

WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

RESULTS
**THIRD QUARTER
& FIRST 9 MONTHS OF 2022
APPENDICES**



Disclaimer

The financial information on Crédit Agricole S.A. and Crédit Agricole Group for the third quarter 2022 and first nine months 2022 comprises this attached appendices to the presentation, the presentation and the press release which are available on the website: <https://www.credit-agricole.com/en/finance/finance/financial-publications>.

This presentation may include prospective information on the Group, supplied as information on trends. This data does not represent forecasts within the meaning of EU Delegated Act 2019/980 of 14 March 2019 (chapter 1, article 1, d).

This information was developed from scenarios based on a number of economic assumptions for a given competitive and regulatory environment. Therefore, these assumptions are by nature subject to random factors that could cause actual results to differ from projections. Likewise, the financial statements are based on estimates, particularly in calculating market value and asset impairment.

Readers must take all these risk factors and uncertainties into consideration before making their own judgement.

The figures presented for the nine-month period ending 30 September 2022 have been prepared in accordance with IFRS as adopted in the European Union and applicable at that date, and with prudential regulations currently in force. This financial information does not constitute a set of financial statements for an interim period as defined by IAS 34 "Interim Financial Reporting" and has not been audited.

Note: The scopes of consolidation of the Crédit Agricole S.A. and Crédit Agricole Groups have not changed materially since the Crédit Agricole S.A. 2021 Universal Registration Document and its A.01 update (including all regulatory information about the Crédit Agricole Group) were filed with the AMF (the French Financial Markets Authority).

The sum of values contained in the tables and analyses may differ slightly from the total reported due to rounding.

At 30 June 2021, following the buyback by Crédit Agricole Consumer Finance of 49% of the share capital of the CACF Bankia S.A. joint venture, CACF Bankia S.A. is fully consolidated in the Crédit Agricole S.A. consolidated financial statements.

At 30 June 2021, following the voluntary all-cash public tender offer launched by Crédit Agricole Italia on Credito Valtellinese, Credito Valtellinese is owned at 100% by Crédit Agricole Italia and is fully consolidated in the Crédit Agricole S.A. consolidated financial statements.

On 31 December 2021, Amundi announced the finalisation of the acquisition of Lyxor. Lyxor is fully consolidated in the Crédit Agricole S.A. consolidated financial statements. The transaction had no impact on Crédit Agricole S.A.'s consolidated net income at 31 December 2021.

NOTE

The Crédit Agricole Group scope of consolidation comprises:

the Regional Banks, the Local Banks, Crédit Agricole S.A. and their subsidiaries. This is the scope of consolidation that has been selected by the competent authorities to assess the Group's position in the recent stress test exercises.

Crédit Agricole S.A.

is the listed entity, which notably owns the subsidiaries of its business lines (Asset gathering, Large customers, Specialised financial services, French retail banking and International retail banking)

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Business lines contribution to
Crédit Agricole Group P&L

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Activity indicators – Asset Gathering

Assets under Management (€bn)

€bn	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Asset management – Amundi	1,653	1,527	1,592	1,662	1,729	1,755	1,794	1,811	2,064	2,021	1,925	1,895	+4.7%
Savings/retirement	304	299	302	304	308	312	316	318	323	322	319	318	(0.0%)
Wealth management	183	172	177	177	182	188	189	191	195	193	190	190	(0.5%)
Assets under management - Total	2,141	1,998	2,071	2,143	2,219	2,256	2,300	2,320	2,581	2,535	2,434	2,403	+3.6%
AuM excl. double counting	1,795	1,821	1,822	1,823	1,895	1,938	1,978	1,996	2,256	2,223	2,142	2,124	+6.4%

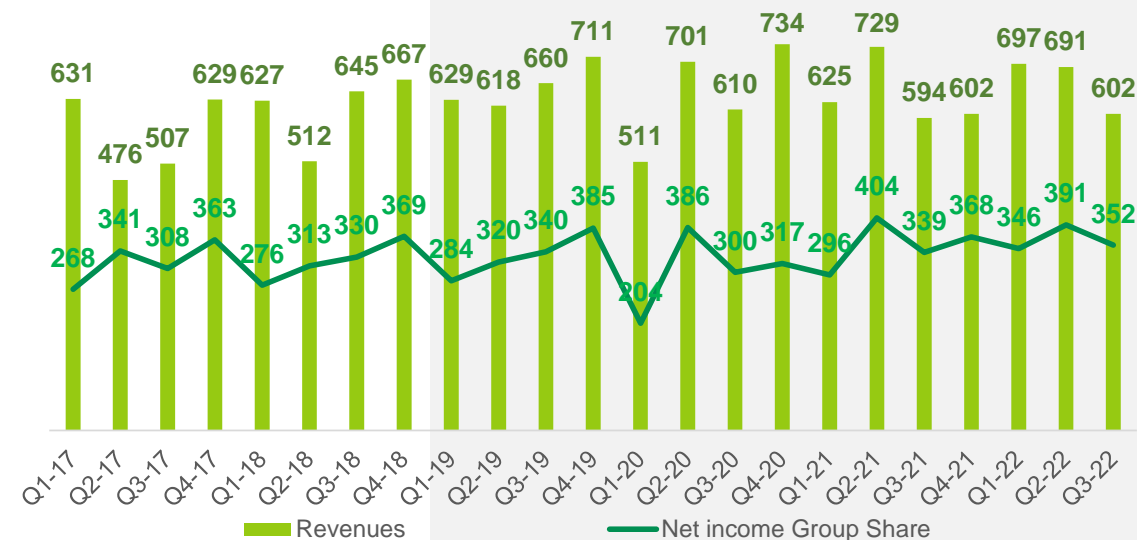
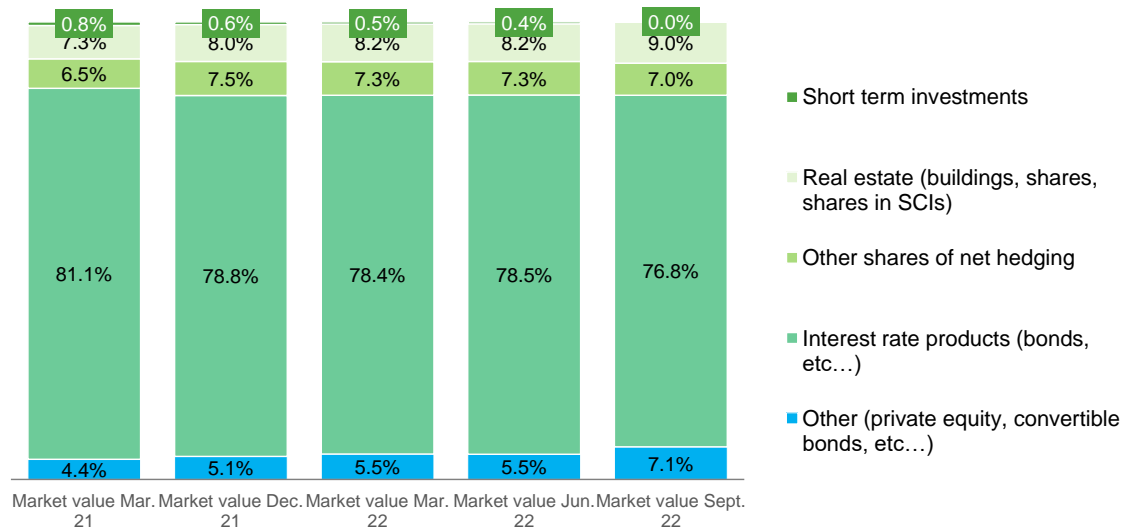
€bn	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
LCL Private Banking	51.3	49.4	51.2	51.6	54.1	57.2	58.6	59.8	60.1	59.5	59.4	59.8	+0.0%
CAI Wealth Management	132.1	122.4	125.7	125.0	128.0	131.3	130.8	131.2	134.6	133.1	130.6	130.3	(0.7%)
Of which France	33.3	30.8	32.0	32.3	33.7	34.7	36.1	36.5	37.6	37.3	37.6	37.6	+2.8%
Of which International	98.9	91.6	93.7	92.8	94.3	96.7	94.7	94.7	97.0	95.8	93.0	92.7	(2.1%)
Total	183.4	171.8	176.8	176.7	182.2	188.5	189.4	191.0	194.8	192.6	190.0	190.1	(0.5%)

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Activity indicators – Asset Gathering

Outstandings (€bn) / Breakdown of investments / Revenues and NIGS historic

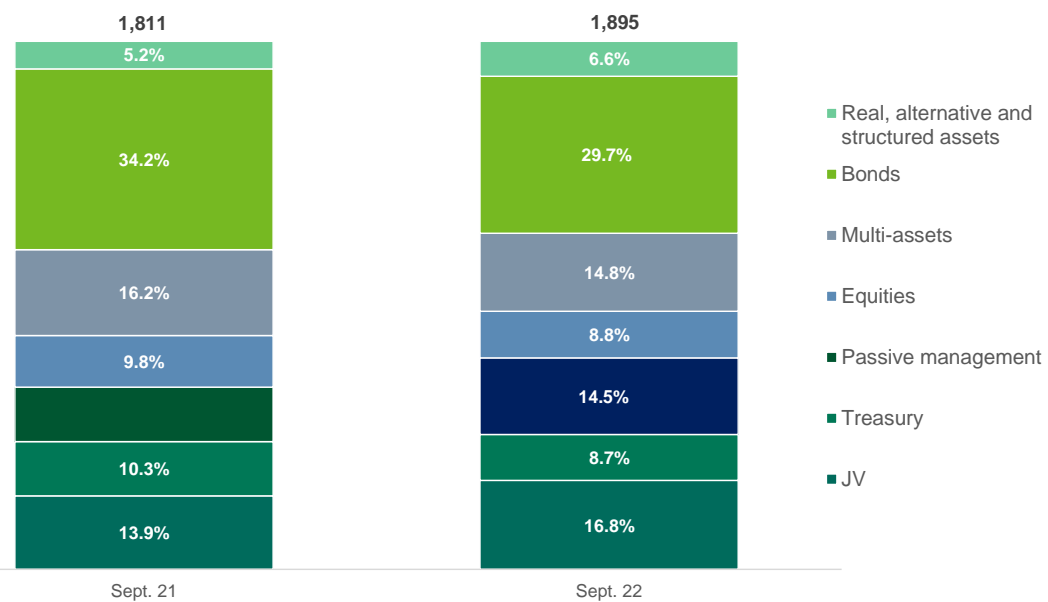
euros bn	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Unit-linked	68.5	70.2	74.5	78.5	81.6	83.1	86.6	84.5	80.4	78.9	(5.1%)
Euros	233.5	233.9	233.8	233.8	234.6	235.1	236.4	237.8	239.0	239.2	+1.7%
Total	302.1	304.1	308.3	312.3	316.2	318.2	323.0	322.3	319.4	318.0	(0.0%)
Share of unit-linked	22.7%	23.1%	24.2%	25.1%	25.8%	26.1%	26.8%	26.2%	25.2%	24.8%	(0.1pp)



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Activity indicators – Asset Gathering - Amundi

Asset management – assets under management – breakdown by asset class (€Bn)



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Stated and underlying detailed income statement (€m) – Asset gathering

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	1,566	-	1,566	1,571	-	1,571	(0.3%)	(0.3%)
Operating expenses excl.SRF	(802)	(9)	(793)	(738)	-	(738)	+8.6%	+7.5%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	764	(9)	773	833	-	833	(8.3%)	(7.2%)
Cost of risk	(0)	-	(0)	6	-	6	n.m.	n.m.
Equity-accounted entities	24	-	24	25	-	25	(5.0%)	(5.0%)
Net income on other assets	(2)	-	(2)	(0)	-	(0)	x 4.8	x 4.8
Income before tax	786	(9)	795	864	-	864	(9.0%)	(8.0%)
Tax	(141)	2	(143)	(168)	-	(168)	(16.1%)	(14.9%)
Net income	759	95	664	696	-	696	+8.9%	(4.6%)
Non controlling interests	(107)	2	(109)	(123)	-	(123)	(13.4%)	(11.6%)
Net income Group Share	652	97	555	573	-	573	+13.7%	(3.1%)
Cost/Income ratio excl.SRF (%)	51.2%		50.6%	47.0%		47.0%	+4.2 pp	+3.7 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	4,947	-	4,947	4,919	(1)	4,920	+0.6%	+0.6%
Operating expenses	(2,526)	(59)	(2,466)	(2,272)	(2)	(2,270)	+11.1%	+8.6%
SRF	(7)	-	(7)	(7)	-	(7)	+6.3%	+6.3%
Gross operating income	2,414	(59)	2,474	2,640	(3)	2,643	(8.5%)	(6.4%)
Cost of risk	(6)	-	(6)	(19)	-	(19)	(71.3%)	(71.3%)
Equity-accounted entities	64	-	64	63	-	63	+2.0%	+2.0%
Net income on other assets	1	-	1	(1)	-	(1)	n.m.	n.m.
Income before tax	2,475	(59)	2,534	2,683	(3)	2,686	(7.8%)	(5.7%)
Tax	(493)	15	(508)	(467)	115	(582)	+5.5%	(12.8%)
Net income	2,101	57	2,045	2,221	117	2,104	(5.4%)	(2.8%)
Non controlling interests	(320)	14	(334)	(402)	(37)	(366)	(20.5%)	(8.6%)
Net income Group Share	1,782	71	1,710	1,819	80	1,739	(2.0%)	(1.6%)
Cost/Income ratio excl.SRF (%)	51.0%		49.9%	46.2%		46.1%	+4.9 pp	+3.7 pp

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Stated and underlying detailed income statement (€m) - Insurance

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	602	-	602	594	-	594	+1.3%	+1.3%
Operating expenses excl.SRF	(178)	-	(178)	(174)	-	(174)	+2.5%	+2.5%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	423	-	423	420	-	420	+0.8%	+0.8%
Cost of risk	0	-	0	(0)	-	(0)	n.m.	n.m.
Income before tax	424	-	424	420	-	420	+0.9%	+0.9%
Tax	(65)	-	(65)	(64)	-	(64)	+1.3%	+1.3%
Net income from discount'd or held-for-sale ope.	114	101	13	-	-	-	n.m.	n.m.
Net income Group Share	453	101	352	339	-	339	+34.0%	+4.1%
Cost/Income ratio excl.SRF (%)	29.6%		29.6%	29.3%		29.3%	+0.4 pp	+0.4 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	1,990	-	1,990	1,948	-	1,948	+2.2%	+2.2%
Operating expenses excl.SRF	(617)	-	(617)	(588)	-	(588)	+4.9%	+4.9%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	1,374	-	1,374	1,360	-	1,360	+1.0%	+1.0%
Cost of risk	0	-	0	(1)	-	(1)	n.m.	n.m.
Income before tax	1,374	-	1,374	1,359	-	1,359	+1.1%	+1.1%
Tax	(245)	-	(245)	(265)	-	(265)	(7.6%)	(7.6%)
Net income from discount'd or held-for-sale ope.	119	101	17	-	-	-	n.m.	n.m.
Net income Group Share	1,190	101	1,089	1,038	-	1,038	+14.6%	+4.9%
Cost/Income ratio excl.SRF (%)	31.0%		31.0%	30.2%		30.2%	+0.8 pp	+0.8 pp

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Stated and underlying detailed income statement (€m) – Asset management

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	738	-	738	774	-	774	(4.7%)	(4.7%)
Operating expenses excl.SRF	(433)	(9)	(424)	(390)	-	(390)	+10.8%	+8.6%
Gross operating income	305	(9)	314	384	-	384	(20.5%)	(18.2%)
Cost of risk	(0)	-	(0)	7	-	7	n.m.	n.m.
Equity-accounted entities	24	-	24	25	-	25	(5.0%)	(5.0%)
Income before tax	328	(9)	337	415	-	415	(20.9%)	(18.8%)
Tax	(74)	2	(76)	(101)	-	(101)	(26.6%)	(24.5%)
Net income	254	(7)	261	314	-	314	(19.1%)	(17.0%)
Non controlling interests	(85)	2	(87)	(103)	-	(103)	(17.6%)	(15.4%)
Net income Group Share	169	(4)	174	211	-	211	(19.8%)	(17.7%)
Cost/Income ratio excl.SRF (%)	58.6%		57.5%	50.4%		50.4%	+8.2 pp	+7.0 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,286	-	2,286	2,359	-	2,359	(3.1%)	(3.1%)
Operating expenses excl.SRF	(1,341)	(59)	(1,282)	(1,166)	-	(1,166)	+15.1%	+10.0%
SRF	(5)	-	(5)	(4)	-	(4)	+12.5%	+12.5%
Gross operating income	940	(59)	999	1,189	-	1,189	(21.0%)	(16.0%)
Cost of risk	(8)	-	(8)	(13)	-	(13)	(38.4%)	(38.4%)
Equity-accounted entities	64	-	64	63	-	63	+2.0%	+2.0%
Net income on other assets	4	-	4	(0)	-	(0)	n.m.	n.m.
Income before tax	1,000	(59)	1,059	1,239	-	1,239	(19.3%)	(14.5%)
Tax	(233)	15	(247)	(196)	114	(310)	+19.0%	(20.2%)
Net income	767	(45)	812	1,044	114	929	(26.5%)	(12.6%)
Non controlling interests	(254)	14	(269)	(337)	(37)	(300)	(24.4%)	(10.5%)
Net income Group Share	513	(30)	543	707	78	629	(27.4%)	(13.7%)
Cost/Income ratio excl.SRF (%)	58.7%		56.1%	49.4%		49.4%	+9.3 pp	+6.7 pp

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Stated and underlying detailed income statement (€m) – Wealth management

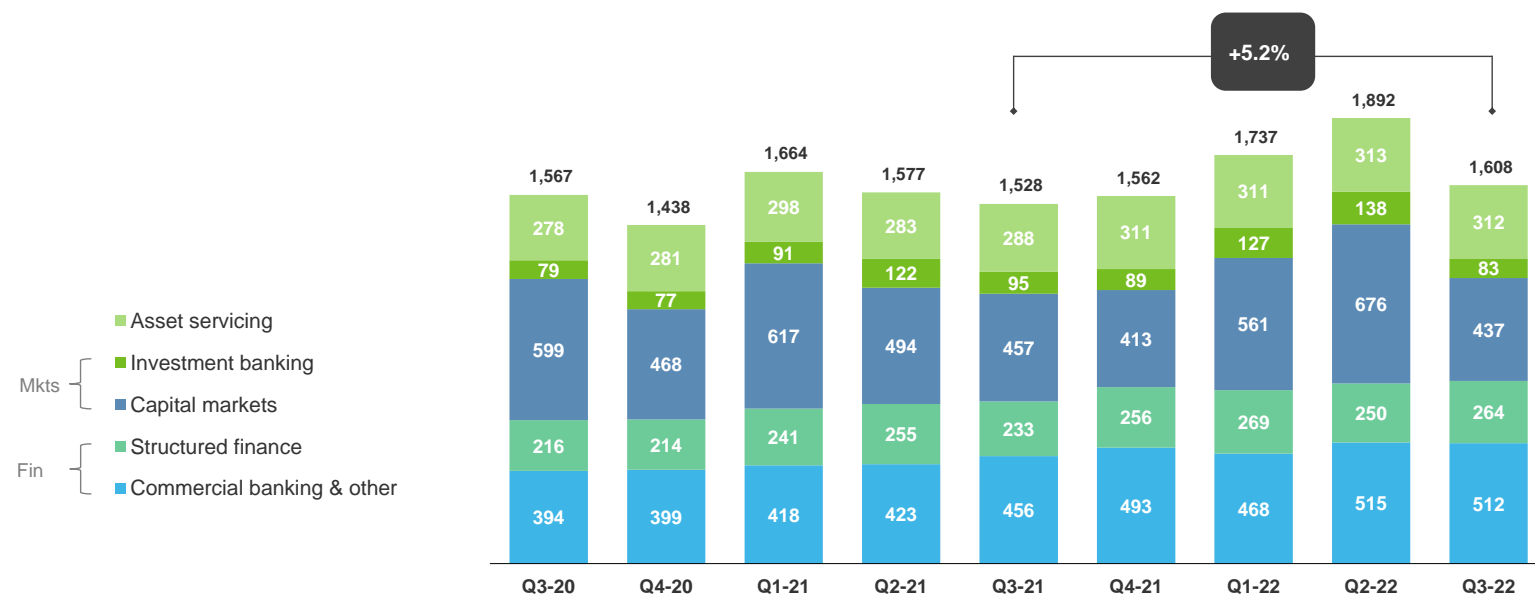
€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	226	-	226	203	-	203	+11.6%	+11.6%
Operating expenses excl.SRF	(191)	-	(191)	(173)	-	(173)	+9.9%	+9.9%
Gross operating income	36	-	36	29	-	29	+21.7%	+21.7%
Cost of risk	(0)	-	(0)	(0)	-	(0)	(99.6%)	(99.6%)
Net income on other assets	(2)	-	(2)	-	-	-	n.m.	n.m.
Income before tax	34	-	34	29	-	29	+17.0%	+17.0%
Tax	(2)	-	(2)	(3)	-	(3)	(35.6%)	(35.6%)
Net income from discount'd or held-for-sale ope.	(0)	-	(0)	1	-	1	n.m.	n.m.
Net income Group Share	29	-	29	23	-	23	+24.2%	+24.2%
Cost/Income ratio excl.SRF (%)	84.3%		84.3%	85.6%		85.6%	-1.3 pp	-1.3 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	672	-	672	611	(1)	612	+9.8%	+9.7%
Operating expenses excl.SRF	(568)	-	(568)	(519)	(2)	(517)	+9.4%	+9.9%
SRF	(3)	-	(3)	(3)	-	(3)	(2.0%)	(2.0%)
Gross operating income	101	-	101	90	(3)	93	+12.6%	+9.0%
Cost of risk	3	-	3	(5)	-	(5)	n.m.	n.m.
Net income on other assets	(3)	-	(3)	0	-	0	n.m.	n.m.
Income before tax	101	-	101	85	(3)	88	+19.0%	+14.9%
Tax	(15)	-	(15)	(7)	0	(7)	x 2.3	x 2.2
Net income from discount'd or held-for-sale ope.	1	-	1	5	5	1	n.m.	n.m.
Net income Group Share	78	-	78	74	2	72	+6.5%	+9.6%
Cost/Income ratio excl.SRF (%)	84.5%		84.5%	84.8%		84.4%	-0.3 pp	+0.1 pp

APPENDICES

Activity indicators – Large customers

Underlying revenues by business lines (€m) : historical pro forma data on financing activities*



(*) Since Q2-22, transfer of the Leveraged and Telecom Finance activities from structured finance to commercial banking . Présentation here of restated figures with a neutral impact on the total of the financing activities

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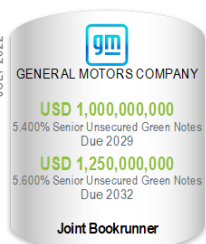
Activity indicators – Large customers

CACIB mandates & rankings

Capital markets (GMD / GIB)

GMD

JULY 2022



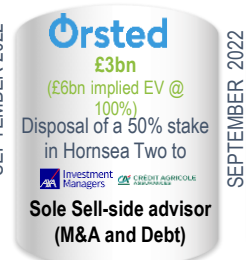
AUGUST 2022



SEPTEMBER 2022



SEPTEMBER 2022



SEPTEMBER 2022



SEPTEMBER 2022



GIB M&A

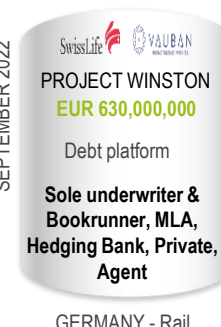
GIB ECM

Financing activities (SFI / CLF/ DOD / ITB)

SEPTEMBER 2022



SEPTEMBER 2022



JULY 2022



AUGUST 2022



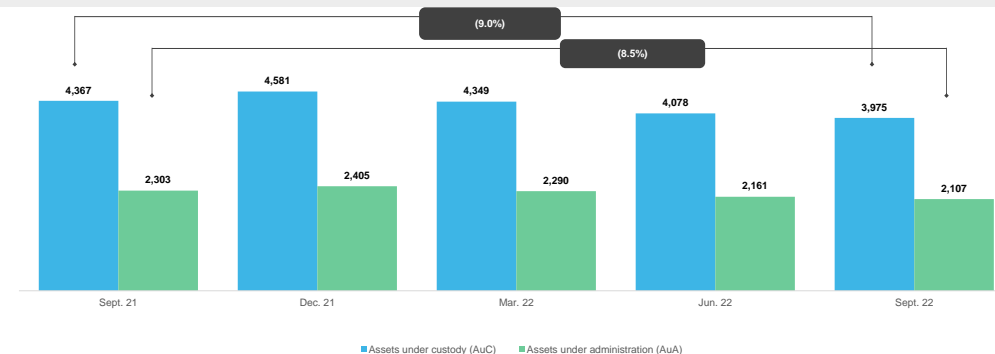
SINGAPORE - 2022



SWITZERLAND - 2022



CACEIS outstandings (€bn)



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Stated and underlying detailed income statement (€m) – Large customers

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	1,607	(1)	1,608	1,527	(2)	1,528	+5.3%	+5.2%
Operating expenses excl.SRF	(978)	-	(978)	(901)	(5)	(896)	+8.5%	+9.1%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	630	(1)	630	626	(7)	633	+0.6%	(0.4%)
Cost of risk	(34)	-	(34)	(12)	-	(12)	x 2.9	x 2.9
Equity-accounted entities	5	-	5	2	-	2	x 2.4	x 2.4
Net income on other assets	1	-	1	(3)	-	(3)	n.m.	n.m.
Income before tax	602	(1)	603	614	(7)	621	(1.9%)	(2.9%)
Tax	(156)	0	(156)	(135)	2	(138)	+15.3%	+13.6%
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	445	(0)	445	478	(5)	483	(6.9%)	(7.8%)
Non controlling interests	(33)	0	(33)	(26)	1	(28)	+25.4%	+20.0%
Net income Group Share	412	(0)	412	452	(4)	455	(8.8%)	(9.5%)
Cost/Income ratio excl.SRF (%)	60.8%		60.8%	59.0%		58.6%	+1.8 pp	+2.2 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	5,301	64	5,237	4,753	(16)	4,769	+11.5%	+9.8%
Operating expenses excl.SRF	(2,905)	-	(2,905)	(2,732)	(26)	(2,706)	+6.3%	+7.3%
SRF	(442)	-	(442)	(328)	-	(328)	+34.7%	+34.7%
Gross operating income	1,954	64	1,890	1,693	(42)	1,735	+15.4%	+8.9%
Cost of risk	(236)	-	(236)	(38)	-	(38)	x 6.2	x 6.2
Equity-accounted entities	11	-	11	5	-	5	x 2	x 2
Net income on other assets	0	-	0	(39)	-	(39)	n.m.	n.m.
Income before tax	1,730	64	1,666	1,621	(42)	1,663	+6.8%	+0.2%
Tax	(436)	(17)	(419)	(355)	12	(367)	+22.8%	+14.3%
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	1,293	48	1,246	1,266	(30)	1,296	+2.2%	(3.9%)
Non controlling interests	(82)	(1)	(81)	(65)	6	(71)	+25.9%	+13.9%
Net income Group Share	1,211	47	1,165	1,201	(24)	1,225	+0.9%	(4.9%)
Cost/Income ratio excl.SRF (%)	54.8%		55.5%	57.5%		56.7%	-2.7 pp	-1.3 pp

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Stated and underlying detailed income statement (€m) – CIB

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	1,296	(1)	1,296	1,239	(2)	1,241	+4.6%	+4.5%
Operating expenses excl.SRF	(764)	-	(764)	(680)	-	(680)	+12.2%	+12.2%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	532	(1)	532	559	(2)	560	(4.8%)	(5.0%)
Cost of risk	(32)	-	(32)	(14)	-	(14)	x 2.4	x 2.4
Net income on other assets	1	-	1	(3)	-	(3)	n.m.	n.m.
Income before tax	501	(1)	501	542	(2)	544	(7.6%)	(7.8%)
Tax	(134)	0	(134)	(118)	1	(119)	+13.0%	+12.6%
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	366	(0)	367	424	(1)	425	(13.7%)	(13.8%)
Non controlling interests	(8)	0	(8)	(9)	0	(9)	(9.0%)	(9.2%)
Net income Group Share	358	(0)	358	415	(1)	416	(13.8%)	(13.9%)
Cost/Income ratio excl.SRF (%)	59.0%		58.9%	54.9%		54.8%	+4.0 pp	+4.1 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	4,364	64	4,300	3,884	(16)	3,901	+12.4%	+10.2%
Operating expenses excl.SRF	(2,244)	-	(2,244)	(2,052)	-	(2,052)	+9.4%	+9.4%
SRF	(384)	-	(384)	(295)	-	(295)	+30.2%	+30.2%
Gross operating income	1,736	64	1,671	1,537	(16)	1,553	+12.9%	+7.6%
Cost of risk	(236)	-	(236)	(45)	-	(45)	x 5.2	x 5.2
Net income on other assets	0	-	0	(40)	-	(40)	n.m.	n.m.
Income before tax	1,500	64	1,436	1,452	(16)	1,468	+3.3%	(2.2%)
Tax	(383)	(17)	(366)	(312)	5	(317)	+22.7%	+15.6%
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	1,117	48	1,069	1,140	(12)	1,152	(2.1%)	(7.2%)
Non controlling interests	(25)	(1)	(24)	(24)	0	(24)	+5.9%	+0.3%
Net income Group Share	1,092	47	1,045	1,117	(11)	1,128	(2.2%)	(7.4%)
Cost/Income ratio excl.SRF (%)	51.4%		52.2%	52.8%		52.6%	-1.4 pp	-0.4 pp

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Stated and underlying detailed income statement (€m) – Financing activities

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	761	(14)	776	684	(5)	689	+11.4%	+12.6%
Operating expenses excl.SRF	(315)	-	(315)	(277)	-	(277)	+13.4%	+13.4%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	447	(14)	461	406	(5)	412	+10.0%	+12.0%
Cost of risk	(72)	-	(72)	(12)	-	(12)	x 5.9	x 5.9
Net income on other assets	1	-	1	(3)	-	(3)	n.m.	n.m.
Income before tax	377	(14)	391	392	(5)	397	(3.8%)	(1.5%)
Tax	(112)	4	(116)	(91)	2	(93)	+22.9%	+24.9%
Net income	264	(11)	275	300	(4)	304	(11.9%)	(9.6%)
Non controlling interests	(6)	0	(6)	(6)	0	(7)	(10.6%)	(8.2%)
Net income Group Share	259	(10)	269	294	(4)	298	(12.0%)	(9.6%)
Cost/Income ratio excl.SRF (%)	41.3%		40.5%	40.6%		40.2%	+0.7 pp	+0.3 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,337	59	2,278	2,004	(21)	2,025	+16.6%	+12.4%
Operating expenses excl.SRF	(929)	-	(929)	(835)	-	(835)	+11.2%	+11.2%
SRF	(138)	-	(138)	(114)	-	(114)	+21.1%	+21.1%
Gross operating income	1,270	59	1,210	1,055	(21)	1,076	+20.3%	+12.5%
Cost of risk	(283)	-	(283)	(62)	-	(62)	x 4.6	x 4.6
Net income on other assets	0	-	0	(40)	-	(40)	n.m.	n.m.
Income before tax	987	59	928	953	(21)	975	+3.6%	(4.8%)
Tax	(254)	(15)	(239)	(157)	6	(163)	+61.8%	+46.4%
Net income	733	44	689	796	(15)	811	(7.9%)	(15.1%)
Non controlling interests	(16)	(1)	(15)	(17)	0	(17)	(6.8%)	(14.3%)
Net income Group Share	717	43	674	779	(15)	794	(7.9%)	(15.1%)
Cost/Income ratio excl.SRF (%)	39.8%		40.8%	41.7%		41.2%	-1.9 pp	-0.4 pp

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Stated and underlying detailed income statement (€m) – Capital markets & investment banking

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	534	14	520	555	4	552	(3.8%)	(5.7%)
Operating expenses excl.SRF	(449)	-	(449)	(403)	-	(403)	+11.4%	+11.4%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	85	14	71	152	4	148	(44.2%)	(52.1%)
Cost of risk	39	-	39	(1)	-	(1)	n.m.	n.m.
Income before tax	124	14	110	151	4	147	(17.6%)	(24.8%)
Tax	(22)	(4)	(18)	(27)	(1)	(26)	(20.5%)	(31.1%)
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	102	10	91	124	3	121	(17.8%)	(24.3%)
Non controlling interests	(2)	(0)	(2)	(2)	(0)	(2)	(4.8%)	(11.8%)
Net income Group Share	99	10	89	121	3	118	(18.1%)	(24.6%)
Cost/Income ratio excl.SRF (%)	84.1%		86.3%	72.6%		73.1%	+11.5 pp	+13.2 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,027	5	2,022	1,880	5	1,875	+7.8%	+7.8%
Operating expenses excl.SRF	(1,315)	-	(1,315)	(1,217)	-	(1,217)	+8.0%	+8.0%
SRF	(246)	-	(246)	(181)	-	(181)	+35.9%	+35.9%
Gross operating income	466	5	461	482	5	477	(3.2%)	(3.4%)
Cost of risk	47	-	47	17	-	17	x 2.8	x 2.8
Income before tax	513	5	508	499	5	494	+2.9%	+2.8%
Tax	(128)	(1)	(127)	(155)	(1)	(153)	(16.9%)	(17.1%)
Net income from discount'd or held-for-sale ope.	(1)	-	(1)	-	-	-	n.m.	n.m.
Net income	383	4	380	344	4	340	+11.5%	+11.5%
Non controlling interests	(9)	(0)	(9)	(7)	(0)	(6)	+39.0%	+39.4%
Net income Group Share	374	4	371	337	4	334	+10.9%	+11.0%
Cost/Income ratio excl.SRF (%)	64.9%		65.0%	64.7%		64.9%	+0.1 pp	+0.1 pp

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Stated and underlying detailed income statement (€m) – Asset Servicing

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	312	-	312	288	-	288	+8.3%	+8.3%
Operating expenses excl.SRF	(214)	-	(214)	(221)	(5)	(215)	(3.1%)	(0.6%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	98	-	98	67	(5)	73	+45.5%	+34.7%
Cost of risk	(2)	-	(2)	2	-	2	n.m.	n.m.
Equity-accounted entities	5	-	5	2	-	2	x 2.4	x 2.4
Income before tax	101	-	101	71	(5)	77	+42.2%	+32.3%
Tax	(22)	-	(22)	(17)	2	(19)	+30.9%	+20.2%
Net income	79	-	79	54	(4)	58	+45.8%	+36.1%
Non controlling interests	(25)	-	(25)	(18)	1	(19)	+42.9%	+34.0%
Net income Group Share	54	-	54	37	(3)	39	+47.2%	+37.2%
Cost/Income ratio excl.SRF (%)	68.6%		68.6%	76.6%		74.8%	-8.0 pp	-6.2 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	937	-	937	868	-	868	+7.9%	+7.9%
Operating expenses excl.SRF	(660)	-	(660)	(679)	(26)	(654)	(2.8%)	+1.0%
SRF	(58)	-	(58)	(33)	-	(33)	+74.6%	+74.6%
Gross operating income	219	-	219	156	(26)	182	+40.1%	+20.3%
Cost of risk	0	-	0	7	-	7	(97.7%)	(97.7%)
Equity-accounted entities	11	-	11	5	-	5	x 2	x 2
Income before tax	230	-	230	169	(26)	194	+36.3%	+18.3%
Tax	(53)	-	(53)	(43)	7	(50)	+23.6%	+6.0%
Net income	177	-	177	126	(19)	144	+40.6%	+22.5%
Non controlling interests	(57)	-	(57)	(42)	6	(47)	+37.3%	+20.8%
Net income Group Share	120	-	120	84	(13)	97	+42.2%	+23.3%
Cost/Income ratio excl.SRF (%)	70.5%		70.5%	78.2%		75.3%	-7.7 pp	-4.8 pp

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Activity indicators – Specialised financial services

Consumer credit & leasing outstandings / factored receivables (€bn)

CACF OUTSTANDINGS

Consumer credit (CACF) - Gross managed loans

(€bn)	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Consolidated loan book	34.8	34.8	34.3	32.9	33.2	33.0	33.4	35.3	35.9	36.3	37.1	38.0	7.6%
Car finance partnerships	33.2	32.8	31.1	31.0	31.7	32.8	32.4	31.0	31.9	32.8	34.2	35.5	14.6%
Crédit Agricole Group	20.1	20.1	19.7	20.1	20.3	20.4	20.7	20.9	21.2	21.3	21.6	21.8	4.2%
Other	3.8	3.7	3.3	5.2	5.7	5.3	5.6	3.9	3.5	3.4	3.7	3.7	-5.0%
Total	92.0	91.4	88.4	89.2	90.9	91.4	92.1	91.0	92.5	93.9	96.6	98.9	8.7%
<i>O/w Agos (total managed loan book)</i>	<i>14.6</i>	<i>14.5</i>	<i>14.5</i>	<i>13.8</i>	<i>13.8</i>	<i>13.6</i>	<i>13.8</i>	<i>13.8</i>	<i>14.1</i>	<i>14.3</i>	<i>14.8</i>	<i>15.1</i>	<i>9.4%</i>

CAL&F OUTSTANDINGS

Leasing & Factoring (CAL&F) - Leasing book and factored receivables

(€bn)	Dec. 19	Mar. 20	Jun. 20	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Leasing portfolio	15.1	15.1	15.1	15.3	15.5	15.7	15.9	16.0	16.2	16.5	16.7	17.0	5.8%
<i>incl. France</i>	<i>12.1</i>	<i>12.3</i>	<i>12.3</i>	<i>12.5</i>	<i>12.6</i>	<i>12.8</i>	<i>12.8</i>	<i>13.0</i>	<i>13.0</i>	<i>13.3</i>	<i>13.4</i>	<i>13.6</i>	<i>5.0%</i>
Factored turnover	20.6	19.2	15.5	18.4	21.5	20.4	20.8	23.5	26.7	26.2	29.6	28.4	20.7%
<i>incl. France</i>	<i>14.0</i>	<i>12.4</i>	<i>10.2</i>	<i>12.0</i>	<i>14.4</i>	<i>13.3</i>	<i>14.8</i>	<i>14.2</i>	<i>16.7</i>	<i>16.0</i>	<i>18.1</i>	<i>16.8</i>	<i>18.6%</i>

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Stated and underlying detailed income statement (€m) – Specialised financial services

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	699	-	699	704	-	704	(0.7%)	(0.7%)
Operating expenses excl.SRF	(358)	-	(358)	(370)	-	(370)	(3.3%)	(3.3%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	341	-	341	335	-	335	+2.0%	+2.0%
Cost of risk	(151)	-	(151)	(108)	-	(108)	+40.3%	+40.3%
Equity-accounted entities	82	-	82	79	-	79	+3.9%	+3.9%
Net income on other assets	6	-	6	(7)	-	(7)	n.m.	n.m.
Income before tax	278	-	278	299	-	299	(7.0%)	(7.0%)
Tax	(47)	-	(47)	(68)	-	(68)	(29.9%)	(29.9%)
Net income from discount'd or held-for-sale ope.	1	-	1	(1)	-	(1)	n.m.	n.m.
Net income	232	-	232	230	-	230	+0.6%	+0.6%
Non controlling interests	(27)	-	(27)	(31)	-	(31)	(11.5%)	(11.5%)
Net income Group Share	205	-	205	200	-	200	+2.5%	+2.5%
Cost/Income ratio excl.SRF (%)	51.2%		51.2%	52.5%		52.5%	-1.3 pp	-1.3 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,072	-	2,072	2,007	-	2,007	+3.2%	+3.2%
Operating expenses excl.SRF	(1,084)	-	(1,084)	(1,032)	-	(1,032)	+5.1%	+5.1%
SRF	(34)	-	(34)	(23)	-	(23)	+47.9%	+47.9%
Gross operating income	954	-	954	952	-	952	+0.2%	+0.2%
Cost of risk	(388)	-	(388)	(369)	-	(369)	+5.0%	+5.0%
Equity-accounted entities	240	-	240	241	5	236	(0.1%)	+2.1%
Net income on other assets	4	-	4	5	-	5	(28.2%)	(28.2%)
Income before tax	810	-	810	828	5	823	(2.2%)	(1.6%)
Tax	(161)	-	(161)	(177)	-	(177)	(8.7%)	(8.7%)
Net income from discount'd or held-for-sale ope.	4	-	4	-	-	-	n.m.	n.m.
Net income	652	-	652	651	5	646	+0.1%	+0.9%
Non controlling interests	(83)	-	(83)	(82)	-	(82)	+1.4%	+1.4%
Net income Group Share	569	-	569	569	5	564	(0.1%)	+0.8%
Cost/Income ratio excl.SRF (%)	52.3%		52.3%	51.4%		51.4%	+0.9 pp	+0.9 pp

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Stated and underlying detailed income statement (€m) – CA-CF

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	542	-	542	553	-	553	(2.0%)	(2.0%)
Operating expenses excl.SRF	(268)	-	(268)	(290)	-	(290)	(7.6%)	(7.6%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	274	-	274	263	-	263	+4.3%	+4.3%
Cost of risk	(141)	-	(141)	(92)	-	(92)	+53.6%	+53.6%
Equity-accounted entities	82	-	82	79	-	79	+3.9%	+3.9%
Net income on other assets	(1)	-	(1)	(7)	-	(7)	(85.7%)	(85.7%)
Income before tax	214	-	214	243	-	243	(11.9%)	(11.9%)
Tax	(32)	-	(32)	(54)	-	(54)	(39.6%)	(39.6%)
Net income from discount'd or held-for-sale ope.	-	-	-	(1)	-	(1)	n.m.	n.m.
Net income	182	-	182	189	-	189	(3.7%)	(3.7%)
Non controlling interests	(27)	-	(27)	(31)	-	(31)	(11.7%)	(11.7%)
Net income Group Share	154	-	154	158	-	158	(2.1%)	(2.1%)
Cost/Income ratio excl.SRF (%)	49.5%		49.5%	52.5%		52.5%	-3.0 pp	-3.0 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	1,597	-	1,597	1,568	-	1,568	+1.8%	+1.8%
Operating expenses excl.SRF	(817)	-	(817)	(799)	-	(799)	+2.2%	+2.2%
SRF	(16)	-	(16)	(10)	-	(10)	+65.3%	+65.3%
Gross operating income	763	-	763	759	-	759	+0.6%	+0.6%
Cost of risk	(358)	-	(358)	(325)	-	(325)	+10.2%	+10.2%
Equity-accounted entities	240	-	240	241	5	236	(0.1%)	+2.1%
Net income on other assets	(3)	-	(3)	5	-	5	n.m.	n.m.
Income before tax	642	-	642	680	5	675	(5.5%)	(4.8%)
Tax	(116)	-	(116)	(134)	-	(134)	(13.5%)	(13.5%)
Net income from discount'd or held-for-sale ope.	-	-	-	-	-	-	n.m.	n.m.
Net income	527	-	527	546	5	541	(3.6%)	(2.7%)
Non controlling interests	(83)	-	(83)	(82)	-	(82)	+1.5%	+1.5%
Net income Group Share	444	-	444	465	5	460	(4.5%)	(3.4%)
Cost/Income ratio excl.SRF (%)	51.2%		51.2%	51.0%		51.0%	+0.2 pp	+0.2 pp

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Stated and underlying detailed income statement (€m) – CAL&F

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	157	-	157	151	-	151	+3.7%	+3.7%
Operating expenses excl.SRF	(90)	-	(90)	(80)	-	(80)	+12.6%	+12.6%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	67	-	67	72	-	72	(6.1%)	(6.1%)
Cost of risk	(10)	-	(10)	(16)	-	(16)	(37.2%)	(37.2%)
Net income on other assets	7	-	7	(0)	-	(0)	n.m.	n.m.
Income before tax	64	-	64	56	-	56	+14.5%	+14.5%
Tax	(15)	-	(15)	(14)	-	(14)	+7.5%	+7.5%
Net income Group Share	50	-	50	42	-	42	+19.7%	+19.7%
Cost/Income ratio excl.SRF (%)	57.1%		57.1%	52.7%		52.7%	+4.5 pp	+4.5 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	475	-	475	438	-	438	+8.3%	+8.3%
Operating expenses excl.SRF	(267)	-	(267)	(232)	-	(232)	+14.8%	+14.8%
SRF	(18)	-	(18)	(13)	-	(13)	+35.0%	+35.0%
Gross operating income	190	-	190	193	-	193	(1.3%)	(1.3%)
Cost of risk	(30)	-	(30)	(45)	-	(45)	(33.6%)	(33.6%)
Net income on other assets	7	-	7	0	-	0	x 98.2	x 98.2
Income before tax	168	-	168	148	-	148	+13.1%	+13.1%
Tax	(46)	-	(46)	(43)	-	(43)	+6.3%	+6.3%
Net income Group Share	125	-	125	105	-	105	+19.4%	+19.4%
Cost/Income ratio excl.SRF (%)	56.2%		56.2%	53.0%		53.0%	+3.2 pp	+3.2 pp

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Activity Indicators – French retail banking

Customer savings / loans outstandings (€bn)

LCL - Customer savings (€bn)

Customer savings (€bn)*	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Dec. 21	Mar.22	Jun. 22	Sept. 22	Δ Sept./Sept.
Securities	9.9	10.5	11.3	13.9	12.0	13.0	12.6	12.3	11.6	(3.0%)
Mutual funds and REITs	8.1	8.6	8.7	8.9	8.6	8.7	8.2	7.6	7.1	(17.6%)
Life insurance	62.7	62.4	63.6	62.9	64.8	65.7	65.3	64.8	64.0	(1.2%)
Off-balance sheet savings	80.7	81.5	83.6	85.7	85.4	87.3	86.2	84.6	82.8	(3.1%)
Demand deposits	68.2	70.3	71.0	74.4	76.0	78.8	78.8	79.1	78.2	+2.8%
Home purchase savings plans	10.1	10.1	10.2	10.2	10.1	10.1	10.2	10.1	10.0	(0.9%)
Bonds	4.6	6.2	5.9	5.4	5.3	4.9	5.1	4.4	4.7	(11.0%)
Passbooks*	43.0	41.3	42.0	42.2	43.0	42.1	42.7	43.7	44.4	+3.4%
Time deposits	10.5	10.5	10.4	9.9	9.7	9.3	8.5	8.5	10.3	+6.4%
On-balance sheet savings	136.4	138.3	139.6	142.0	144.1	145.2	145.3	145.8	147.6	+2.4%
TOTAL	217.1	219.8	223.1	227.8	229.5	232.5	231.5	230.5	230.4	+0.4%

Passbooks* o/w (€bn)	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Dec. 21	Mar.22	Jun. 22	Sept. 22	Δ Sept./Sept.
Livret A	11.0	11.2	11.7	11.9	12.3	12.2	12.6	12.9	13.2	+8.1%
LEP	1.0	1.0	1.0	1.0	1.0	0.9	1.0	1.0	1.1	+9.7%
LDD	8.8	8.8	9.1	9.1	9.1	9.0	9.1	9.1	9.1	+0.1%

* Including liquid company savings

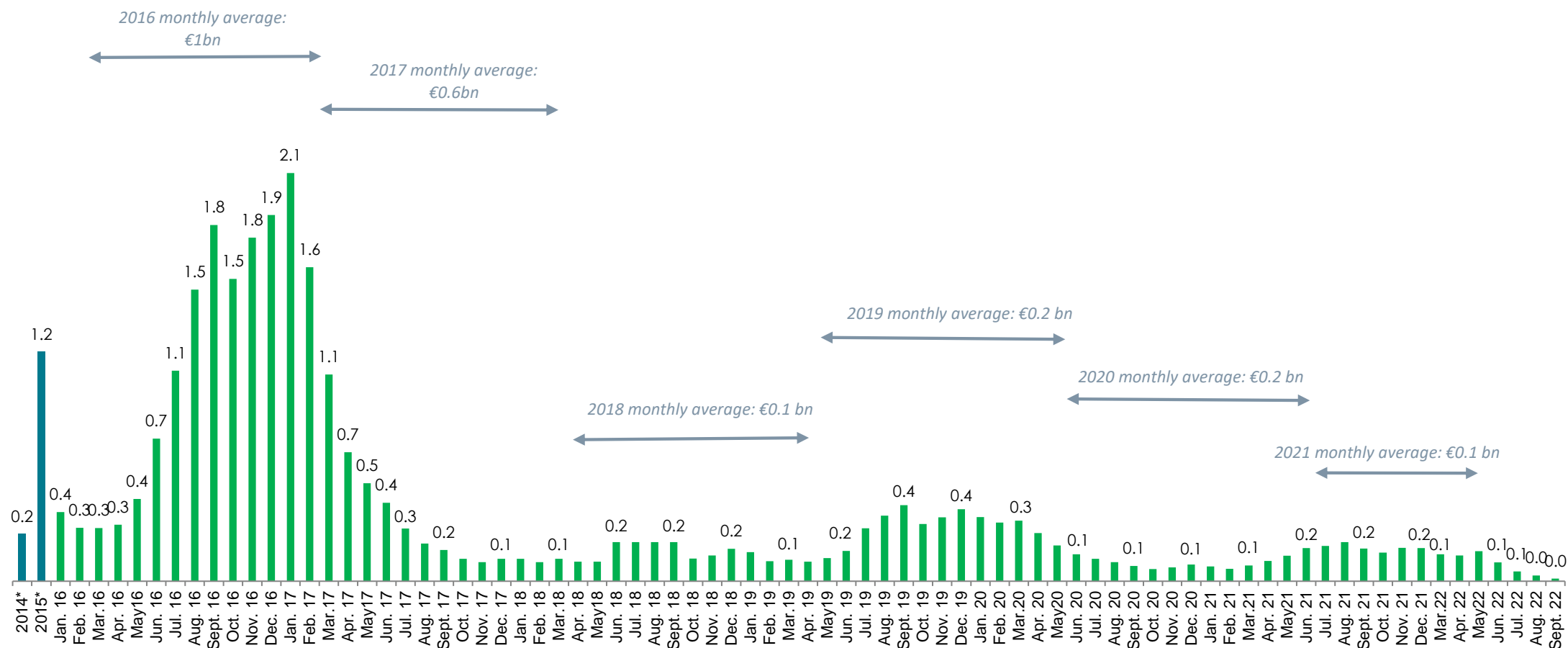
Retail Banking in France (LCL) - Loans outstandings

Loans outstanding (€bn)	Sept. 20	Dec. 20	Mar.21	Jun. 21	Sept. 21	Dec. 21	Mar.22	Jun. 22	Sept. 22	Δ Sept./Sept.
Corporate	29.2	28.9	28.6	27.8	28.1	28.3	28.8	29.7	31.1	+10.6%
Professionals	19.7	20.4	20.9	21.0	21.3	21.6	22.1	22.6	23.2	+8.9%
Consumer credit	7.8	8.0	7.9	8.0	8.1	8.3	8.4	8.4	8.5	+5.3%
Home loans	84.9	86.1	86.7	87.9	90.2	92.3	93.8	96.0	98.5	+9.2%
TOTAL	141.6	143.4	144.0	144.7	147.6	150.6	153.1	156.7	161.3	+9.2%

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Activity Indicators – French retail banking

Monthly renegotiated outstandings (€bn)



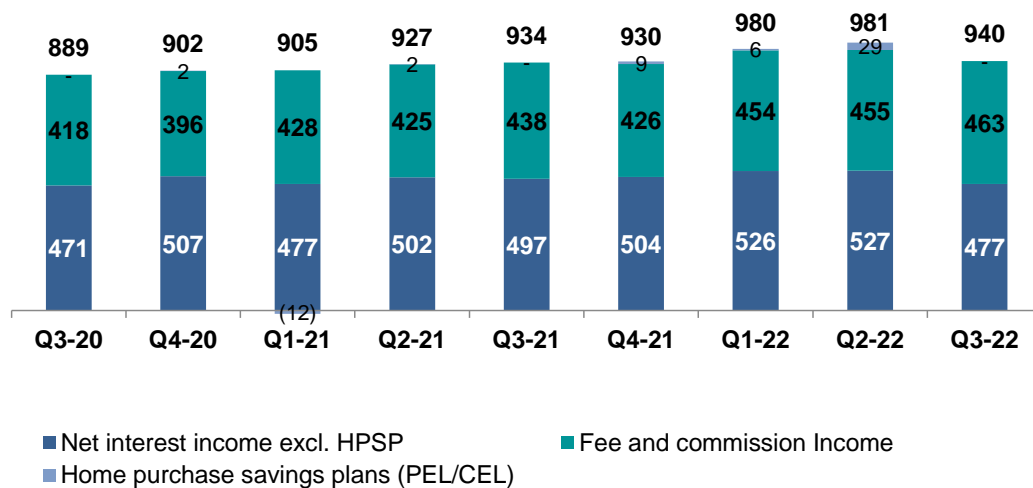
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Activity Indicators – French retail banking

Revenues (€m)

Revenues (€m)	Q3-20	Q4-20	Q1-21	Q2-21	Q3-21	Q4-21	Q1-22	Q2-22	Q3-22	Δ Q3/Q3
Net interest income	471	508	465	504	497	513.1	532.0	555.2	476.8	(4.0%)
Home purchase savings plans (PEL/CEL)	-	2	(12)	2	-	9.2	5.8	28.6	-	N.S.
Net interest income excl. HPSP	471	507	477	502	497	504	526	527	477	(4.0%)
Fee and commission Income	418	396	428	425	438	425.6	454.3	454.7	463.5	+5.8%
- Securities	27	32	33	33	32	34.5	35.9	32.4	30.2	(6.4%)
- Insurance	173	147	181	172	177	164.4	180.8	183.1	182.7	+3.0%
- Account management and payment instruments	217	217	215	220	228	226.7	237.5	239.2	250.5	+9.8%
TOTAL	889	904	893	929	934	939	986	1 010	940	0.6%
TOTAL excl. HPSP	889	902	905	927	934	930	980	981	940	0.6%

* Excluding adjustment of funding costs



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Stated and underlying detailed income statement (€m) - FRB

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	940	-	940	934	-	934	+0.6%	+0.6%
Operating expenses excl.SRF and DGF	(572)	-	(572)	(566)	-	(566)	+1.0%	+1.0%
SRF	-	-	-	-	-	-	n.m.	n.m.
DGF							n.m.	n.m.
Gross operating income	368	-	368	368	-	368	+0.0%	+0.0%
Cost of risk	(54)	-	(54)	(41)	-	(41)	+31.4%	+31.4%
Net income on other assets	0	-	0	1	-	1	(96.6%)	(96.6%)
Income before tax	314	-	314	329	-	329	(4.3%)	(4.3%)
Tax	(75)	-	(75)	(88)	-	(88)	(15.6%)	(15.6%)
Net income	240	-	240	240	-	240	(0.2%)	(0.2%)
Non controlling interests	(13)	-	(13)	(11)	-	(11)	+20.2%	+20.2%
Net income Group Share	227	-	227	230	-	230	(1.1%)	(1.1%)
Cost/Income ratio excl.SRF and DGF (%)	60.8%		60.8%	60.6%		60.6%	+0.2 pp	+0.2 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,936	34	2,902	2,757	(10)	2,767	+6.5%	+4.9%
Operating expenses excl.SRF	(1,740)	-	(1,740)	(1,709)	(13)	(1,696)	+1.8%	+2.6%
SRF	(69)	-	(69)	(59)	-	(59)	+17.1%	+17.1%
Gross operating income	1,128	34	1,093	989	(23)	1,012	+14.0%	+8.0%
Cost of risk	(158)	-	(158)	(167)	-	(167)	(5.3%)	(5.3%)
Net income on other assets	14	-	14	2	-	2	x 5.7	x 5.7
Income before tax	983	34	949	824	(23)	847	+19.3%	+11.9%
Tax	(250)	(9)	(241)	(239)	7	(246)	+4.3%	(2.1%)
Net income	733	26	708	585	(17)	601	+25.4%	+17.7%
Non controlling interests	(33)	(1)	(32)	(26)	1	(27)	+25.3%	+17.6%
Net income Group Share	700	24	676	559	(16)	575	+25.4%	+17.7%
Cost/Income ratio excl.SRF (%)	59.3%		60.0%	62.0%		61.3%	-2.7 pp	-1.3 pp

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Activity Indicators – International retail banking

Customer assets & Loans outstandings (€bn)

CA Italy (€bn)	Sept. 20	Dec. 20	Mar. 21	June 21	Sept 21	Dec 21	Mar. 22	June 22	sept 2022	Δ Sept/Sept
Total loans outstanding	46.0	45.5	46.5	61.2	60.9	59.4	59.5	59.6	59.7	(1.9%)
o/w retail customer loans	21.9	22.4	22.7	28.1	28.2	28.3	28.5	28.7	28.8	+2.0%
o/w professionals loans	7.9	7.7	7.5	9.8	9.7	9.6	10.5	9.9	9.7	(0.9%)
o/w corporates loans, including SMEs	14.1	13.5	14.0	21.1	20.6	20.4	13.3	18.3	18.1	(12.1%)
On-balance sheet customer assets	43.6	44.9	44.1	61.1	61.9	63.1	61.8	60.4	60.4	(2.5%)
Off-balance sheet customer assets	38.1	39.9	40.8	50.6	51.6	52.8	46.9	49.7	49.3	(4.3%)
Total assets (€bn)	81.7	84.8	85.0	111.8	113.5	115.8	108.7	110.0	109.7	(3.3%)

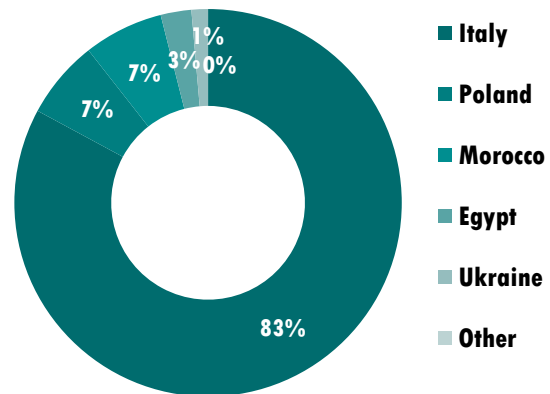
IRB Others (€bn)	Sept. 20	Dec. 20	Mar. 21	June 21	Sept 21	Dec 21	Mar. 22	June 22	sept 2022	Δ Sept/Sept
Total loans outstanding	11.9	11.7	11.8	12.5	12.8	12.8	12.8	12.2	12.2	(4.8%)
o/w retail customer loans	5.9	5.9	6.0	6.2	6.3	6.3	6.3	5.8	5.7	(10.1%)
o/w SMEs and professionnels	1.2	1.2	1.2	1.3	0.6	0.6	0.6	0.3	0.4	(38.9%)
o/w Large corporates	4.7	4.5	4.5	4.7	5.9	5.8	5.9	6.0	6.1	+4.2%
On-balance sheet customer assets	13.1	13.5	14.0	14.3	14.3	15.1	15.0	13.9	14.2	(0.5%)
Off-balance sheet customer assets	2.3	2.4	2.5	2.1	2.1	2.0	1.9	1.9	1.8	(11.9%)
Total assets (€bn)	15.4	15.9	16.4	16.4	16.4	17.2	16.9	15.8	16.0	(2.0%)

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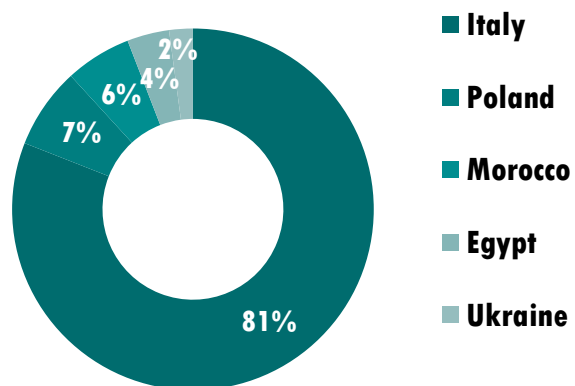
Activity Indicators – International retail banking

Loans outstanding / Outstanding on-B/S / Revenues by entity (%)

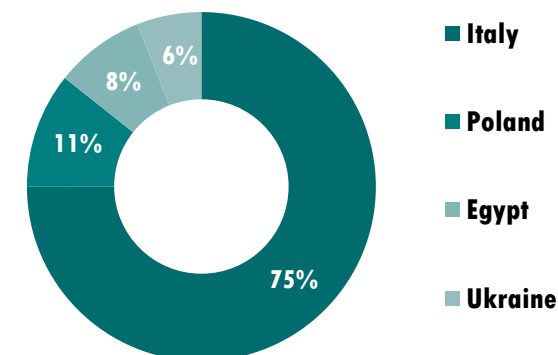
Outstanding loans Q3-22 by entity



Outstanding on-B/S deposits Q3-22 by entity



Revenues Q3-22 by entity



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Stated and underlying detailed income statement (€m) – International retail banking

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	804	(21)	825	794	(2)	797	+1.3%	+3.6%
Operating expenses excl.SRF	(486)	-	(486)	(495)	(9)	(486)	(1.9%)	(0.0%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	319	(21)	340	299	(11)	311	+6.4%	+9.3%
Cost of risk	(120)	-	(120)	(109)	-	(109)	+10.2%	+10.2%
Equity-accounted entities	0	-	0	1	-	1	(47.1%)	(47.1%)
Net income on other assets	0	-	0	0	1	(1)	(72.1%)	n.m.
Income before tax	199	(21)	220	192	(10)	202	+3.9%	+9.0%
Tax	(60)	4	(64)	(59)	2	(62)	+1.3%	+3.7%
Net income from discount'd or held-for-sale ope.	9	-	9	(3)	(1)	(1)	n.m.	n.m.
Net income	148	(17)	165	130	(9)	139	+14.1%	+18.8%
Non controlling interests	(38)	-	(38)	(31)	1	(32)	+21.9%	+17.3%
Net income Group Share	110	(17)	127	99	(8)	107	+11.7%	+19.3%
Cost/Income ratio excl.SRF (%)	60.4%		58.8%	62.3%		61.0%	-1.9 pp	-2.1 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	2,403	(21)	2,424	2,289	(2)	2,291	+5.0%	+5.8%
Operating expenses excl.SRF	(1,474)	(31)	(1,443)	(1,392)	(9)	(1,383)	+5.9%	+4.4%
SRF	(38)	-	(38)	(33)	-	(33)	+15.7%	+15.7%
Gross operating income	891	(51)	942	864	(11)	876	+3.1%	+7.6%
Cost of risk	(510)	(195)	(315)	(329)	(25)	(304)	+55.2%	+3.8%
Equity-accounted entities	2	-	2	1	-	1	+24.8%	+24.8%
Net income on other assets	6	-	6	(13)	(15)	2	n.m.	x 3.6
Income before tax	389	(246)	635	901	326	575	(56.9%)	+10.5%
Tax	(172)	14	(186)	(131)	46	(176)	+31.7%	+5.5%
Net income from discount'd or held-for-sale ope.	21	(7)	28	(3)	(1)	(2)	n.m.	n.m.
Net income	238	(239)	477	767	371	397	(69.0%)	+20.3%
Non controlling interests	(115)	1	(116)	(193)	(92)	(101)	(40.6%)	+14.2%
Net income Group Share	123	(238)	361	574	279	295	(78.6%)	+22.3%
Cost/Income ratio excl.SRF (%)	61.3%		59.5%	60.8%		60.3%	+0.5 pp	-0.8 pp

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Stated and underlying detailed income statement (€m) – CA Italia

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	618	-	618	612	-	612	+0.9%	+0.9%
Operating expenses excl.SRF	(376)	-	(376)	(383)	(9)	(374)	(1.7%)	+0.6%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	242	-	242	230	(9)	238	+5.4%	+1.6%
Cost of risk	(62)	-	(62)	(79)	-	(79)	(21.6%)	(21.6%)
Equity-accounted entities	0	-	0	1	-	1	(47.1%)	(47.1%)
Net income on other assets	0	-	0	1	1	0	(88.0%)	(23.1%)
Income before tax	180	-	180	153	(7)	160	+18.2%	+12.7%
Tax	(52)	-	(52)	(45)	2	(48)	+13.6%	+7.8%
Net income	129	-	129	107	(5)	112	+20.1%	+14.8%
Non controlling interests	(28)	-	(28)	(21)	1	(23)	+33.1%	+25.9%
Net income Group Share	101	-	101	86	(4)	90	+16.9%	+12.0%
Cost/Income ratio excl.SRF (%)	60.8%		60.8%	62.5%		61.1%	-1.6 pp	-0.2 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	1,859	-	1,859	1,682	-	1,682	+10.5%	+10.5%
Operating expenses excl.SRF	(1,146)	(30)	(1,116)	(1,011)	(9)	(1,003)	+13.4%	+11.3%
SRF	(38)	-	(38)	(33)	-	(33)	+15.7%	+15.7%
Gross operating income	674	(30)	705	638	(9)	647	+5.7%	+8.9%
Cost of risk	(181)	-	(181)	(254)	(25)	(229)	(28.8%)	(21.0%)
Equity-accounted entities	2	-	2	1	-	1	+24.8%	+24.8%
Net income on other assets	6	-	6	(15)	(15)	0	n.m.	x 45.8
Income before tax	501	(30)	532	748	329	419	(33.0%)	+26.9%
Tax	(139)	10	(149)	(79)	46	(125)	+75.5%	+19.4%
Net income	362	(20)	382	669	375	294	(45.9%)	+30.1%
Non controlling interests	(80)	4	(84)	(163)	(92)	(71)	(51.1%)	+18.6%
Net income Group Share	282	(16)	298	506	283	223	(44.2%)	+33.7%
Cost/Income ratio excl.SRF (%)	61.7%		60.0%	60.1%		59.6%	+1.6 pp	+0.4 pp

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Stated and underlying detailed income statement (€m) – International retail banking - others

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	186	(21)	207	182	(2)	184	+2.3%	+12.4%
Operating expenses	(110)	-	(110)	(112)	(0)	(112)	(2.4%)	(2.0%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	77	(21)	98	70	(3)	72	+9.9%	+34.6%
Cost of risk	(58)	-	(58)	(29)	-	(29)	+96.0%	+96.0%
Income before tax	19	(21)	40	39	(3)	42	(52.1%)	(5.3%)
Tax	(9)	4	(13)	(14)	-	(14)	(38.6%)	(10.1%)
Net income from discount'd or held-for-sale ope.	9	-	9	(3)	(1)	(1)	n.m.	n.m.
Net income	19	(17)	36	22	(4)	27	(14.6%)	+35.6%
Non controlling interests	(10)	-	(10)	(10)	-	(10)	(2.4%)	(2.4%)
Net income Group Share	10	(17)	27	13	(4)	17	(24.1%)	+57.8%
Cost/Income ratio excl.SRF (%)	58.9%		52.9%	61.7%		60.7%	-2.9 pp	-7.8 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	544	(21)	565	606	(2)	609	(10.3%)	(7.2%)
Operating expenses	(327)	(0)	(327)	(381)	(0)	(380)	(14.0%)	(13.9%)
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	216	(21)	238	226	(3)	229	(4.1%)	+4.0%
Cost of risk	(329)	(195)	(134)	(74)	-	(74)	x 4.4	+80.3%
Net income on other assets	(0)	-	(0)	2	-	2	n.m.	n.m.
Income before tax	(113)	(216)	103	153	(3)	156	n.m.	(33.6%)
Tax	(33)	4	(37)	(51)	-	(51)	(36.1%)	(28.3%)
Net income from discount'd or held-for-sale ope.	21	(7)	28	(3)	(1)	(2)	n.m.	n.m.
Net income	(124)	(219)	95	98	(4)	103	n.m.	(7.8%)
Non controlling interests	(35)	(4)	(32)	(30)	-	(30)	+15.6%	+3.9%
Net income Group Share	(159)	(222)	63	68	(4)	72	n.m.	(12.7%)
Cost/Income ratio excl.SRF (%)	60.2%		57.9%	62.8%		62.4%	-2.6 pp	-4.5 pp

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Stated and underlying detailed income statement (€m) – Corporate centre

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	(53)	-	(53)	0	-	0	n.m.	n.m.
Operating expenses excl.SRF	(208)	-	(208)	(189)	-	(189)	+9.7%	+9.7%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	(261)	-	(261)	(189)	-	(189)	+37.8%	+37.8%
Cost of risk	(1)	-	(1)	(2)	-	(2)	(64.6%)	(64.6%)
Equity-accounted entities	(9)	-	(9)	(4)	-	(4)	x 2.4	x 2.4
Net income on other assets	0	-	0	(0)	-	(0)	n.m.	n.m.
Income before tax	(271)	-	(271)	(196)	-	(196)	+38.6%	+38.6%
Tax	19	-	19	49	-	49	(61.9%)	(61.9%)
Net income	(253)	-	(253)	(147)	-	(147)	+72.1%	+72.1%
Non controlling interests	(1)	-	(1)	(4)	-	(4)	(75.1%)	(75.1%)
Net income Group Share	(254)	-	(254)	(151)	-	(151)	+68.1%	+68.1%

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	173	53	120	119	0	118	+45.5%	+1.6%
Operating expenses excl.SRF	(643)	-	(643)	(573)	-	(573)	+12.3%	+12.3%
SRF	(56)	-	(56)	58	130	(72)	n.m.	(21.3%)
Gross operating income	(527)	53	(580)	(396)	130	(526)	+33.2%	+10.2%
Cost of risk	(6)	-	(6)	(6)	-	(6)	(4.2%)	(4.2%)
Equity-accounted entities	(27)	-	(27)	(19)	-	(19)	+39.6%	+39.6%
Net income on other assets	0	-	0	4	-	4	(99.9%)	(99.9%)
Income before tax	(559)	53	(612)	(417)	130	(548)	+34.1%	+11.7%
Tax	74	(14)	87	124	(0)	124	(40.5%)	(29.6%)
Net income	(486)	39	(525)	(293)	130	(424)	+65.6%	+23.9%
Non controlling interests	(19)	-	(19)	(13)	-	(13)	+53.7%	+53.7%
Net income Group Share	(505)	39	(544)	(306)	130	(436)	+65.1%	+24.7%

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Income statement⁽¹⁾ by business line Q3-22 and Q3-21

€m	Q3-22 (stated)						Total
	AG	LC	SFS	FRB (LCL)	IRB	CC	
Revenues	1,566	1,607	699	940	804	(53)	5,564
Operating expenses excl. SRF	(802)	(978)	(358)	(572)	(486)	(208)	(3,403)
SRF	-	-	-	-	-	-	-
Gross operating income	764	630	341	368	319	(261)	2,161
Cost of risk	(0)	(34)	(151)	(54)	(120)	(1)	(360)
Equity-accounted entities	24	5	82	-	0	(9)	102
Net income on other assets	(2)	1	6	0	0	0	5
Income before tax	786	602	278	314	199	(271)	1,909
Tax	(141)	(156)	(47)	(75)	(60)	19	(461)
Net income from discontinued or held-for-sale operations	114	(1)	1	-	9	(0)	123
Net income	759	445	232	240	148	(253)	1,571
Non controlling interests	(107)	(33)	(27)	(13)	(38)	(1)	(219)
Net income Group Share	652	412	205	227	110	(254)	1,352

€m	Q3-21 (stated)						Total
	AG	LC	SFS	FRB (LCL)	IRB	CC	
Revenues	1,571	1,527	704	934	794	0	5,531
Operating expenses excl. SRF	(738)	(901)	(370)	(566)	(495)	(189)	(3,259)
SRF	-	-	-	-	-	-	-
Gross operating income	833	626	335	368	299	(189)	2,272
Cost of risk	6	(12)	(108)	(41)	(109)	(2)	(266)
Equity-accounted entities	25	2	79	-	1	(4)	103
Net income on other assets	(0)	(3)	(7)	1	0	(0)	(8)
Income before tax	864	614	299	329	192	(196)	2,101
Tax	(168)	(135)	(68)	(88)	(59)	49	(470)
Net income from discontinued or held-for-sale operations	1	-	(1)	-	(3)	-	(3)
Net income	696	478	230	240	130	(147)	1,628
Non controlling interests	(123)	(26)	(31)	(11)	(31)	(4)	(226)
Net income Group Share	573	452	200	230	99	(151)	1,402

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

(1) Presentation of main aggregates of the income statement

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Income statement⁽¹⁾ by business line 9M-22 and 9M-21

	9M-22 (stated)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	4,947	5,301	2,072	2,936	2,403	173	17,832
Operating expenses excl. SRF	(2,526)	(2,905)	(1,084)	(1,740)	(1,474)	(643)	(10,371)
SRF	(7)	(442)	(34)	(69)	(38)	(56)	(647)
Gross operating income	2,414	1,954	954	1,128	891	(527)	6,814
Cost of risk	(6)	(236)	(388)	(158)	(510)	(6)	(1,303)
Equity-accounted entities	64	11	240	-	2	(27)	291
Net income on other assets	1	0	4	14	6	0	26
Change in value of goodwill	-	-	-	-	-	-	-
Income before tax	2,475	1,730	810	983	389	(559)	5,827
Tax	(493)	(436)	(161)	(250)	(172)	74	(1,438)
Net income from discontinued or held-for-sale operations	120	(1)	4	-	21	-	143
Net income	2,101	1,293	652	733	238	(486)	4,532
Non controlling interests	(320)	(82)	(83)	(33)	(115)	(19)	(652)
Net income Group Share	1,782	1,211	569	700	123	(505)	3,880

	9M-21 (stated)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	4,919	4,753	2,007	2,757	2,289	119	16,843
Operating expenses excl. SRF	(2,272)	(2,732)	(1,032)	(1,709)	(1,392)	(573)	(9,709)
SRF	(7)	(328)	(23)	(59)	(33)	58	(392)
Gross operating income	2,640	1,693	952	989	864	(396)	6,742
Cost of risk	(19)	(38)	(369)	(167)	(329)	(6)	(929)
Equity-accounted entities	63	5	241	-	1	(19)	291
Net income on other assets	(1)	(39)	5	2	(13)	4	(42)
Change in value of goodwill	-	0	-	-	378	-	378
Income before tax	2,683	1,621	828	824	901	(417)	6,440
Tax	(467)	(355)	(177)	(239)	(131)	124	(1,245)
Net income from discontinued or held-for-sale operations	5	-	-	-	(3)	-	2
Net income	2,221	1,266	651	585	767	(293)	5,197
Non controlling interests	(402)	(65)	(82)	(26)	(193)	(13)	(781)
Net income Group Share	1,819	1,201	569	559	574	(306)	4,416

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

(1) Presentation of main aggregates of the income statement

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Underlying income statement⁽¹⁾ by business line Q3-22 and Q3-21

	Q3-22 (underlying)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	1,566	1,608	699	940	825	(53)	5,585
Operating expenses excl. SRF	(793)	(978)	(358)	(572)	(486)	(208)	(3,394)
SRF	-	-	-	-	-	-	-
Gross operating income	773	630	341	368	340	(261)	2,191
Cost of risk	(0)	(34)	(151)	(54)	(120)	(1)	(360)
Equity-accounted entities	24	5	82	-	0	(9)	102
Net income on other assets	(2)	1	6	0	0	0	5
Income before tax	795	603	278	314	220	(271)	1,939
Tax	(143)	(156)	(47)	(75)	(64)	19	(467)
Net income from discontinued or held-for-sale operations	13	(1)	1	-	9	(0)	22
Net income	664	445	232	240	165	(253)	1,494
Non controlling interests	(109)	(33)	(27)	(13)	(38)	(1)	(221)
Net income Group Share	555	412	205	227	127	(254)	1,273

	Q3-21 (underlying)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	1,571	1,528	704	934	797	0	5,535
Operating expenses excl. SRF	(738)	(896)	(370)	(566)	(486)	(189)	(3,245)
SRF	-	-	-	-	-	-	-
Gross operating income	833	633	335	368	311	(189)	2,290
Cost of risk	6	(12)	(108)	(41)	(109)	(2)	(266)
Equity-accounted entities	25	2	79	-	1	(4)	103
Net income on other assets	(0)	(3)	(7)	1	(1)	(0)	(9)
Income before tax	864	621	299	329	202	(196)	2,118
Tax	(168)	(138)	(68)	(88)	(62)	49	(474)
Net income from discontinued or held-for-sale operations	1	-	(1)	-	(1)	-	(1)
Net income	696	483	230	240	139	(147)	1,642
Non controlling interests	(123)	(28)	(31)	(11)	(32)	(4)	(229)
Net income Group Share	573	455	200	230	107	(151)	1,414

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

(1) Presentation of main aggregates of the income statement

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Underlying income statement⁽¹⁾ by business line 9M-22 and 9M-21

	9M-22 (underlying)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	4,947	5,237	2,072	2,902	2,424	120	17,701
Operating expenses excl. SRF	(2,466)	(2,905)	(1,084)	(1,740)	(1,443)	(643)	(10,281)
SRF	(7)	(442)	(34)	(69)	(38)	(56)	(647)
Gross operating income	2,474	1,890	954	1,093	942	(580)	6,773
Cost of risk	(6)	(236)	(388)	(158)	(315)	(6)	(1,108)
Equity-accounted entities	64	11	240	-	2	(27)	291
Net income on other assets	1	0	4	14	6	0	26
Income before tax	2,534	1,666	810	949	635	(612)	5,981
Tax	(508)	(419)	(161)	(241)	(186)	87	(1,428)
Net income from discontinued or held-for-sale operations	18	(1)	4	-	28	-	49
Net income	2,045	1,246	652	708	477	(525)	4,602
Non controlling interests	(334)	(81)	(83)	(32)	(116)	(19)	(665)
Net income Group Share	1,710	1,165	569	676	361	(544)	3,937

	9M-21 (underlying)						
€m	AG	LC	SFS	FRB (LCL)	IRB	CC	Total
Revenues	4,920	4,769	2,007	2,767	2,291	118	16,872
Operating expenses excl. SRF	(2,270)	(2,706)	(1,032)	(1,696)	(1,383)	(573)	(9,659)
SRF	(7)	(328)	(23)	(59)	(33)	(72)	(522)
Gross operating income	2,643	1,735	952	1,012	876	(526)	6,691
Cost of risk	(19)	(38)	(369)	(167)	(304)	(6)	(904)
Equity-accounted entities	63	5	236	-	1	(19)	286
Net income on other assets	(1)	(39)	5	2	2	4	(27)
Income before tax	2,686	1,663	823	847	575	(548)	6,046
Tax	(582)	(367)	(177)	(246)	(176)	124	(1,424)
Net income from discontinued or held-for-sale operations	1	-	-	-	(2)	-	(1)
Net income	2,104	1,296	646	601	397	(424)	4,621
Non controlling interests	(366)	(71)	(82)	(27)	(101)	(13)	(660)
Net income Group Share	1,739	1,225	564	575	295	(436)	3,962

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

(1) Presentation of main aggregates of the income statement

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Activity indicators – Regional Banks

Customer assets & Loans outstandings (€bn)

Customer assets (€bn)*	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Securities	41.9	45.7	48.2	48.8	48.2	49.2	45.6	43.0	42.0	(12.7%)
Mutual funds and REITs	24.2	25.6	26.1	26.8	27.2	27.8	26.1	24.8	24.2	(11.1%)
Life insurance	198.5	201.2	203.3	205.2	205.7	208.6	208.4	206.6	205.0	(0.3%)
Off-balance sheet assets	264.6	272.4	277.6	280.8	281.1	285.6	280.1	274.4	271.2	(3.5%)
Demand deposits	201.1	207.4	212.4	218.5	224.9	230.2	231.6	233.8	235.7	+4.8%
Home purchase savings schemes	108.1	110.5	110.7	110.7	110.7	112.5	112.1	111.5	110.8	+0.1%
Passbook accounts	152.0	156.3	162.4	165.8	169.6	171.7	177.0	180.4	187.2	+10.4%
Time deposits	45.1	43.8	41.6	40.3	39.8	39.5	38.5	38.2	38.7	(2.8%)
On-balance sheet assets	506.3	517.9	527.2	535.2	545.1	554.0	559.3	563.9	572.4	+5.0%
TOTAL	770.9	790.3	804.7	815.9	826.1	839.5	839.3	838.3	843.6	+2.1%

NB: Change in method in march 2019: recognition of life insurance policies purchased from non-Group providers

Passbooks, o/w (€bn)	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Livret A	54.4	55.9	58.4	59.9	60.8	61.2	63.8	65.2	67.9	+11.7%
LEP	11.2	11.5	11.7	11.7	11.7	11.4	12.3	12.3	13.4	+15.0%
LDD	34.4	35.0	35.7	36.0	36.1	36.1	36.6	36.8	37.2	+3.1%
Mutual shareholders passbook account	10.8	11.1	11.5	11.8	12.0	12.2	12.3	12.3	12.3	+4.7%
* including customer financial instruments										

Loans outstanding (€bn)	Sept. 20	Dec. 20	Mar. 21	Jun. 21	Sept. 21	Dec. 21	Mar. 22	Jun. 22	Sept. 22	Δ Sept./Sept.
Home loans	333.1	340.8	345.2	352.1	358.2	363.1	367.2	372.8	378.9	+5.8%
Consumer credit	21.2	21.5	21.4	21.8	21.8	22.3	22.3	22.5	22.6	+3.5%
SMEs	94.9	97.1	99.2	99.1	101.5	104.7	107.2	109.8	112.8	+11.2%
Small businesses	29.0	29.7	30.1	29.7	29.7	30.0	30.3	30.6	30.7	+3.4%
Farming loans	42.0	41.2	42.1	43.0	43.3	42.6	43.5	44.6	44.9	+3.7%
Local authorities	32.6	33.4	32.9	33.4	33.3	33.6	33.2	33.6	33.1	(0.8%)
TOTAL	552.8	563.7	570.8	579.1	587.7	596.3	603.7	614.0	622.9	+6.0%

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Activity indicators – Regional Banks

Detail of fees and commissions / Evolution of credit risk outstandings (m€)

Regional Banks – detail of fees and commissions, from Q3-20 to Q3-22

€m	Q3-20	Q4-20	Q1-21	Q2-21	Q3-21	Q4-21	Q1-22	Q2-22	Q3-22	Δ Q3/Q3
Services and other banking transactions	201	210	217	212	216	221	231	223	223	+3.6%
Securities	58	67	73	67	63	75	78	74	69	+8.1%
Insurance	699	671	924	739	741	826	983	742	810	+9.4%
Account management and payment instruments	490	475	453	467	496	502	490	511	524	+5.8%
Net fees & commissions from other customer activities	91	114	95	112	94	121	96	91	89	(5.5%)
TOTAL⁽¹⁾	1,539	1,538	1,764	1,597	1,610	1,745	1,878	1,640	1,715	+6.6%

(1) Revenues generated by the subsidiaries of the Regional Banks, namely fees and commissions from leasing and operating leasing transactions

Regional Banks - Evolution of credit risk outstandings

€m	Dec. 21	June 22	Sept. 22
Gross customer loans outstanding	601,577	617,827	626,562
of which: impaired loans	9,730	9,760	9,939
Loans loss reserves (incl. collective reserves)	10,048	10,274	10,375
Impaired loans ratio	1.6%	1.6%	1.6%
Coverage ratio (excl. collective reserves)	57.4%	55.7%	54.8%
Coverage ratio (incl. collective reserves)	103.3%	105.3%	104.4%

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Stated and underlying detailed income statement (€m) – Regional banks

€m	Q3-22 stated	Specific items	Q3-22 underlying	Q3-21 stated	Specific items	Q3-21 underlying	Δ Q3/Q3 stated	Δ Q3/Q3 underlying
Revenues	3,328	-	3,328	3,408	-	3,408	(2.3%)	(2.3%)
Operating expenses excl.SRF	(2,225)	-	(2,225)	(2,146)	-	(2,146)	+3.7%	+3.7%
SRF	-	-	-	-	-	-	n.m.	n.m.
Gross operating income	1,103	-	1,103	1,262	-	1,262	(12.6%)	(12.6%)
Cost of risk	(273)	-	(273)	(136)	-	(136)	x 2	x 2
Equity-accounted entities	0	-	0	0	-	0	(54.9%)	(54.9%)
Net income on other assets	1	-	1	(6)	-	(6)	n.m.	n.m.
Change in value of goodwill	-	-	-	(2)	-	(2)	(100.0%)	(100.0%)
Income before tax	831	-	831	1,118	-	1,118	(25.7%)	(25.7%)
Tax	(208)	-	(208)	(328)	-	(328)	(36.7%)	(36.7%)
Net income Group Share	623	-	623	790	-	790	(21.2%)	(21.2%)
Cost/Income ratio excl.SRF (%)	66.9%		66.9%	63.0%		63.0%	+3.9 pp	+3.9 pp

€m	9M-22 stated	Specific items	9M-22 underlying	9M-21 stated	Specific items	9M-21 underlying	Δ 9M/9M stated	Δ 9M/9M underlying
Revenues	10,760	412	10,348	10,416	1	10,415	+3.3%	(0.7%)
Operating expenses excl.SRF	(6,911)	-	(6,911)	(6,649)	-	(6,649)	+3.9%	+3.9%
SRF	(156)	-	(156)	(87)	55	(142)	+78.7%	+9.7%
Gross operating income	3,693	412	3,281	3,680	55	3,625	+0.4%	(9.5%)
Cost of risk	(830)	-	(830)	(476)	-	(476)	+74.5%	+74.5%
Equity-accounted entities	5	-	5	(11)	-	(11)	n.m.	n.m.
Net income on other assets	25	-	25	6	-	6	x 4,1	x 4,1
Change in value of goodwill	-	-	-	-	-	-	n.m.	n.m.
Income before tax	2,893	412	2,481	3,199	55	3,144	(9.6%)	(21.1%)
Tax	(725)	(106)	(619)	(957)	(0)	(957)	(24.2%)	(35.3%)
Net income Group Share	2,167	306	1,862	2,241	55	2,186	(3.3%)	(14.8%)
Cost/Income ratio excl.SRF (%)	64.2%		66.8%	63.8%		63.8%	+0.4 pp	+2.9 pp

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Income statement by business line Q3-22 and Q3-21

	Q3-22 (stated)							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	3,328	940	823	1,574	699	1,607	(45)	8,927
Operating expenses excl. SRF	(2,225)	(572)	(503)	(802)	(358)	(978)	(252)	(5,689)
SRF	-	-	-	-	-	-	-	-
Gross operating income	1,103	368	320	772	341	630	(297)	3,238
Cost of risk	(273)	(54)	(119)	(0)	(151)	(34)	(5)	(636)
Cost of legal risk	-	-	-	-	-	-	-	-
Equity-accounted entities	0	-	0	24	82	5	0	111
Net income on other assets	1	0	0	(2)	6	1	0	6
Income before tax	831	314	202	794	278	602	(302)	2,720
Tax	(208)	(75)	(61)	(143)	(47)	(156)	27	(662)
Net income from discount'd or held-for-sale ope.	-	-	9	114	1	(1)	(0)	123
Net income	623	240	151	765	232	445	(275)	2,181
Non controlling interests	(0)	2	(27)	(104)	(27)	(27)	7	(177)
Net income Group Share	623	242	124	661	205	418	(268)	2,004

	Q3-21 (stated)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,408	934	1,573	810	704	1,528	11	8,969
Operating expenses excl. SRF	(2,146)	(566)	(738)	(509)	(370)	(901)	(222)	(5,452)
SRF	-	-	-	-	-	-	-	-
Gross operating income	1,262	368	835	301	335	627	(211)	3,516
Cost of risk	(136)	(41)	6	(109)	(108)	(12)	(4)	(403)
Cost of legal risk	-	-	-	-	-	-	-	-
Equity-accounted entities	0	-	25	1	79	2	-	107
Net income on other assets	(6)	1	(0)	0	(7)	(3)	0	(14)
Income before tax	1,118	329	865	193	299	615	(215)	3,205
Tax	(328)	(88)	(168)	(60)	(68)	(135)	55	(792)
Net income from discount'd or held-for-sale ope.	-	-	1	(3)	(1)	-	(0)	(3)
Net income	790	240	698	131	230	479	(159)	2,410
Non controlling interests	(0)	0	(118)	(21)	(31)	(17)	(1)	(187)
Net income Group Share	790	240	580	111	200	463	(161)	2,222

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Income statement by business line 9M-22 and 9M-21

	9M-22 (stated)							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	10,760	2,936	2,457	4,962	2,072	5,300	242	28,728
Operating expenses excl. SRF	(6,911)	(1,740)	(1,521)	(2,526)	(1,084)	(2,905)	(800)	(17,486)
SRF	(156)	(69)	(38)	(7)	(34)	(442)	(56)	(803)
Gross operating income	3,693	1,128	898	2,429	954	1,953	(615)	10,440
Cost of risk	(830)	(158)	(511)	(6)	(388)	(236)	(11)	(2,140)
Equity-accounted entities	5	-	2	64	240	11	0	323
Net income on other assets	25	5	6	1	4	0	(0)	41
Change in value of goodwill	-	-	-	-	-	-	-	-
Income before tax	2,893	974	395	2,489	810	1,729	(627)	8,664
Tax	(725)	(250)	(173)	(497)	(161)	(435)	78	(2,164)
Net income from discontinued or held-for-sale operations	-	-	21	120	4	(1)	-	144
Net income	2,168	724	243	2,112	652	1,292	(549)	6,644
Non controlling interests	(1)	(0)	(85)	(310)	(83)	(63)	2	(540)
Net income Group Share	2,167	724	159	1,802	569	1,229	(546)	6,104

	9M-21 (stated)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	10,416	2,757	4,920	2,338	2,007	4,753	131	27,322
Operating expenses excl. SRF	(6,649)	(1,709)	(2,272)	(1,432)	(1,032)	(2,732)	(667)	(16,493)
SRF	(87)	(59)	(7)	(33)	(23)	(328)	58	(479)
Gross operating income	3,680	989	2,641	873	952	1,693	(478)	10,350
Cost of risk	(476)	(167)	(19)	(331)	(369)	(38)	(9)	(1,410)
Equity-accounted entities	(11)	-	63	1	241	5	-	299
Net income on other assets	6	2	(1)	(13)	5	(39)	3	(37)
Change in value of goodwill	-	-	-	378	-	0	-	378
Income before tax	3,199	824	2,684	908	828	1,621	(484)	9,580
Tax	(957)	(239)	(468)	(132)	(177)	(355)	134	(2,193)
Net income from discontinued or held-for-sale operations	-	-	5	(3)	-	-	(0)	2
Net income	2,242	585	2,221	773	651	1,266	(350)	7,389
Non controlling interests	(1)	(0)	(385)	(131)	(82)	(39)	(4)	(642)
Net income Group Share	2,241	585	1,837	642	569	1,227	(354)	6,746

AG : Retail Banking ; LCL : Retail Retail Banking ; IRB : Specialised Financial Services ; AG : Large Customers ; CC : Corporate Bank

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Income statement underlying by business line Q3-22 and Q3-21

	Q3-22 (underlying)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,328	940	1,574	844	699	1,608	(45)	8,948
Operating expenses excl. SRF	(2,225)	(572)	(793)	(503)	(358)	(978)	(252)	(5,680)
SRF	-	-	-	-	-	-	-	-
Gross operating income	1,103	368	781	341	341	630	(297)	3,268
Cost of risk	(273)	(54)	(0)	(119)	(151)	(34)	(5)	(636)
Equity-accounted entities	0	-	24	0	82	5	0	111
Net income on other assets	1	0	(2)	0	6	1	0	6
Change in value of goodwill	-	-	-	-	-	-	-	-
Income before tax	831	314	803	223	278	603	(302)	2,750
Tax	(208)	(75)	(145)	(65)	(47)	(156)	27	(668)
Net income from discontinued or held-for-sale operations	-	-	13	9	1	(1)	(0)	22
Net income	623	240	671	168	232	445	(275)	2,104
Non controlling interests	(0)	2	(106)	(27)	(27)	(27)	7	(179)
Net income Group Share	623	242	564	141	205	418	(268)	1,924

	Q3-21 (underlying)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	3,408	934	1,573	812	704	1,530	11	8,972
Operating expenses excl. SRF	(2,146)	(566)	(738)	(500)	(370)	(896)	(222)	(5,438)
SRF	-	-	-	-	-	-	-	-
Gross operating income	1,262	368	835	312	335	634	(211)	3,535
Cost of risk	(136)	(41)	6	(109)	(108)	(12)	(4)	(403)
Equity-accounted entities	0	-	25	1	79	2	-	107
Net income on other assets	(6)	1	(0)	(1)	(7)	(3)	0	(15)
Change in value of goodwill	(2)	-	-	-	-	0	-	(2)
Income before tax	1,118	329	865	204	299	622	(215)	3,222
Tax	(328)	(88)	(168)	(62)	(68)	(137)	55	(797)
Net income from discontinued or held-for-sale operations	-	-	1	(1)	(1)	-	(0)	(1)
Net income	790	240	698	140	230	484	(159)	2,424
Non controlling interests	(0)	0	(118)	(21)	(31)	(18)	(1)	(189)
Net income Group Share	790	240	580	119	200	466	(161)	2,235

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

APPENDICES

Income statement underlying by business line 9M-22 and 9M-21

	9M-22 (underlying)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	10,348	2,902	4,962	2,478	2,072	5,235	189	28,186
Operating expenses excl. SRF	(6,911)	(1,740)	(2,467)	(1,490)	(1,084)	(2,905)	(800)	(17,396)
SRF	(156)	(69)	(7)	(38)	(34)	(442)	(56)	(803)
Gross operating income	3,281	1,093	2,488	950	954	1,888	(668)	9,987
Cost of risk	(830)	(158)	(6)	(316)	(388)	(236)	(11)	(1,945)
Equity-accounted entities	5	-	64	2	240	11	0	323
Net income on other assets	25	5	1	6	4	0	(0)	41
Change in value of goodwill	-	-	-	-	-	-	-	-
Income before tax	2,481	939	2,548	641	810	1,664	(679)	8,406
Tax	(619)	(241)	(512)	(187)	(161)	(419)	92	(2,047)
Net income from discontinued or held-for-sale operations	-	-	19	28	4	(1)	-	49
Net income	1,863	699	2,055	482	652	1,245	(588)	6,408
Non controlling interests	(1)	(0)	(324)	(84)	(83)	(63)	2	(552)
Net income Group Share	1,862	698	1,732	399	569	1,181	(585)	5,856

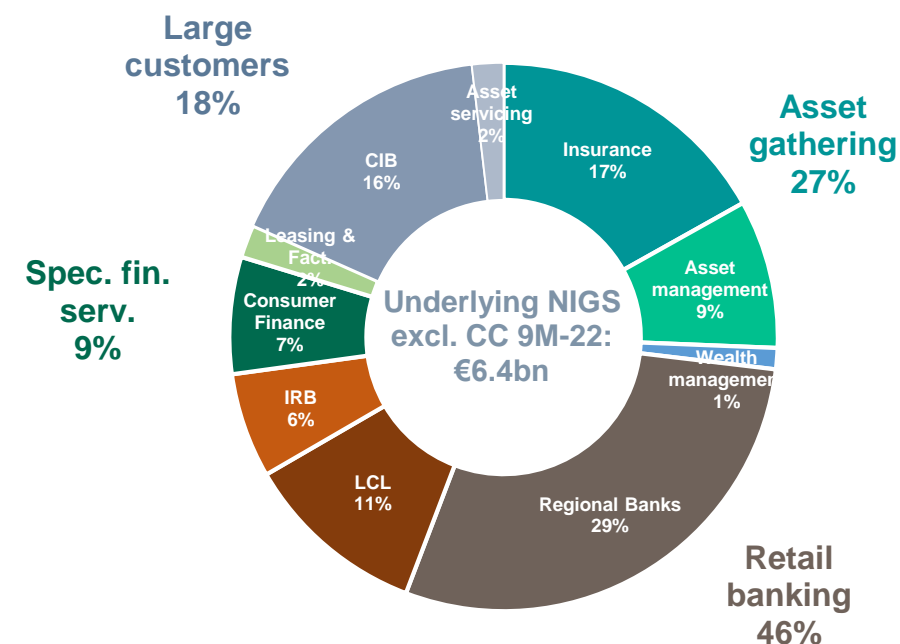
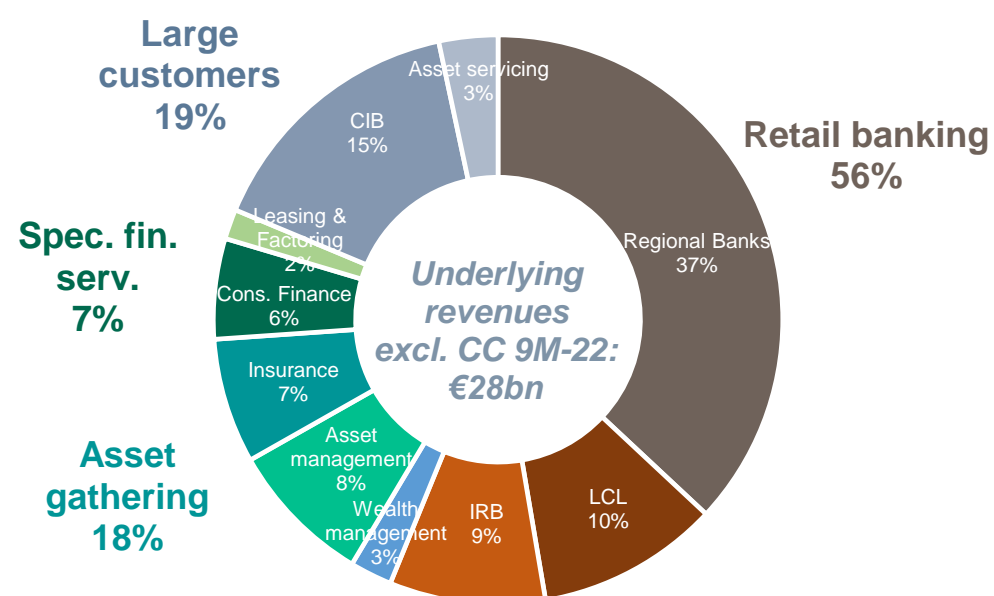
	9M-21 (underlying)							
€m	RB	LCL	AG	IRB	SFS	LC	CC	Total
Revenues	10,415	2,767	4,921	2,341	2,007	4,769	131	27,350
Operating expenses excl. SRF	(6,649)	(1,696)	(2,270)	(1,423)	(1,032)	(2,706)	(667)	(16,443)
SRF	(142)	(59)	(7)	(33)	(23)	(328)	(72)	(664)
Gross operating income	3,625	1,012	2,644	884	952	1,735	(608)	10,244
Cost of risk	(476)	(167)	(19)	(306)	(369)	(38)	(9)	(1,385)
Equity-accounted entities	(11)	-	63	1	236	5	-	294
Net income on other assets	6	2	(1)	2	5	(39)	3	(22)
Change in value of goodwill	-	-	-	-	-	0	-	0
Income before tax	3,144	847	2,687	582	823	1,663	(615)	9,131
Tax	(957)	(246)	(583)	(177)	(177)	(367)	135	(2,372)
Net income from discontinued or held-for-sale operations	-	-	1	(2)	-	-	(0)	(1)
Net income	2,187	601	2,105	403	646	1,296	(480)	6,758
Non controlling interests	(1)	(0)	(350)	(74)	(82)	(45)	(4)	(556)
Net income Group Share	2,186	601	1,755	329	564	1,251	(485)	6,201

AG : Asset Gathering ; FRB : French Retail Banking ; SFS : Specialised Financial Services ; LC : Large Customers ; CC : Corporate Center

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Crédit Agricole Group

Underlying revenues and net income by business line (excl. CC) (€m)



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Evolution of credit risk outstandings

Crédit Agricole Group - Evolution of credit risk outstandings

€m	Dec. 21	June 22	Sept. 22
Gross customer loans outstanding	1,070,539	1,103,965	1,122,564
of which: impaired loans	21,642	22,120	22,598
Loans loss reserves (incl. collective reserves)	18,947	19,455	19,638
Impaired loans ratio	2.0%	2.0%	2.0%
Coverage ratio (excl. collective reserves)	53.0%	50.4%	50.1%
Coverage ratio (incl. collective reserves)	87.5%	88.0%	86.9%

Crédit Agricole S.A. - Evolution of credit risk outstandings

€m	Dec. 21	June 22	Sept. 22
Gross customer loans outstanding	468,800	485,980	495,865
of which: impaired loans	11,907	12,356	12,653
Loans loss reserves (incl. collective reserves)	8,895	9,177	9,258
Impaired loans ratio	2.5%	2.5%	2.6%
Coverage ratio (excl. collective reserves)	49.5%	46.2%	46.4%
Coverage ratio (incl. collective reserves)	74.7%	74.3%	73.2%

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Risk indicators

Risk breakdown⁽¹⁾ by business sector and geographic region

By business sector	Sept. 22	Dec. 21
Retail banking	23.4%	23.8%
Non-merchant service / Public sector / Local authorities	30.3%	30.5%
Energy	8.0%	6.6%
Other non banking financial activities ⁽²⁾	5.2%	8.0%
Banks	2.8%	2.8%
Real estate	2.8%	2.9%
Aerospace	1.6%	1.6%
Others	3.5%	3.2%
Automotive	3.2%	2.4%
Heavy industry	2.4%	2.0%
Retail and consumer goods	1.7%	1.7%
Construction	1.5%	1.5%
Food	1.9%	1.9%
Shipping	1.5%	1.4%
Other transport	1.2%	1.2%
Other industries	1.7%	1.7%
Telecom	1.8%	1.3%
Healthcare / pharmaceuticals	1.0%	1.0%
Insurance	1.2%	1.1%
Tourism / hotels / restaurants	0.7%	0.8%
IT / computing	1.6%	1.5%
Not allocated	1.0%	1.0%
Total	100%	100%

(1) The commercial lending portfolio figures are calculated in accordance with IFRS7 requirements, they encompass both on balance-sheet and off-balance-sheet exposures.

(2) The change in exposures to the non-banking financial activities is due to a change in the classification of the exposure related to securitizations on behalf of costumers, from this sector to the business sectors of the costumers (mainly automotive, energy, heavy industry, IT/technology and telecom).

By geographic region	Sept. 22	Dec. 21
France (excl. retail banking)	40.5%	41.9%
France (retail banking)	14.7%	15.0%
Western Europe (excl. Italy)	12.0%	12.0%
Italy	12.4%	10.9%
North America	6.6%	5.4%
Asia and Oceania excl. Japan	4.9%	4.9%
Africa and Middle-East	3.4%	3.4%
Japan	2.9%	2.3%
Eastern Europe	1.5%	1.9%
Central and South America	1.2%	1.1%
Not allocated	0.0%	1.3%
Total	100%	100%

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Risk indicators

VaR – Market risk exposures

Crédit Agricole SA - Market risk exposures - VAR (99% - 1day)

€m	Q3-22			30/09/2022	31/12/2021
	Minimum	Maximum	Average		
Fixed income	11	16	13	15	6
Credit	6	11	8	8	3
Foreign Exchange	3	4	4	4	4
Equities	2	3	3	3	2
Commodities	0	0	0	0	0
Mutualised VaR for Crédit Agricole S.A.	14	27	19	21	9
Compensation effects*			-8	-9	-6

Crédit Agricole S.A.'s VaR (99% - 1 day) is computed by taking into account the impact of diversification between the Group's various entities
 VaR (99% - 1 day) at 30/09/22 : €21m for Crédit Agricole S.A.

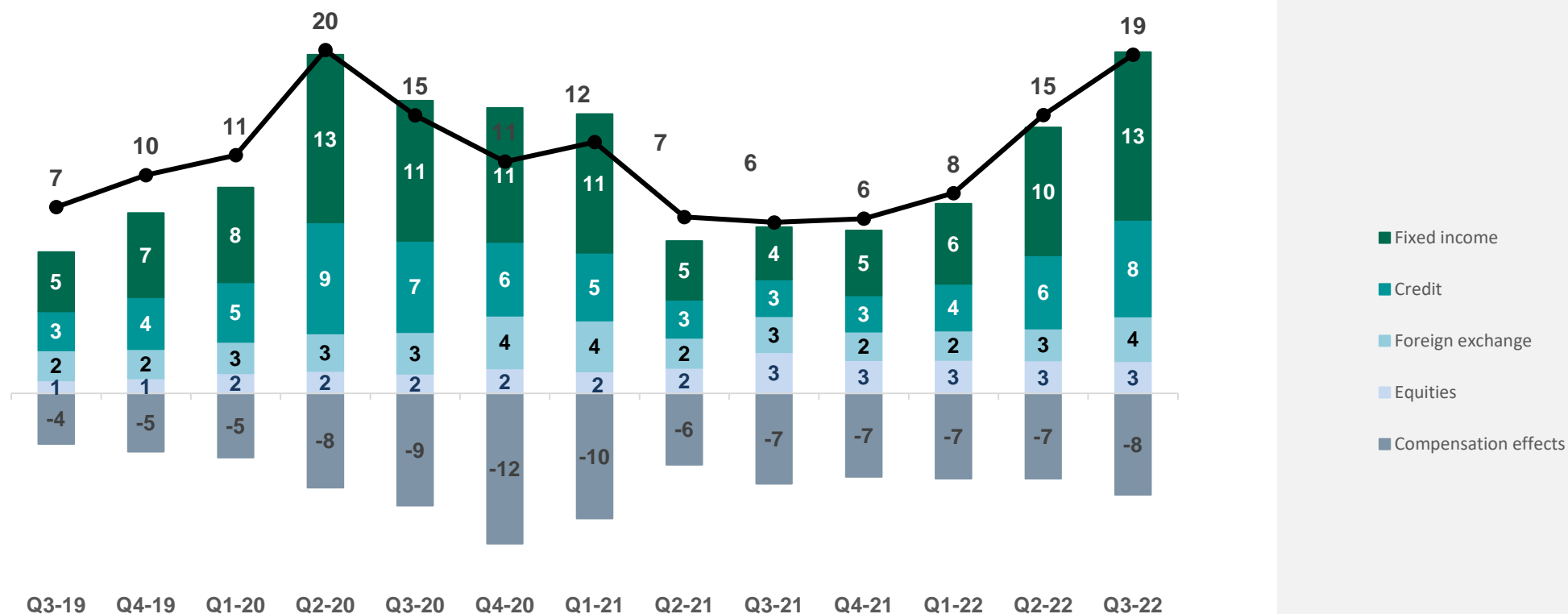
*Diversification gains between risk factors

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VaR – Market risk exposures

Crédit Agricole S.A. - Quarterly average of VAR (99% - 1day, in m€)



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Crédit Agricole S.A. solvency (in euro bn)

Credit Agricole SA: solvency (in euros Bn)		
	Phased-in	
	30/09/22	31/12/21
Share capital and reserves	29.7	28.5
Consolidated reserves	34.5	32.2
Other comprehensive income	(3.9)	1.7
Net income (loss) for the year	3.9	5.8
EQUITY - GROUP SHARE	64.3	68.2
(-) Expected dividend	(1.8)	(3.2)
(-) AT1 instruments accounted as equity	(6.0)	(4.9)
Eligible minority interests	4.5	4.5
(-) Prudential filters	0.0	(1.2)
<i>o/w: Prudent valuation</i>	(1.2)	(1.0)
(-) Deduction of goodwills and intangible assets	(18.7)	(18.5)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.1)	(0.5)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	(0.2)	(0.4)
Amount exceeding thresholds	0.0	0.0
Insufficient coverage for non-performing exposures (Pillar 2)	(0.0)	(0.0)
Other CET1 components	(0.6)	0.8
COMMON EQUITY TIER 1 (CET1)	41.4	44.9
Additional Tier 1 (AT1) instruments	6.9	5.1
Other AT1 components	(0.2)	(0.2)
TOTAL TIER 1	48.1	49.8
Tier 2 instruments	17.2	18.2
Other Tier 2 components	(0.8)	(1.0)
TOTAL CAPITAL	64.5	67.0
RWAs	377.4	377.4
CET1 ratio	11.0%	11.9%
Tier 1 ratio	12.8%	13.2%
Total capital ratio	17.1%	17.7%

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Financial structure

Crédit Agricole Group solvency (in euro bn)

Credit Agricole Group: solvency (in euros Bn)		
	Phased-in	
	30/09/22	31/12/21
Share capital and reserves	31.6	29.9
Consolidated reserves	92.6	85.5
Other comprehensive income	(3.7)	2.0
Net income (loss) for the year	6.1	9.1
EQUITY - GROUP SHARE	126.6	126.5
(-) Expected dividend	(0.9)	(1.6)
(-) AT1 instruments accounted as equity	(6.0)	(4.9)
Eligible minority interests	3.6	3.6
(-) Prudential filters	(0.8)	(1.9)
<i>o/w: Prudent valuation</i>	<i>(2.0)</i>	<i>(1.7)</i>
(-) Deduction of goodwills and intangible assets	(19.2)	(19.0)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.1)	(0.5)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	(0.3)	(0.5)
Amount exceeding thresholds	0.0	0.0
Insufficient coverage for non-performing exposures (Pillar 2)	(1.0)	(0.7)
Other CET1 components	(0.4)	1.7
COMMON EQUITY TIER 1 (CET1)	101.4	102.7
Additional Tier 1 (AT1) instruments	6.9	5.1
Other AT1 components	(0.3)	(0.3)
TOTAL TIER 1	108.1	107.5
Tier 2 instruments	17.1	18.1
Other Tier 2 components	0.0	(0.3)
TOTAL CAPITAL	125.3	125.3
RWAs	588.6	585.4
CET1 ratio	17.2%	17.5%
Tier 1 ratio	18.4%	18.4%
Total capital ratio	21.3%	21.4%

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Financial structure and balance sheet

Balance sheet (€bn)

Assets	30/09/2022	31/12/2021	Liabilities	30/09/2022	31/12/2021
Cash and Central banks	260.2	237.8	Central banks	0.6	1.3
Financial assets at fair value through profit or loss	491.1	429.4	Financial liabilities at fair value through profit or loss	337.4	246.4
Hedging derivative instruments	26.1	14.1	Hedging derivative instruments	39.0	12.4
Financial assets at fair value through other comprehensive income	212.8	256.3			
Loans and receivables due from credit institutions	528.2	501.3	Due to banks	334.9	314.8
Loans and receivables due from customers	486.6	459.9	Customer accounts	808.2	781.2
Debt securities	86.6	84.1	Debt securities in issue	200.2	171.4
Revaluation adjustment on interest rate hedged portfolios	7.4	3.2	Revaluation adjustment on interest rate hedged portfolios	6.8	5.1
Current and deferred tax assets	7.8	5.9	Current and deferred tax liabilities	3.5	2.9
Accruals, prepayments and sundry assets	88.5	38.4	Accruals and sundry liabilities	72.7	53.3
Non-current assets held for sale and discontinued operations	5.8	3.0	Liabilities associated with non-current assets held for sale	5.0	2.6
Deferred participation benefits	16.3	0.0			
Investments in equity affiliates	8.9	8.3	Insurance Company technical reserves	349.9	375.1
Investment property	7.8	7.3	Provisions	3.9	4.5
Property, plant and equipment	6.1	6.1	Subordinated debt	23.7	26.1
Intangible assets	3.1	3.3	Shareholder's equity	64.3	68.2
Goodwill	15.7	15.6	Non-controlling interests	8.8	8.7
Total assets	2,259.0	2,074.0	Total liabilities	2,259.0	2,074.0

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Financial structure and balance sheet

Detail of net equity (€m)

€m	Group share	Non-controlling interests	Total	Subordinated debt
At 31 December 2021	68,217	8,699	76,916	26,101
Impacts of new standards	-	-	-	
Capital increase	(930)	-	(930)	
Dividends paid out in 2022	(3,172)	(465)	(3,637)	
Change in treasury shares held	1,037	-	1,037	
Issuance / redemption of equity instruments	1,092	-	1,092	
Remuneration for equity instruments issued	(319)	(64)	(383)	
Impact of acquisitions/disposals on non-controlling interests	-	-	-	
Change due to share-based payments	16	5	21	
Change in other comprehensive income	(5,648)	21	(5,627)	
Change in share of reserves of equity affiliates	113	18	131	
Result for the period	3,880	652	4,532	
Other	9	(62)	(53)	
At 30 September 2022	64,295	8,804	73,099	23,748

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Financial structure and balance sheet

Balance sheet (€bn)

Assets	30/09/2022	31/12/2021	Liabilities	30/09/2022	31/12/2021
Cash and Central banks	263.7	241.2	Central banks	0.6	1.3
Financial assets at fair value through profit or loss	490.1	433.1	Financial liabilities at fair value through profit or loss	329.9	243.6
Hedging derivative instruments	44.8	16.0	Hedging derivative instruments	40.8	16.8
Financial assets at fair value through other comprehensive income	223.8	268.7			
Loans and receivables due from credit institutions	114.4	96.7	Due to banks	232.0	221.2
Loans and receivables due from customers	1102.9	1051.6	Customer accounts	1076.8	1044.6
Debt securities	114.5	110.0	Debt securities in issue	207.4	181.7
Revaluation adjustment on interest rate hedged portfolios	-8.8	5.2	Revaluation adjustment on interest rate hedged portfolios	6.0	5.8
Current and deferred tax assets	9.7	8.1	Current and deferred tax liabilities	3.0	3.0
Accruals, prepayments and sundry assets	72.8	43.1	Accruals and sundry liabilities	80.6	58.6
Non-current assets held for sale and discontinued operations	5.8	3.0	Liabilities associated with non-current assets held for sale	5.0	2.6
Deferred participation benefits	16.5	-0.0			
Investments in equity affiliates	8.6	8.0	Insurance Company technical reserves	352.6	377.7
Investment property	8.9	8.3	Provisions	6.1	7.1
Property, plant and equipment	10.7	10.9	Subordinated debt	23.5	25.9
Intangible assets	3.4	3.5	Shareholder's equity	126.6	126.5
Goodwill	16.3	16.1	Non-controlling interests	7.3	7.2
Total assets	2,498.1	2,323.6	Total liabilities	2,498.1	2,323.6

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Legal risks

The main legal and tax proceedings outstanding at Crédit Agricole S.A. and its fully consolidated subsidiaries are described in the 2021 Management report, in the 2021 Universal Registration Document.

The update will be described in the Amendment A04 to the 2021 Universal Registration Document.

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