutions	862	2	0	0	0	0	3.78%	861	2	1	0	0	0	3.78%	861	2	1	0	0	0	0
40	Corporates	4,712	911	394	5	22	134	34.05%	4,233	1,355	428	3	30	146	34.15%	4,036	1,523	458	3	32	157	34.25%
41	Corporates - Of Which: Specialised Lending	1,571	220	108	0	3	13	12.34%	1,460	323	117	0	4	14	12.26%	1,417	359	124	0	5	15	12.21%
42	Corporates - Of Which: SME	28	2	0	0	0	0	55.61%	28	3	1	0	0	0	55.61%	26	3	1	0	0	0	55.61%
43	Retail	29,941	4,891	2,622	152	458	1,340	51.10%	28,377	5,711	3,366	83	552	1,565	46.49%	27,604	5,767	4,085	79	1,789	43,795	43.79%
44	Retail - Secured on real estate property	15,997	2,534	652	11	78	139	21.35%	15,612	2,675	896	9	81	168	18.73%	15,473	2,597	1,113	9	72	1,195	17.50%
45	Retail - Secured on real estate property - Of Which: SME	1,552	310	252	5	13	62	24.78%	1,483	308	323	5	12	72	22.21%	1,410	312	392	5	13	81	20.71%
46	Retail - Secured on real estate property - Of Which: non-SME	14,445	2,224	400	6	65	77	19.19%	14,128	2,367	573	4	68	96	16.77%	14,063	2,285	721	4	59	114	15.76%
47	Retail - Qualifying Revolving	2,417	215	190	42	15	124	29.9%	1,975	547	299	15	38	174	58.26%	1,801	998	422	14	41	230	54.94%
48	Retail - Other Retail	11,527	2,143	1,781	100	366	1,077	60.47%	10,790	2,489	2,172	59	433	1,223	65.31%	10,329	2,572					

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
LUXEMBOURG		1,699	3	1	0	0	0.03%	1,698	1	1	0	0	0.03%	1,697	2	2	0	0	0	0	0.03%	
IRB TOTAL		10,693	756	84	4	54	49	58.14%	10,442	965	127	2	56	63	49.89%	10,334	1,039	160	2	52	74	46.32%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
JAPAN		20,170	6	6	0	0	0.03%	20,158	12	12	0	0	0.03%	20,146	18	18	0	0	0	0	0.03%	
IRB TOTAL		23,506	1,545	320	2	71	62	19.29%	23,250	1,750	371	1	76	73	19.56%	23,145	1,813	412	1	73	82	19.86%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
GERMANY		246	0	0	0	0	0.03%	246	0	0	0	0	0.03%	246	0	0	0	0	0	0	0.03%	
IRB TOTAL		15,759	2,350	493	20	75	265	53.69%	15,289	2,646	667	20	70	311	46.69%	15,008	2,782	813	19	65	352	43.29%

Row/Item	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM		1,308	0	0	0	0	0.03%	1,308	1	1	0	0	0.03%	1,307	1	1	0	0	0	0	0.03%	
IRB TOTAL		12,109	1,890	169	6	58	122	72.03%	11,340	2,583	244	4	68	138	56.69%	10,997	2,866	305	4	69	152	49.75%

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

RowNum		Baseline Scenario														Baseline Scenario														
		31/12/2021							31/12/2022							31/12/2023							31/12/2023							
		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	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	
	(min EUR, %)																													
145	Central banks	1,579	0	0	0	0	0.03%	1,578	1	1	0	0	0	0.03%	1,577	1	1	0	0	0	0	0.03%	1,577	1	1	0	0	0	0	0.03%
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	191	0	0	0	0	86.87%	191	0	0	0	0	0	76.98%	191	0	0	1	0	0	0	69.26%	191	0	1	0	0	0	0	69.26%
148	Corporates	3,964	517	105	2	9	13.59%	3,627	822	137	1	12	18	13.21%	3,488	934	164	1	12	21	13.06%	3,488	934	164	1	12	21	13.06%		
149	Corporates - Of Which: Specialised Lending	1,571	143	38	1	1	7.57%	1,436	264	53	1	2	4	7.82%	1,378	309	65	2	2	5	8.03%	1,378	309	65	2	2	5	8.03%		
150	Corporates - Of Which: SME	3	8	0	0	0	5.00%	3	8	1	0	0	0	5.00%	3	7	1	0	0	0	5.00%	3	7	1	0	0	0	5.00%		
151	Retail	930	2	8	0	2	22.09%	930	2	8	0	2	2	21.31%	929	2	9	0	0	2	20.62%	929	2	9	0	0	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	0	0	0	0	0	0	0	0	0	0	0		
153	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		
154	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	0	0	0	0	0	0	0	0	0		
155	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		
156	Retail - Other Retail	930	2	8	0	2	22.09%	930	2	8	0	2	2	21.31%	929	2	9	0	0	2	20.62%	929	2	9	0	0	2	20.62%		
157	Retail - Other Retail - Of Which: SME	26	0	0	0	0	5.00%	26	0	0	0	0	0	5.00%	26	0	0	0	0	0	5.00%	26	0	0	0	0	0	5.00%		
158	Retail - Other Retail - Of Which: non-SME	905	2	8	0	2	22.11%	904	2	8	0	2	2	21.34%	903	2	9	0	0	2	20.66%	903	2	9	0	0	2	20.66%		
159	Equity	0	0	0	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	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
161	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		
162	IRB TOTAL	6,663	519	114	2	9	14.39%	6,325	825	147	1	12	20	13.79%	6,184	938	175	1	12	24	13.50%	6,184	938	175	1	12	24	13.50%		

RowNum		Baseline Scenario														Baseline Scenario														
		31/12/2021							31/12/2022							31/12/2023							31/12/2023							
		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	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	
	(min EUR, %)																													
163	Central banks	272	0	0	0	0	0.03%	272	0	0	0	0	0	0.03%	272	0	0	0	0	0	0	0.03%	272	0	0	0	0	0	0	0.03%
164	Central governments	246	0	0	0	0	5.00%	246	0	0	0	0	0	5.00%	246	0	0	0	0	0	0	5.00%	246	0	0	0	0	0	0	5.00%
165	Institutions	1,266	0	0	0	0	5.00%	1,265	1	1	0	0	0	5.00%	1,265	1	1	0	0	0	5.00%	1,265	1	1	0	0	0	0	5.00%	
166	Corporates	1,546	128	33	1	27	82.03%	1,416	250	42	1	3	29	69.34%	1,357	301	49	1	3	30	61.62%	1,357	301	49	1	3	30	61.62%		
167	Corporates - Of Which: Specialised Lending	474	40	2	0	0	8.21%	435	74	6	0	1	1	8.94%	419	87	10	1	1	1	9.13%	419	87	10	1	1	1	9.13%		
168	Corporates - Of Which: SME	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%		
169	Retail	218	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	0	0	0	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	0	0	0	0	0	0	0	0	0		
171	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		
172	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	0	0	0	0	0	0	0	0	0		
173	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		
174	Retail - Other Retail	218	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	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	0	0	0	0	0	0	0	0	0		
176	Retail - Other Retail - Of Which: non-SME	218	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	0	0	0	0	5.00%	218	0	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	0	0	0	0	0	0	0	0	0		
178	Securitisation	0	0	0	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	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		
180	IRB TOTAL	3,548	129	34	1	1	80.63%	3,417	251	43	1	3	29	67.48%	3,356	303	51	1	3	31	59.57%	3,356	303	51	1	3	31	59.57%		

RowNum		Baseline Scenario														Baseline Scenario													
		31/12/2021							31/12/2022							31/12/2023							31/12/2023						
		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	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
	(min EUR, %)																												
181	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central governments	393	215	0	0	0	40.00%	393	215	0	0	0	0	40.00%	393	215	1	0	0	40.00%	393	215	1	0	0	0	40.00%		
183	Institutions	2,863	1	1	0	0	44.04%	2,861	2	2	0	0	1	44.04%	2,860	3	3	0	0	44.04%	2,860	3	3	0	0	0	44.04%		
184	Corporates	5,278	910	306	5	30	27.28%	4,856	1,283	357	3	36	95	26.68%	4,676	1,423	397	3	36	104	26.34%	4,676	1,423	397	3	36	104	26.34%	
185	Corporates - Of Which: Specialised Lending	611	264	5	0	2	12.17%	557	311	12	0	3	2	12.56%	537	326	18	0	3	2	12.73%	537	326	18	0	3	2	12.73%	
186	Corporates - Of Which: SME	0	0	53	0	9	16.64%	0	0	53	0	9	9	16.64%	0	0	53	0	9	9	16.64%	0	0	53	0	9	9	16.64%	
187	Retail	11	0	10	0	0	3.02%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	0	3.01%
188	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	
189	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	
190	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	0	0	0	0	0	0	0	0	0	
191	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	
192	Retail - Other Retail	11	0	10	0	0	3.02%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	0	3.01%
193	Retail - Other 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	
194	Retail - Other Retail - Of Which: non-SME	11	0	10	0	0	3.02%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	3.01%	11	0	10	0	0	0	0	3.01%
195	Equity	0	0	0	0</																								



2021 EU-wide Stress Test: Credit risk IRB

Groupe Cr dit Agricole

Row Num	Description	Adverse Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
(min EUR, %)																									
1	Central banks	126,860	38	43	12	0	12	25.99%	126,776	76	91	14	0	23	25.68%	126,688	114	141	13	0	37	26.13%			
2	Central governments	144,055	3,899	133	24	2	53	39.89%	143,667	4,219	200	29	2	88	39.85%	143,351	4,460	276	27	1	110	39.84%			
3	Institutions	82,832	186	724	48	2	536	74.00%	82,693	213	636	37	1	585	69.96%	82,579	236	927	35	1	623	67.61%			
4	Corporates	213,218	58,253	10,533	1,183	2,473	5,482	52.05%	186,950	76,628	18,426	652	3,012	7,971	43.26%	175,777	81,892	24,336	550	2,993	9,866	40.54%			
5	Corporates - Of Which: Specialised Lending	32,203	16,336	1,921	79	623	583	30.37%	27,940	18,832	3,688	47	711	888	24.07%	26,130	19,409	4,921	39	704	1,129	22.94%			
6	Corporates - Of Which: SME	25,715	8,043	2,544	210	422	1,499	58.90%	22,953	9,666	3,687	190	515	1,899	51.51%	20,937	10,509	4,859	164	553	2,328	47.75%			
7	Retail	550,230	104,466	19,400	1,105	4,469	9,401	48.46%	507,647	138,722	27,667	810	5,342	11,661	42.15%	483,983	153,899	36,154	702	5,095	13,753	38.05%			
8	Retail - Secured on real estate property	353,290	63,444	6,857	159	2,640	2,640	38.50%	331,120	82,439	10,032	124	2,008	3,113	31.03%	317,409	92,743	13,439	110	2,043	3,604	26.82%			
9	Retail - Secured on real estate property - Of Which: SME	18,303	4,161	1,218	55	352	591	48.53%	16,520	5,382	1,780	40	436	726	40.77%	15,410	5,906	2,366	35	381	854	36.10%			
10	Retail - Secured on real estate property - Of Which: non-SME	334,987	59,283	5,639	104	1,351	2,049	36.34%	314,600	77,057	8,252	83	1,572	2,388	28.89%	301,999	86,837	11,073	75	1,662	2,750	24.83%			
11	Retail - Qualifying Revolving	16,243	2,538	910	253	151	594	65.29%	14,821	3,425	1,446	208	304	911	62.98%	14,046	3,651	1,959	181	243	1,233	61.83%			
12	Retail - Other Retail	180,696	38,424	11,633	692	2,615	6,167	53.01%	161,707	52,858	16,188	479	3,031	7,637	47.18%	152,528	57,505	20,720	411	2,809	8,918	43.04%			
13	Retail - Other Retail - Of Which: SME	88,034	20,173	6,514	347	1,330	3,242	49.78%	78,832	26,693	9,196	180	1,633	3,967	43.14%	73,240	29,494	12,027	154	1,422	4,596	38.21%			
14	Retail - Other Retail - Of Which: non-SME	92,662	18,251	5,119	345	1,385	2,925	57.13%	82,875	26,165	6,992	99	1,398	3,670	52.49%	79,288	28,051	8,693	258	1,387	4,322	49.72%			
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	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	0	0	0	0
18	IRB TOTAL	1,117,196	166,782	30,834	2,374	6,946	15,484	50.21%	1,047,735	219,859	47,221	1,542	8,357	20,320	43.03%	1,012,379	240,601	61,835	1,327	8,091	24,391	39.48%			

Row Num	Description	Adverse Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
(min EUR, %)																									
19	Central banks	95,188	29	36	12	0	12	32.36%	95,123	57	72	14	0	23	32.42%	95,054	86	113	13	0	37	32.72%			
20	Central governments	117,936	1,264	53	22	1	22	40.00%	117,566	1,570	111	25	1	44	40.00%	117,266	1,805	124	23	1	73	40.00%			
21	Institutions	62,762	155	333	41	2	160	48.05%	62,659	168	422	32	1	202	47.62%	62,581	176	492	30	1	235	47.70%			
22	Corporates	113,743	26,063	6,158	888	1,272	3,481	56.53%	99,575	35,889	10,500	503	1,644	5,179	49.33%	94,056	37,959	13,948	428	1,638	6,511	46.68%			
23	Corporates - Of Which: Specialised Lending	3,623	2,279	189	7	89	92	49.47%	3,178	2,553	356	6	107	126	35.53%	2,980	2,626	481	4	109	158	32.85%			
24	Corporates - Of Which: SME	25,512	8,009	2,482	208	420	1,485	59.85%	22,768	9,626	3,609	189	513	1,881	52.13%	20,760	10,471	4,772	163	551	2,300	48.19%			
25	Retail	506,337	97,359	16,050	761	3,467	7,581	47.21%	460,980	127,696	22,966	558	4,168	9,271	40.33%	446,613	143,007	30,132	485	4,015	10,788	35.80%			
26	Retail - Secured on real estate property	337,474	60,793	6,142	145	1,598	2,483	40.42%	315,763	79,672	8,974	111	1,903	2,910	32.42%	302,421	89,943	12,045	88	1,936	3,350	27.81%			
27	Retail - Secured on real estate property - Of Which: SME	16,778	3,836	955	48	336	522	54.69%	15,116	5,035	1,418	33	417	642	45.29%	14,093	5,575	1,900	28	362	754	39.68%			
28	Retail - Secured on real estate property - Of Which: non-SME	320,696	56,957	5,187	97	1,263	1,961	37.80%	300,647	74,637	7,557	78	1,486	2,268	30.01%	288,328	84,368	10,145	70	1,574	2,596	25.59%			
29	Retail - Qualifying Revolving	13,826	2,323	718	184	117	442	61.64%	12,822	2,908	1,138	177	207	675	59.35%	12,186	3,132	1,549	155	152	899	58.01%			
30	Retail - Other Retail	155,037	34,243	9,194	433	1,752	4,055	50.62%	140,595	45,117	12,854	270	2,058	5,688	44.24%	132,006	49,932	16,538	232	1,826	6,535	39.54%			
31	Retail - Other Retail - Of Which: SME	83,650	19,419	5,563	395	1,225	2,671	47.99%	74,983	25,631	8,021	162	1,457	3,307	41.23%	69,622	28,400	10,612	137	1,259	3,841	36.20%			
32	Retail - Other Retail - Of Which: non-SME	71,387	14,824	3,631	127	527	1,984	54.66%	65,522	19,486	4,833	108	601	2,379	49.23%	62,384	21,532	5,925	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	0	0	0	0	0	0
34	Securitisation	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	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	0	0	0	0
36	IRB TOTAL	895,964	124,861	22,639	1,723	4,742	11,256	49.72%	844,012	165,381	34,071	1,132	5,814	14,720	43.20%	815,572	183,033	44,859	980	5,655	17,639	39.32%			

Row Num	Description	Adverse Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
(min EUR, %)																									
37	Central banks	271	0	0	0	0	0	0.03%	270	0	0	0	0	0	0.03%	270	0	0	0	0	0	0	0	0	
38	Central governments	332	0	0	0	0	0	35.74%	332	0	1	0	0	0	35.13%	331	0	2	0	0	0	0	0	0	
39	Institutions	862	2	0	0	0	0	3.78%	861	2	1	0	0	0	3.78%	861	2	1	0	0	0	0	0	0	
40	Corporates	4,402	1,220	395	19	49	138	34.83%	3,196	2,311	510	10	61	182	35.76%	2,915	2,506	590	8	63	217	36.39%			
41	Corporates - Of Which: Specialised Lending	1,486	304	109	1	9	14	12.94%	938	826	136	1	14	20	14.64%	877	867	156	1	15	25	16.00%			
42	Corporates - Of Which: SME	0	27	0	0	0	0	55.61%	0	4	1	0	0	1	55.61%	0	4	2	0	0	0	0	0	0	
43	Retail	29,655	5,660	2,746	288	945	1,547	56.43%	27,767	5,958	3,730	188	1,055	1,961	52.57%	26,767	5,943	4,745	163	946	2,400	50.59%			

2021 EU-wide Stress Test: Credit risk IRB
Groupe Cr dit Agricole

RowNum	am	(min EUR, %)	Adverse Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			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	
73			1,699	1	1	0	0	0	0.03%	1,698	1	1	0	0	0	0.03%	1,697	2	2	0	0	0	0.03%	
74			715	0	0	0	0	0	6.49%	715	0	0	0	0	0	6.49%	714	1	1	0	0	0	6.49%	
75			159	0	0	0	0	0	7.53%	159	0	0	0	0	0	7.53%	159	0	0	0	0	0	7.53%	
76			6,970	913	77	12	71	49	21.73%	6,664	1,102	194	7	71	91	46.89%	6,510	1,176	274	6	66	120	43.68%	
77			831	299	8	1	9	2	21.73%	732	370	37	1	11	7	19.89%	683	397	58	1	11	12	20.29%	
78			2	0	0	0	0	0	50.13%	2	0	0	0	0	0	49.38%	2	0	0	0	0	0	49.22%	
79			892	99	8	0	0	1	15.30%	628	363	8	0	0	1	15.29%	628	363	8	0	0	1	14.91%	
80			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
81			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
82			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
83			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
84			892	99	8	0	0	1	15.30%	628	363	8	0	0	1	15.29%	628	363	8	0	0	1	14.91%	
85			7	0	0	0	0	0	5.00%	7	0	0	0	0	0	5.00%	7	0	0	0	0	0	5.00%	
86			885	99	8	0	0	1	15.30%	621	363	8	0	0	1	15.29%	621	363	8	0	0	1	14.92%	
87			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-	
88			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-
89			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-
90			10,436	1,012	85	12	71	50	58.58%	9,864	1,466	204	7	72	92	45.34%	9,708	1,541	285	6	66	121	42.52%	

RowNum	am	(min EUR, %)	Adverse Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			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	
91			20,170	6	6	0	0	0	0.03%	20,158	12	12	0	0	0	0.03%	20,146	18	18	0	0	0	0.03%	
92			548	0	0	0	0	0	28.64%	548	0	0	0	0	0	28.64%	547	0	0	0	0	0	28.64%	
93			410	0	0	0	0	0	6.91%	410	0	0	0	0	0	7.38%	410	0	0	0	0	0	7.83%	
94			2,942	1,693	315	7	93	67	21.15%	1,765	1,853	443	4	101	103	23.15%	1,522	1,996	533	3	98	132	24.73%	
95			750	1,329	311	2	87	65	20.94%	665	1,312	413	1	93	92	22.29%	531	1,377	482	1	89	114	23.61%	
96			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
97			179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	
98			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
99			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
100			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
101			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
102			179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	
103			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
104			179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	179	0	0	0	0	0	5.00%	
105			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-
106			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-
107			0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-
108			23,350	1,699	321	7	93	67	20.74%	23,049	1,865	456	4	101	103	22.57%	22,804	2,015	552	3	98	132	23.91%	

RowNum	am	(min EUR, %)	Adverse Scenario																					
			31/12/2021							31/12/2022							31/12/2023							
			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	
109			246	0	0	0	0	0	0.03%	246	0	0	0	0	0	0.03%	246	0	0	0	0	0	0.03%	
110			4,802	1	1	1	1	1	39.76%	4,799	3	3	1	1	1	39.76%	4,797	4	4	1	1	1	39.76%	
111			1,635	1	2	1	0	1	46.84%	1,633	1	4	1	0	2	46.67%	1,631	2	5	1	0	2	46.09%	
112			5,228	1,941	215	14	57	171	79.62%	4,531	2,480	373	7	69	210	56.29%	4,157	2,743	484	6	71	238	49.17%	
113			574	606	19	1	12	2	8.54%	501	624	74	0	11	7	9.14%	469	621	110	0	11	10	9.25%	
114			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
115			3,410	785	333	44	118	165	49.65%	3,402	600	526	55	84	263	50.03%	3,280	526	722	46	60	364	50.41%	
116			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
117			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
118			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
119			3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0.03%	3	0	0	0	0	0	0	0.03%
120			3,407	785	333	44	118	165	49.65%	3,399	600	526	55	84	263	50.03%	3,277	526	722	46	60	364	50.41%	
121			28	6	6	2	5	5	74.28%	29	3	9	0	11	6	72.91%	28	2	11	0	8	8	71.27%	
122			3,378	779	327	44	116	161	49.19%	3,370	597	517	54	83	256	49.64%	3,249	524	711	46	60	356	50.10%	
123			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
124			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
125			0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
126			15,321	2,729	552	59	176	238	61.30%	14,612	3,085	906	63	152	476	52.56%	14,111	3,276	1,215	53	131	606	49.85%	

RowNum	am	(min EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			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
127			1,308	0	0	0	0	0	0.03%	1,308	1	1	0	0	0	0.03%	1,307	1	1	0	0	0	0.03%
128			113	0	0																		

2021 EU-wide Stress Test: Credit risk IRB

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RowN tm	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
145		1,579	0	0	0	0	0.03%	1,578	1	1	0	0	0	0.03%	1,577	1	1	0	0	0	0	0.03%
146	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
147	Central governments	191	0	0	0	0	86.50%	191	0	0	0	0	0	86.51%	190	0	1	0	0	0	0	68.51%
148	Institutions	3,764	715	107	6	16	15	13.87%	3,343	1,035	208	4	20	28	13.43%	3,139	1,165	282	3	20	38	13.45%
149	Corporates	1,495	219	39	3	3	3	7.84%	1,319	348	85	2	4	7	8.62%	1,231	401	120	1	4	11	8.99%
150	Corporates - Of Which: Specialised Lending	3	9	0	0	0	0	5.02%	3	7	1	0	0	0	5.68%	3	7	2	0	0	0	5.92%
151	Corporates - Of Which: SME	811	120	8	0	1	2	22.33%	556	371	13	0	1	6	48.75%	556	371	13	0	1	6	47.48%
152	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
153	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
154	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	-
155	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	-
156	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
157	Retail - Other Retail	811	120	8	0	1	2	22.33%	556	371	13	0	1	6	48.75%	556	371	13	0	1	6	47.48%
158	Retail - Other Retail - Of Which: SME	26	0	0	0	0	0	5.00%	22	4	0	0	0	0	5.01%	22	4	0	0	0	0	5.01%
159	Retail - Other Retail - Of Which: non-SME	786	120	8	0	1	2	22.35%	534	367	13	0	1	6	48.80%	534	367	13	0	1	6	47.55%
160	Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
161	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
162	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
	IRB TOTAL	6,345	836	115	6	17	17	14.65%	5,668	1,407	222	4	21	34	15.54%	5,462	1,537	297	3	21	45	15.00%

RowN tm	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
163		272	0	0	0	0	0.03%	272	0	0	0	0	0	0.03%	272	0	0	0	0	0	0	0.03%
164	Central banks	246	0	0	0	0	0.00%	246	0	0	0	0	0	0.00%	246	0	0	0	0	0	0	0.00%
165	Central governments	1,265	1	1	0	0	5.00%	1,263	1	3	0	0	0	5.00%	1,259	2	5	0	0	0	0	5.00%
166	Institutions	1,471	203	33	4	4	27	81.63%	1,305	338	64	2	6	34	53.16%	1,219	400	88	2	6	40	45.01%
167	Corporates	451	62	23	1	1	0	9.43%	401	99	16	1	1	3	10.37%	376	114	26	1	3	11.08%	
168	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%
169	Corporates - Of Which: SME	218	0	0	0	0	0	5.00%	186	33	0	0	0	0	5.00%	185	33	0	0	0	0	5.00%
170	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
171	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
172	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	-
173	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	-
174	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
175	Retail - Other Retail	218	0	0	0	0	0	5.00%	186	33	0	0	0	0	5.00%	185	33	0	0	0	0	5.00%
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%
177	Retail - Other Retail - Of Which: non-SME	218	0	0	0	0	0	5.00%	186	33	0	0	0	0	5.00%	185	33	0	0	0	0	5.00%
178	Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
179	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
180	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
	IRB TOTAL	3,472	204	35	4	4	27	78.60%	3,271	372	68	2	6	34	50.75%	3,181	435	94	2	7	40	42.47%

RowN tm	(min EUR, %)	Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
181		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182	Central banks	393	215	0	0	0	40.00%	393	215	0	0	0	0	40.00%	393	215	1	0	0	0	0	40.00%
183	Central governments	2,896	2	0	0	0	51.60%	2,852	3	10	1	0	5	51.55%	2,849	4	12	1	0	0	6	51.50%
184	Institutions	5,033	1,153	311	16	47	85	27.40%	4,506	1,534	454	9	54	121	26.53%	4,246	1,689	599	7	54	147	26.33%
185	Corporates	580	295	5	2	4	1	12.28%	512	341	27	1	6	4	13.57%	481	356	43	1	6	6	14.39%
186	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	16.64%	0	0	0	0	0	0	16.64%	0	0	0	0	0	0	16.64%
187	Corporates - Of Which: SME	11	0	10	0	0	1	8.64%	10	1	10	0	1	1	8.64%	10	1	10	0	1	1	8.64%
188	Retail	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
189	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
190	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	-
191	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	-
192	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
193	Retail - Other Retail	11	0	10	0	0	1	8.64%	10	1	10	0	1	1	8.64%	10	1	10	0	1	1	8.64%
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
195	Retail - Other Retail - Of Which: non-SME	11	0	10	0	0	1	8.64%	10	1	10	0	1	1	8.64%	10	1	10	0	1	1	8.64%
196	Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
197	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
198	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
	IRB TOTAL	8,293	1,370	327	18	47	89	27.31%	7,761	1,754	476	10	54	127	26.67%	7,500	1,910	581	8	54	154	26.54%

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

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)												
85	Central banks	8,789	0	0	0	8,789	0	0	0	0	0	0.00%
86	Central governments	2,273	0	2	0	2,273	0	0	0	0	0	0.00%
87	Regional governments or local authorities	157	0	0	0	157	0	0	0	0	0	0.00%
88	Public sector entities	1,189	0	0	0	1,189	0	0	0	0	0	0.00%
89	Multilateral Development Banks	271	0	0	0	310	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91	Institutions	150	0	46	0	4,605	0	0	4	0	0	0.00%
92	Corporates	1,432	4	1,203	0	1,497	0	4	2	0	2	46.31%
93	of which: SME	0	0	0	0	30	0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	664	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	456	0	238	0	0	0	0	0	0	0	0.00%
102	Equity	10	0	17	0	0	0	0	0	0	0	0.00%
103	Securitisation	296	0	293	0	296	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	15,024	4	1,799	0	19,780	0	4	6	0	2	46.31%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)												
106	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107	Central governments	31	0	65	0	31	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112	Institutions	741	0	26	0	110	0	0	0	0	0	0.00%
113	Corporates	31	0	30	0	31	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
116	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	121	0	5	0	0	0	0	0	0	0	0.00%
123	Equity	3	0	5	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	28	0	28	0	28	0	0	0	0	0	0.00%
126	Standardised Total	955	0	159	0	200	0	0	0	0	0	0.00%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)												
127	Central banks	1,355	0	0	0	1,387	0	0	0	0	0	0.00%
128	Central governments	355	0	42	0	348	0	0	0	0	0	0.00%
129	Regional governments or local authorities	1	0	0	0	1	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	2	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133	Institutions	703	0	137	0	1,248	0	0	0	0	0	0.00%
134	Corporates	1,825	5	1,096	5	948	63	16	8	2	1	4.61%
135	of which: SME	252	0	194	0	577	55	7	5	2	1	9.29%
136	Retail	2,098	0	1,404	0	1,585	81	28	3	11	11	38.79%
137	of which: SME	843	0	475	0	866	44	20	2	8	8	38.62%
138	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	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	0	0	0.00%
143	Collective investments undertakings (CIU)	2	0	1	0	4	0	0	0	0	0	0.00%
144	Equity	2	0	2	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
146	Other exposures	87	0	87	0	22	0	0	0	0	0	0.00%
147	Standardised Total	6,424	5	2,769	5	5,544	143	43	12	6	11	26.40%

Row Number	Description	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)												
148	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149	Central governments	18	0	29	0	18	0	0	0	0	0	0.00%
150	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154	Institutions	109	0	22	0	484	0	0	0	0	0	0.00%
155	Corporates	229	0	229	0	579	1	13	4	0	9	65.43%
156	of which: SME	0	0	0	0	33	0	1	0	0	0	0.00%
157	Retail	0	0	0	0	607	14	12	1	2	4	35.56%
158	of which: SME	0	0	0	0	7	0	0	0	0	0	36.18%
159	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165	Equity	17	0	17	0	0	0	0	0	0	0	0.00%
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
167	Other exposures	80	0	80	0	80	0	0	0	0	0	0.00%
168	Standardised Total	453	0	377	0	1,768	15	25	5	2	13	51.43%

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

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	Central banks	375	0	0	0	0	0	0	0	0	0	0.00%
170	Central governments	62	0	14	0	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	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	188	2	39	0	22	0	0	0	0	0	0.00%
176	Corporates	9	0	9	0	59	2	3	1	0	0	0.00%
177	of which: SME	0	0	0	0	44	2	3	1	0	0	0.00%
178	Retail	6	18	4	24	155	10	2	0	0	1	38.28%
179	of which: SME	0	0	0	0	43	3	1	0	0	0	38.89%
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	0	13	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186	Equity	10	0	12	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
188	Other exposures	499	0	307	0	451	0	0	0	0	0	0.00%
189	Standardised Total	5,771	49	2,496	64	749	13	5	1	0	1	15.78%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191	Central governments	2	0	3	0	2	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196	Institutions	417	0	30	0	120	0	0	0	0	0	0.00%
197	Corporates	1	0	1	0	1	0	0	0	0	0	0.00%
198	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
200	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	10	0	10	0	10	0	0	0	0	0	0.00%
210	Standardised Total	429	0	44	0	133	0	0	0	0	0	0.00%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	Central banks	432	0	0	0	432	0	0	0	0	0	0.00%
212	Central governments	16	0	12	0	13	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217	Institutions	245	0	49	0	262	0	0	0	0	0	0.00%
218	Corporates	329	0	323	0	466	7	0	1	0	0	0.00%
219	of which: SME	42	0	36	0	63	7	0	1	0	0	0.00%
220	Retail	1,194	34	864	34	1,426	167	114	5	13	81	70.50%
221	of which: SME	178	0	102	0	214	15	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
223	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228	Equity	64	0	64	0	0	0	0	0	0	0	0.00%
229	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
230	Other exposures	88	0	88	0	88	0	0	0	0	0	0.00%
231	Standardised Total	2,368	34	1,400	34	2,613	175	114	6	13	81	70.40%



2021 EU-wide Stress Test: Credit risk STA
Groupe Cr dit Agricole

Table for Groupe Cr dit Agricole showing credit risk STA results from 2021 to 2023 across various asset classes and risk categories.

Table for FRANCE showing credit risk STA results from 2021 to 2023 across various asset classes and risk categories.

Table for ITALY showing credit risk STA results from 2021 to 2023 across various asset classes and risk categories.

Table for UNITED STATES showing credit risk STA results from 2021 to 2023 across various asset classes and risk categories.

2021 EU-wide Stress Test: Credit risk STA
Groupe Cr dit Agricole

RowN um	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
170	Central governments	62	0	0	0	0	5.00%	62	0	0	0	0	0	5.00%	62	0	0	0	0	0	0	0	5.00%		
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
175	Institutions	22	0	0	0	0	34.36%	22	0	0	0	0	0	34.31%	22	0	0	0	0	0	0	0	34.26%		
176	Corporates	60	1	3	0	0	75.43%	60	1	3	0	0	0	71.39%	60	0	4	0	0	0	0	0	66.43%		
177	of which: SME	45	1	3	0	0	75.35%	45	1	3	0	0	0	72.91%	45	0	3	0	0	0	0	0	70.31%		
178	Retail	155	10	2	0	0	55.50%	155	10	2	0	0	0	53.89%	155	10	2	0	0	0	0	0	52.51%		
179	of which: SME	43	3	1	0	0	56.63%	43	3	1	0	0	0	55.94%	43	3	1	0	0	0	0	0	54.57%		
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%		
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%		
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
188	Other exposures	451	0	0	0	0	5.00%	450	0	0	0	0	0	5.00%	450	0	0	0	0	0	0	0	5.00%		
189	Standardised Total	750	12	5	0	0	65.58%	750	11	6	0	0	0	61.24%	749	11	6	0	0	0	0	0	57.85%		

RowN um	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
191	Central governments	2	0	0	0	0	5.00%	2	0	0	0	0	0	5.00%	2	0	0	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	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
196	Institutions	120	0	0	0	0	44.94%	120	0	0	0	0	0	44.94%	120	0	0	0	0	0	0	0	44.95%		
197	Corporates	1	0	0	0	0	5.00%	1	0	0	0	0	0	5.00%	1	0	0	0	0	0	0	0	5.00%		
198	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
199	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
209	Other exposures	10	0	0	0	0	5.00%	10	0	0	0	0	0	5.00%	10	0	0	0	0	0	0	0	5.00%		
210	Standardised Total	133	0	0	0	0	41.18%	133	0	0	0	0	0	41.21%	133	0	0	0	0	0	0	0	41.23%		

RowN um	(mn EUR, %)	Baseline Scenario																							
		31/12/2021							31/12/2022							31/12/2023									
		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			
211	Central banks	432	0	0	0	0	40.00%	432	0	0	0	0	0	40.00%	431	0	0	0	0	0	0	0	40.00%		
212	Central governments	13	0	0	0	0	37.43%	13	0	0	0	0	0	37.35%	13	0	0	0	0	0	0	0	37.31%		
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
217	Institutions	262	0	0	0	0	29.43%	261	0	0	0	0	0	29.43%	261	0	0	0	0	0	0	0	29.43%		
218	Corporates	396	11	2	0	0	7.41%	393	11	3	0	0	0	5.89%	391	11	5	0	0	0	0	0	5.36%		
219	of which: SME	58	10	1	0	0	2.25%	56	10	3	0	0	0	2.16%	55	10	3	0	0	0	0	0	2.13%		
220	Retail	1,416	158	134	0	0	60.22%	1,415	145	148	0	0	0	54.61%	1,409	138	161	0	0	0	0	0	50.36%		
221	of which: SME	206	23	1	0	0	16.65%	200	29	1	0	0	0	17.27%	195	33	2	0	0	0	0	0	17.74%		
222	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%		
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%		
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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																	



2021 EU-wide Stress Test: Credit risk STA Groupe Cr dit Agricole

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
1	Central banks	67,976	342	52	16	8	19	37.63%	67,696	563	109	15	15	41	37.75%	67,402	787	179	14	15	68	37.93%
2	Central governments	20,424	642	41	6	35	16	39.49%	20,051	969	86	4	39	34	39.67%	19,653	1,307	146	4	35	58	39.76%
3	Regional governments or local authorities	256	17	7	0	1	3	39.69%	254	18	7	0	1	3	39.40%	253	19	7	0	1	3	39.16%
4	Public sector entities	3,195	6	4	2	0	2	39.96%	3,189	7	9	2	0	4	40.20%	3,183	8	14	1	0	6	41.13%
5	Multilateral Development Banks	317	2	0	0	0	0	0.03%	316	2	0	0	0	0	0.03%	316	2	0	0	0	0	0.03%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	35,464	49	85	12	0	25	29.37%	35,403	61	134	11	0	37	27.99%	35,343	75	180	10	0	49	27.25%
8	Corporates	62,278	11,359	3,614	377	722	1,703	49.61%	57,419	13,767	6,065	234	757	2,563	42.26%	54,700	14,459	8,062	201	712	3,192	39.45%
9	of which: SME	17,846	4,805	1,761	135	335	883	50.17%	15,951	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	2,192	284	288	1,338	61.03%	22,496	3,104	3,088	267	282	1,742	56.40%	21,759	2,946	3,984	222	216	2,147	53.90%
11	Secured by mortgages on immovable property	6,672	893	597	110	99	366	61.29%	6,177	1,049	915	96	104	522	57.03%	5,811	1,126	1,225	77	88	675	55.11%
12	of which: SME	4,068	390	442	20	43	139	31.40%	3,806	419	675	17	38	186	24.67%	3,600	419	681	14	32	192	21.77%
13	Items associated with particularly high risk	233	80	52	2	10	13	24.60%	199	80	86	1	9	17	20.08%	173	73	119	1	7	22	18.28%
14	Covered bonds	984	106	624	4	9	354	56.76%	944	113	658	3	8	362	55.06%	916	112	687	3	6	369	53.76%
15	Claims on institutions and corporates with a ST credit assessment	663	0	0	0	0	0	53.36%	663	0	0	1	0	0	53.36%	662	0	0	0	0	0	53.36%
16	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Equity	20,252	18	14	18	0	7	54.53%	20,196	38	50	9	1	26	52.24%	20,164	50	70	8	0	36	50.87%
18	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Other exposures	20,495	1,700	575	4	41	371	55.83%	20,396	1,749	625	4	42	329	52.57%	20,316	1,775	679	4	43	337	49.58%
20	Standardised Total	259,650	17,847	7,651	743	1,148	4,022	52.57%	252,831	20,810	11,507	566	1,182	5,312	46.16%	248,268	21,960	14,920	481	1,060	6,461	43.30%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
22	Central banks	45,710	15	24	10	0	10	39.25%	45,671	29	49	11	0	19	39.25%	45,620	42	78	10	0	31	39.35%
23	Central governments	2,198	1	4	0	0	1	36.45%	2,187	1	5	0	0	2	37.00%	2,196	1	5	0	0	2	37.00%
24	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%
25	Public sector entities	24	0	0	0	0	0	40.00%	24	0	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	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	24,777	29	74	3	0	9	35.74%	24,752	41	39	3	0	13	33.25%	24,732	51	49	3	0	15	31.64%
29	Corporates	37,857	7,483	1,306	279	432	612	46.17%	34,448	9,394	2,824	147	432	1,128	39.94%	32,751	10,065	3,851	126	400	1,486	38.60%
30	of which: SME	10,877	3,314	539	95	196	248	45.99%	9,485	4,079	1,166	53	169	439	37.64%	8,823	4,307	1,599	44	150	581	36.33%
31	Retail	5,326	1,283	396	45	31	182	45.85%	5,577	874	555	46	16	245	44.21%	5,666	637	703	43	8	305	43.39%
32	Secured by mortgages on immovable property	897	16	22	1	0	9	42.21%	894	16	24	1	0	10	41.86%	893	16	26	0	0	11	41.46%
33	of which: SME	127	0	34	0	0	0	0.03%	127	0	0	0	0	0	0.03%	127	0	34	0	0	0	0.03%
34	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35	Covered bonds	872	36	9	1	1	9	96.06%	851	54	12	1	1	11	89.61%	838	66	13	1	1	11	87.59%
36	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	54.26%	0	0	0	0	0	0	54.26%	0	0	0	0	0	0	54.26%
37	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Equity	17,221	0	11	15	0	0	54.26%	17,182	20	39	0	0	21	54.26%	17,165	27	48	5	0	26	54.26%
39	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Other exposures	10,165	55	348	0	2	169	48.52%	10,112	95	360	0	2	169	46.90%	10,070	125	373	0	3	169	45.30%
41	Standardised Total	144,276	8,911	2,185	353	466	1,000	45.79%	140,942	10,509	3,921	213	451	1,610	41.05%	139,198	11,015	5,158	187	412	2,048	39.69%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			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
43	Central banks	8,725	113	20	4	6	8	39.93%	8,498	315	45	2	13	18	39.94%	8,261	520	78	2	13	31	39.95%
44	Central governments	13,492	235	33	4	13	13	39.99%	13,129	558	70	2	23	29	39.99%	12,742	892	112	2	24	46	39.99%
45	Regional governments or local authorities	79	17	2	1	0	0	40.00%	78	18	2	0	1	1	40.00%	77	19	2	0	1	1	40.00%
46	Public sector entities	64	4	3	1	0	1	45.85%	61	4	6	1	0	3	46.38%	58	4	9	1	0	4	46.84%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	1,789	9	18	3	0	3	18.18%	1,775	6	35	3	0	6	18.66%	1,757	7	52	3	0	10	19.09%
50	Corporates	13,134	2,627	1,607	51	225	797	49.62%	12,528	2,855	2,255	48	248	952	42.66%	11,605	2,798	2,965	43	236	1,127	38.03%
51	of which: SME	5,340	1,216	1,113	30	125	387	52.66%	4,921	1,271	1,479	28	139	668	45.14%	4,634	1,167	1,870	25	128	757	40.47%
52	Retail	8,785	89	879	119	196	585	69.59%	8,357	957	77	112	202	77	62.03%	8,013	926	1,610	94	152	966	60.18%
53	of which: SME	2,636	343	224	48	65	224	65.27%	2,474	378	480	45	64	294	61.30%	2,344	367	620	38	50	367	59.14%
54	Secured by mortgages on immovable property	1,788	244	133	3	38	20	15.45%	1,725	223	217	3	32	29	13.34%	1,669	199	297	3	27	38	12.71%
55	of which: SME	168	62	32	0	8	3	16.42%	152	59	52	0	7	7	13.56%	139	51	71	0	6	9	12.46%
56	Items associated with particularly high risk	112	70	615	2	8	345	56.16%	92	59	646	2	6	352	54.43%	78	46	674	2	5	358	53.11%
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	2,996	10	2	4	0	1	56.07%	2,980	18	11	4	1	5	45.37%	2,964	23	22	3	0	9	43.45%
60	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62	Other exposures	1,798	97	9	0	7	2	20.43%	1,738	143	23	0	9	4	19.92%	1,689	177	38	0	10	7	19.78%
63	Standardised Total	52,761	4,312	3,319	191	495	1,781	53.65%	50,691	5,157	4,544	178	536	2,173	47.83%	48,912	5,610	5,869	153	470	2,608	44.44%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure																	

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

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(mn EUR, %)																							
85	Central banks	8,794	3	3	0	0	0.03%	8,799	5	5	0	0	0	0.03%	8,773	8	8	0	0	0	0	0	0.03%
86	Central governments	2,272	1	1	0	0	39.69%	2,270	1	1	0	0	1	39.69%	2,269	2	2	0	0	0	0	1	39.71%
87	Regional governments or local authorities	156	0	0	0	0	0.03%	156	1	1	0	0	0	0.03%	156	0	0	0	0	0	0	0	0.03%
88	Public sector entities	1,189	0	0	0	0	0.03%	1,188	1	1	0	0	0	0.03%	1,187	1	1	0	0	0	0	0	0.03%
89	Multilateral Development Banks	310	0	0	0	0	0.03%	310	0	0	0	0	0	0.03%	310	0	0	0	0	0	0	0	0.03%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	4,594	3	8	1	0	4	51.68%	4,589	5	11	1	0	6	51.68%	4,584	7	14	1	0	0	7	51.68%
92	Corporates	1,488	7	5	1	0	3	53.67%	1,481	13	6	0	1	3	53.74%	1,477	16	7	1	1	4	53.76%	
93	of which: SME	28	2	0	0	0	0	59.89%	25	4	1	0	0	0	59.90%	24	5	1	0	1	0	59.90%	
94	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
95	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	0	0.00%
96	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	0	0.00%
97	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	0	0.00%
98	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	0	0.00%
99	Covered bonds	663	0	0	0	0	0	53.36%	663	0	1	0	0	0	53.36%	662	1	1	0	0	0	0	53.36%
100	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	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0	5.00%	0	0	0	0	0	5.00%	0	0	0	0	0	0	0	0	5.00%
104	Other exposures	296	0	0	0	0	0	5.00%	296	0	0	0	0	5.00%	295	0	0	0	0	0	0	0	5.00%
105	Standardised Total	19,752	15	17	2	0	7	42.28%	19,732	26	26	2	1	10	38.66%	19,715	35	34	2	1	1	12	36.71%

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(mn EUR, %)																							
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	31	0	0	0	0	0	7.32%	31	0	0	0	0	7.28%	31	0	0	0	0	0	0	0	7.28%
108	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	109	0	0	0	0	0	45.31%	109	0	0	0	0	46.49%	109	0	0	0	0	0	0	0	47.30%
113	Corporates	31	0	0	0	0	0	33.74%	31	0	0	0	0	33.28%	31	0	0	0	0	0	0	0	33.04%
114	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	0	0.00%
115	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
116	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	0	0.00%
117	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	0	0.00%
118	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	0	0.00%
119	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	0	0.00%
120	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	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	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0	56.28%	0	0	0	0	0	56.28%	0	0	0	0	0	0	0	0	56.28%
123	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	28	0	0	0	0	0	5.00%	28	0	0	0	0	5.00%	28	0	0	0	0	0	0	0	5.00%
126	Standardised Total	200	0	0	0	0	0	37.40%	199	0	0	0	0	39.36%	199	1	0	0	0	0	0	0	40.83%

RowNum	Entity	Adverse Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
(mn EUR, %)																							
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	0	0	0	40.00%
128	Central governments	348	0	0	0	0	0	5.00%	348	0	0	0	0	5.00%	347	0	0	0	0	0	0	0	5.00%
129	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	2	0	0	0	0	0	40.00%	2	0	0	0	0	40.00%	2	0	0	0	0	0	0	0	40.00%
131	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	1,242	2	1	0	0	1	23.26%	1,243	1	5	0	1	23.25%	1,241	1	4	0	0	0	0	1	23.25%
134	Corporates	940	69	17	0	0	6	34.74%	937	72	18	0	6	33.21%	934	73	20	0	0	0	6	31.89%	
135	of which: SME	570	61	7	0	0	3	39.89%	567	64	8	0	3	37.49%	565	65	9	0	0	0	3	36.47%	
136	Retail	1,385	79	30	0	2	15	49.00%	1,384	77	32	0	1	47.51%	1,383	75	35	0	1	1	1	46.07%	
137	of which: SME	862	43	21	0	1	11	59.22%	866	42	23	0	1	48.86%	865	41	24	0	1	1	1	47.85%	
138	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	0	0.00%
139	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	0	0.00%



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

RowNum		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
		(mn EUR, %)																				
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
170	Central governments	62	0	0	0	0	5.00%	62	0	0	0	0	5.00%	62	0	0	0	0	0	0	5.00%	
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0	0	0.00%	
175	Institutions	22	0	0	0	0	43.92%	22	0	0	0	0	44.46%	22	0	0	0	0	0	0	44.80%	
176	Corporates	66	1	3	0	3	79.14%	60	1	4	0	3	71.27%	59	1	4	0	3	64.90%	0	64.90%	
177	of which: SME	44	1	3	0	3	89.38%	44	1	4	0	3	72.69%	44	0	4	0	3	67.57%	0	67.57%	
178	Retail	155	10	2	0	1	62.82%	154	10	2	0	1	60.48%	154	10	3	0	2	58.11%	0	58.11%	
179	of which: SME	43	3	1	0	1	65.73%	43	3	1	0	1	63.83%	42	3	1	0	0	1	61.78%	0	61.78%
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	0	0	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	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	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	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	0	0	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	0	0	0.00%	
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
188	Other exposures	451	0	0	0	0	5.00%	450	0	0	0	0	5.00%	450	0	0	0	0	0	0	5.00%	
189	Standardised Total	749	12	6	0	4	70.67%	749	11	7	0	4	64.13%	748	11	8	0	0	0	4	58.59%	

RowNum		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
		(mn EUR, %)																				
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
191	Central governments	2	0	0	0	0	5.00%	2	0	0	0	0	5.00%	2	0	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	0.00%	0	0	0	0	0	0	0	0.00%	
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
196	Institutions	120	0	0	0	0	51.73%	120	0	0	0	0	51.73%	120	0	1	0	0	0	0	51.74%	
197	Corporates	1	0	0	0	0	5.00%	1	0	0	0	0	5.00%	1	0	0	0	0	0	0	5.00%	
198	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
199	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
201	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	0	0	0.00%	
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0.00%	
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0.00%	
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
209	Other exposures	10	0	0	0	0	5.00%	10	0	0	0	0	5.00%	10	0	0	0	0	0	0	5.00%	
210	Standardised Total	133	0	0	0	0	50.14%	133	0	0	0	0	50.48%	132	0	1	0	0	0	0	50.70%	

RowNum		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		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
		(mn EUR, %)																				
211	Central banks	432	0	0	0	0	40.00%	432	0	0	0	0	40.00%	431	0	0	0	0	0	0	40.00%	
212	Central governments	13	0	0	0	0	37.93%	13	0	0	0	0	38.03%	13	0	0	0	0	0	0	38.07%	
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
217	Institutions	261	0	1	0	0	34.29%	261	0	1	0	0	34.27%	260	0	1	0	0	0	0	34.26%	
218	Corporates	393	12	3	1	1	18.30%	387	13	7	1	1	17.04%	383	13	12	1	1	2	16.39%		
219	of which: SME	56	12	2	0	1	10.25%	52	12	6	0	1	10.07%	49	12	10	0	1	1	9.95%		
220	Retail	1,379	181	148	2	5	56.66%	1,326	195	187	2	4	88	47.15%	1,280	203	225	1	3	90	40.88%	
221	of which: SME	202	26	1	0	1	31.92%	189	37	4	0	1	33.34%	180	44	6	0	1	2	34.44%		
222	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	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	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	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	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	0	0.00%	
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
229	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
230	Other exposures	80	0	0	0	0	51.75%	80	0	0	0	0	51.75%</									

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

Groupe Crédit Agricole

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
1	Central banks																							
2	Central governments																							
3	Institutions																							
4	Corporates		11,465	2,276	277	50	114	100	36.13%	10,918	2,331	376	44	126	203	35.5%	10,584	2,597	638	42	131	296	35.2%	
5	Corporates - Of Which: Specialised Lending																							
6	Corporates - Of Which: SME																							
7	Retail		21,610	3,871	385	49	242	105	27.15%	20,462	4,659	745	49	287	197	26.42%	19,826	4,960	1,081	38	257	276	25.54%	
8	Retail - Secured on real estate property																							
9	Retail - Secured on real estate property - Of Which: SME																							
10	Retail - Secured on real estate property - Of Which: non-SME		2,258	348	41	1	10	8	19.18%	2,208	370	68	1	11	11	16.82%	2,158	357	83	1	9	14	15.82%	
11	Retail - Qualifying Revolving																							
12	Retail - Other Retail																							
13	Retail - Other Retail - Of Which: SME																							
14	Retail - Other Retail - Of Which: non-SME																							
15	Equity																							
16	Securitisation																							
17	Other non-credit obligation assets																							
18	IRB TOTAL		33,085	6,148	662	99	356	205	30.91%	31,390	7,191	1,315	93	415	400	30.38%	30,420	7,557	1,919	80	388	572	29.79%	

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
19	Central banks																							
20	Central governments																							
21	Institutions																							
22	Corporates		11,422	2,299	276	50	113	99	35.78%	10,874	2,325	568	44	128	202	35.5%	10,539	2,592	636	42	131	295	35.2%	
23	Corporates - Of Which: Specialised Lending																							
24	Corporates - Of Which: SME																							
25	Retail		17,630	3,226	258	42	215	63	24.29%	16,604	3,975	524	42	258	131	25.09%	16,060	4,273	771	31	229	190	24.67%	
26	Retail - Secured on real estate property																							
27	Retail - Secured on real estate property - Of Which: SME																							
28	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	0	19.56%	
29	Retail - Qualifying Revolving																							
30	Retail - Other Retail																							
31	Retail - Other Retail - Of Which: SME																							
32	Retail - Other Retail - Of Which: non-SME																							
33	Equity																							
34	Securitisation																							
35	Other non-credit obligation assets																							
36	IRB TOTAL		29,041	5,495	534	91	328	161	30.22%	27,478	6,500	1,092	86	386	333	30.51%	26,599	6,865	1,607	73	360	485	30.17%	

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
37	Central banks																							
38	Central governments																							
39	Institutions																							
40	Corporates		0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
41	Corporates - Of Which: Specialised Lending																							
42	Corporates - Of Which: SME																							
43	Retail		3,990	646	127	8	27	42	32.99%	3,858	684	221	7	28	66	29.66%	3,766	687	309	7	28	86	27.71%	
44	Retail - Secured on real estate property																							
45	Retail - Secured on real estate property - Of Which: SME																							
46	Retail - Secured on real estate property - Of Which: non-SME		2,246	346	41	1	10	8	19.17%	2,197	368	68	1	11	11	16.80%	2,186	355	91	1	9	14	15.80%	
47	Retail - Qualifying Revolving																							
48	Retail - Other Retail																							
49	Retail - Other Retail - Of Which: SME																							
50	Retail - Other Retail - Of Which: non-SME																							
51	Equity																							
52	Securitisation																							
53	Other non-credit obligation assets																							
54	IRB TOTAL		3,990	646	127	8	27	42	32.99%	3,858	684	221	7	28	66	29.66%	3,766	687	309	7	28	86	27.71%	

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
55	Central banks																							
56	Central governments																							
57	Institutions																							
58	Corporates		0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
59	Corporates - Of Which: Specialised Lending																							
60	Corporates - Of Which: SME																							
61	Retail		0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-
62	Retail - Secured on real estate property																							
63	Retail - Secured on real estate property - Of Which: SME																							
64	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	0	-
65	Retail - Qualifying Revolving																							
66	Retail - Other Retail																							
67	Retail - Other Retail - Of Which: SME																							
68	Retail - Other Retail - Of Which: non-SME																							
69	Equity																							
70	Securitisation																							
71	Other non-credit obligation assets																							
72	IRB TOTAL		0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-

Row Num		(min EUR, %)	Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			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	
73	Central banks																							
74	Central governments						</																	

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

		Groupe Crédit Agricole												
		Moratoria - Actual												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	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	
1	Central banks													
2	Central governments													
3	Regional governments or local authorities													
4	Public sector entities													
5	Multilateral Development Banks													
6	International Organisations													
7	Institutions													
8	Corporates		2,180	3,220	7,680	4,100	1,836	577	78	3	30	45	16	30.24%
9	of which: SME													
10	Retail		2,086	885	1,686	1,185	393	260	17	8	11	43	10	58.2%
11	of which: SME													
12	Secured by mortgages on immovable property													
13	of which: non-SME													
14	Items associated with particularly high risk		412	144	309	41	107	8	2	0	1	13	0	7.66%
15	Covered bonds													
16	Claims on institutions and corporates with a ST credit assessment													
17	Collective investments undertakings (CIU)													
18	Equity													
19	Securitisation													
20	Other exposures													
21	Standardised Total		10,051	4,488	9,951	5,361	1,835	857	108	16	29	109	27	24.83%

		Moratoria - Actual												
		31/12/2020												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	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	
23	Central banks													
24	Central governments													
25	Regional governments or local authorities													
26	Public sector entities													
27	Multilateral Development Banks													
28	International Organisations													
29	Institutions													
30	Corporates		4,330	1,300	5,399	3,713	534	500	0	0	20	11	0	
31	of which: SME													
32	Retail		722	2	565	444	157	152	0	0	3	10	0	70.74%
33	of which: SME													
34	Secured by mortgages on immovable property													
35	of which: non-SME													
36	Items associated with particularly high risk													
37	Covered bonds													
38	Claims on institutions and corporates with a ST credit assessment													
39	Collective investments undertakings (CIU)													
40	Equity													
41	Securitisation													
42	Other exposures													
	Standardised Total		5,052	1,302	5,965	4,251	690	652	0	0	9	21	0	70.74%

		Moratoria - Actual												
		31/12/2020												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	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	
43	Central banks													
44	Central governments													
45	Regional governments or local authorities													
46	Public sector entities													
47	Multilateral Development Banks													
48	International Organisations													
49	Institutions													
50	Corporates		2,887	1,970	2,287	387	502	78	78	7	11	34	16	20.18%
51	of which: SME													
52	Retail		1,258	806	1,634	580	209	87	15	6	8	30	9	56.82%
53	of which: non-SME													
54	Secured by mortgages on immovable property													
55	of which: non-SME													
56	Items associated with particularly high risk		419	144	309	41	107	8	2	0	1	13	0	7.66%
57	Covered bonds													
58	Claims on institutions and corporates with a ST credit assessment													
59	Collective investments undertakings (CIU)													
60	Equity													
61	Securitisation													
62	Other exposures													
	Standardised Total		4,959	3,138	3,925	1,069	926	193	107	15	20	87	26	24.53%

		Moratoria - Actual												
		31/12/2020												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	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	
63	Central banks													
64	Central governments													
65	Regional governments or local authorities													
66	Public sector entities													
67	Multilateral Development Banks													
68	International Organisations													
69	Institutions													
70	Corporates		0	0	0	0	0	0	0	0	0	0	0	
71	of which: SME													
72	Retail		0	0	0	0	0	0	0	0	0	0	0	
73	of which: non-SME													
74	Secured by mortgages on immovable property													
75	of which: non-SME													
76	Items associated with particularly high risk													
77	Covered bonds													
78	Claims on institutions and corporates with a ST credit assessment													
79	Collective investments undertakings (CIU)													
80	Equity													
81	Securitisation													
82	Other exposures													
	Standardised Total		0	0	0	0	0	0	0	0	0	0	0	

		Moratoria - Actual												
		31/12/2020												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	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	
83	Central banks													
84	Central governments													
85	Regional governments or local authorities													
86	Public sector entities													
87	Multilateral Development Banks													
88	International Organisations													
89	Institutions													
90	Corporates		0	0	0	0	0	0	0	0	0	0	0	
91	of which: SME													
92	Retail		0	0	0	0	0	0	0	0	0	0	0	
93	of which: non-SME													
94	Secured by mortgages on immovable property													
95	of which: non-SME													
96	Items associated with particularly high risk													
97	Covered bonds													
98	Claims on institutions and corporates with a ST credit assessment													
99	Collective investments undertakings (CIU)													
100	Equity													
101	Securitisation													
102	Other exposures													
	Standardised Total		0	0	0	0	0	0	0	0	0	0	0	

		Public guarantees - Actual												
		31/12/2020												
Row Num		31/12/2020												
	(in EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
13	Central banks													
14	Central governments													
15	Regional governments or local authorities													
16	Public sector entities													
17	Multilateral Development Banks													
18	International Organisations													
19	Institutions													
20	Corporates		1,438	230	1,260	1,060	72	63	6	5	8	5	0	0.96%
21	of which: SME													
22	Retail		723	71	680	586	38	33	4	4	4	4	0	0.56%
23	of which: non-SME													
24	Secured by mortgages on immovable property		238	30	228	185	10	8	0	0	1	1	0	
25	of which: non-SME		238	30	228	185	10	8	0	0	1	1	0	
26	Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0	
27	Covered bonds		0	0	0	0	0	0	0	0	0	0	0	
28	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0	
29	Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0	
30	Equity		0	0	0	0	0	0	0	0	0	0	0	
31	Securitisation		0	0	0	0	0	0	0	0	0	0	0	
32	Other exposures		0	0	0	0	0	0	0	0	0	0	0	
	Standardised Total		1,681	301	1,593	1,250	82	71	6	5	9	6	0	0.65%

		Public guarantees - Actual										
		31/12/2020										
Row Num		31/12/2020										
	(in EUR, %)	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure

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

Groupe Cr dit Agricole

Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
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44																							
45																							
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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
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Row Num	(min EUR, %)	Moratoria - Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
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2021 EU-wide Stress Test: Credit risk COVID-19 STA

Groupe Cr dit Agricole

Table for JAPAN: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for GERMANY: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for UNITED KINGDOM: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for SWITZERLAND: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for CHINA: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

Table for NETHERLANDS: Public guarantees - Adverse Scenario. Columns include Stage 1-3 exposures, Stock of provisions for Stage 1-3, Coverage Ratio - Stage 3, and Standardised Total. Rows list asset categories like Central banks, Regional governments, Public sector entities, etc.

2021 EU-wide Stress Test: Securitisations

Groupe Crédit Agricole

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	8,960						
2		SEC-SA	4,211						
3		SEC-ERBA	1,739						
4		SEC-IAA	30,001						
5		Total	44,911						
6	REA	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		SEC-ERBA	256	310	319	329	624	753	869
9		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

Groupe Crédit Agricole

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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

Groupe Crédit Agricole

Row Number		(mln EUR, %)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1	A	OWN FUNDS		118,325	119,407	119,507	119,386	103,193	98,105	91,492
2	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	70,422
3	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	22,996
4	A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5	A.1.2	Retained earnings		3,703	6,399	7,919	9,234	-8,291	-10,455	-13,926
6	A.1.3	Accumulated other comprehensive income		2,474	2,202	1,606	1,014	1,893	1,283	1,106
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		1,007	1,007	1,007	1,007	-365	-365	-365
8	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-1,003	-1,003	-1,003	-1,003	-913	-913	-913
9	A.1.3.3	Other OCI contributions		2,471	2,198	1,603	1,011	3,170	2,560	2,383
10	A.1.4	Other Reserves		83,695	83,695	83,695	83,695	83,695	83,695	83,695
11	A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12	A.1.6	Minority interest given recognition in CET1 capital		3,148	3,174	3,189	3,185	3,256	3,324	3,325
13	A.1.7	Adjustments to CET1 due to prudential filters		-2,056	-2,056	-2,056	-2,056	-3,127	-3,127	-3,127
14	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	-2,111
15	A.1.7.2	Cash flow hedge reserve		-829	-829	-829	-829	-1,014	-1,014	-1,014
16	A.1.7.3	Other adjustments		-3	-3	-3	-3	-3	-3	-3
17	A.1.8	(-) Intangible assets (including Goodwill)		-18,098	-18,098	-18,098	-18,098	-18,098	-18,098	-18,098
18	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	-5,936
19	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-440	-440	-440	-440	-368	-387	-365
20	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	-1,195
21	A.1.12	(-) Defined benefit pension fund assets		-12	-12	-12	-12	-125	-125	-125
22	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25	A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26	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	0
27	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	A.1.21	CET1 capital elements or deductions - other		-155	-155	-155	-155	-155	-155	-155
32	A.1.22	Amount subject to IFRS 9 transitional arrangements		-2,133	-1,152	-1,531	-1,560	-3,776	-4,673	-5,536
33	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 31/12/17 ("static part")	1,542	1,542	1,542	1,542	1,542	1,542	1,542	1,542
34	A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35	A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		494	463	463	463	463	463	463
36	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		1,596	103	645	481	4,080	5,134	4,456
37	A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		511	31	193	0	1,383	1,540	0
38	A.1.23	Transitional adjustments		1,818	612	608	240	3,237	2,965	2,228
39	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		1,818	612	608	240	3,237	2,965	2,228
42	A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		1,818	612	608	240	3,237	2,965	2,228
43	A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44	A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45	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	0
46	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	0
47	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	0
48	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	5,533
49	A.2.1	Additional Tier 1 Capital instruments		4,248	4,248	4,248	4,248	4,248	4,248	4,248
50	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51	A.2.3	Other Additional Tier 1 Capital components and deductions		-138	-138	-138	-138	-138	-138	-138
52	A.2.4	Additional Tier 1 transitional adjustments		1,670	1,670	1,423	1,423	1,670	1,423	1,423
53	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		102,722	103,805	103,969	103,849	87,591	82,568	75,955
55	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		15,603	15,603	15,537	15,537	15,603	15,537	15,537
56	A.4.1	Tier 2 Capital Instruments		16,818	16,818	16,818	16,818	16,818	16,818	16,818
57	A.4.2	Other Tier 2 Capital components and deductions		-1,280	-1,280	-1,280	-1,280	-1,280	-1,280	-1,280
58	A.4.3	Tier 2 transitional adjustments		65	65	0	0	65	0	0
59	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0

2021 EU-wide Stress Test: P&L

Groupe Crédit Agricole

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	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	Tax expenses or (-) income related to profit or loss from continuing operations	-1,812	-1,417	-847	-736	2,811	1,251	1,743
14	Profit or (-) loss after tax from discontinued operations	-262						
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

Groupe Crédit Agricole

		(mln EUR)	1
Row Number	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

Row Number	Net issuance of Additional Tier 1 and Tier 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

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