



Montrouge, 16 December 2024

## Financial information

# Crédit Agricole Group: disclosure on global systemically important banks' (G-SIBs) indicators

Crédit Agricole Group provides data disclosure on global systemically important banks' (G-SIBs) indicators as of 31 December 2023.

### General Bank Data

| Section 1 - General Information                                        | GSIB | Response                                                                                   |         |
|------------------------------------------------------------------------|------|--------------------------------------------------------------------------------------------|---------|
| a. General information provided by the relevant supervisory authority: |      |                                                                                            |         |
| (1) Country code                                                       | 1001 | FR                                                                                         | 1.a.(1) |
| (2) Bank name                                                          | 1002 | CreditAgricole                                                                             | 1.a.(2) |
| (3) Reporting date (yyyy-mm-dd)                                        | 1003 | 2023-12-31                                                                                 | 1.a.(3) |
| (4) Reporting currency                                                 | 1004 | EUR                                                                                        | 1.a.(4) |
| (5) Euro conversion rate                                               | 1005 | 1                                                                                          | 1.a.(5) |
| (6) Submission date (yyyy-mm-dd)                                       | 1006 | 2024-03-29                                                                                 | 1.a.(6) |
| b. General Information provided by the reporting institution:          |      |                                                                                            |         |
| (1) Reporting unit                                                     | 1007 | 1 000 000                                                                                  | 1.b.(1) |
| (2) Accounting standard                                                | 1008 | IFRS                                                                                       | 1.b.(2) |
| (3) Date of public disclosure (yyyy-mm-dd)                             | 1009 | 2024-07-16                                                                                 | 1.b.(3) |
| (4) Language of public disclosure                                      | 1010 | English                                                                                    | 1.b.(4) |
| (5) Web address of public disclosure                                   | 1011 | <a href="http://www.credit-agricole.com/pdfPreview">www.credit-agricole.com/pdfPreview</a> | 1.b.(5) |
| (6) LEI code                                                           | 2015 | FR969500TJ5KRTCJQWXH                                                                       | 1.b.(6) |

### Size Indicator

| Section 2 - Total Exposures                                                                                                                                                    | GSIB | Amount in million EUR |         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------|---------|
| a. Derivatives                                                                                                                                                                 |      |                       |         |
| (1) Counterparty exposure of derivatives contracts                                                                                                                             | 1012 | 25 574                | 2.a.(1) |
| (2) Effective notional amount of written credit derivatives                                                                                                                    | 1201 | 10 531                | 2.a.(2) |
| (3) Potential future exposure of derivative contracts                                                                                                                          | 1018 | 50 472                | 2.a.(3) |
| b. Securities financing transactions (SFTs)                                                                                                                                    |      |                       |         |
| (1) Adjusted gross value of SFTs                                                                                                                                               | 1013 | 168 634               | 2.b.(1) |
| (2) Counterparty exposure of SFTs                                                                                                                                              | 1014 | 7 959                 | 2.b.(2) |
| c. Other assets                                                                                                                                                                | 1015 | 1 641 336             | 2.c.    |
| d. Gross notional amount of off-balance sheet items                                                                                                                            |      |                       |         |
| (1) Items subject to a 10% credit conversion factor (CCF)                                                                                                                      | 1019 | 29 527                | 2.d.(1) |
| (2) Items subject to a 20% CCF                                                                                                                                                 | 1022 | 82 223                | 2.d.(2) |
| (3) Items subject to a 40% CCF                                                                                                                                                 | 2300 | 0                     | 2.d.(3) |
| (4) Items subject to a 50% CCF                                                                                                                                                 | 1023 | 204 520               | 2.d.(4) |
| (5) Items subject to a 100% CCF                                                                                                                                                | 1024 | 71 940                | 2.d.(5) |
| e. Regulatory adjustments                                                                                                                                                      | 1031 | 23 949                | 2.e.    |
| f. Total exposures prior to regulatory adjustments (sum of items 2.a.(1) through 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.4 times 2.d.(3), 0.5 times 2.d.(4), and 2.d.(5)) | 1103 | 2 098 103             | 2.f.    |
| g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:                                                                                                  |      |                       |         |
| (1) On-balance sheet and off-balance sheet assets of insurance subsidiaries                                                                                                    | 1701 | 401 116               | 2.g.(1) |
| (2) Potential future exposure of derivatives contracts of insurance subsidiaries                                                                                               | 1205 | 0                     | 2.g.(2) |
| (3) Investment value in consolidated entities                                                                                                                                  | 1208 | 10 068                | 2.g.(3) |
| h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g                                                                                              | 2101 | 19 846                | 2.h.    |
| i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)                                           | 1117 | 2 469 305             | 2.i.    |

## Interconnectedness Indicators

| Section 3 - Intra-Financial System Assets                                                                                                                      | GSIB | Amount in million EUR |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-----------------------|---------|
| a. Funds deposited with or lent to other financial institutions                                                                                                | 1216 | 52 099                | 3.a.    |
| (1) Certificates of deposit                                                                                                                                    | 2102 | 0                     | 3.a.(1) |
| b. Unused portion of committed lines extended to other financial institutions                                                                                  | 1217 | 66 127                | 3.b.    |
| c. Holdings of securities issued by other financial institutions                                                                                               |      |                       |         |
| (1) Secured debt securities                                                                                                                                    | 2103 | 12 791                | 3.c.(1) |
| (2) Senior unsecured debt securities                                                                                                                           | 2104 | 93 497                | 3.c.(2) |
| (3) Subordinated debt securities                                                                                                                               | 2105 | 9 652                 | 3.c.(3) |
| (4) Commercial paper                                                                                                                                           | 2106 | 635                   | 3.c.(4) |
| (5) Equity securities                                                                                                                                          | 2107 | 148 475               | 3.c.(5) |
| (6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)                                                          | 2108 | 0                     | 3.c.(6) |
| d. Net positive current exposure of SFTs with other financial institutions                                                                                     | 1219 | 13 694                | 3.d.    |
| e. OTC derivatives with other financial institutions that have a net positive fair value                                                                       |      |                       |         |
| (1) Net positive fair value                                                                                                                                    | 2109 | 7 031                 | 3.e.(1) |
| (2) Potential future exposure                                                                                                                                  | 2110 | 12 651                | 3.e.(2) |
| f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6)) | 1215 | 416 652               | 3.f.    |

| Section 4 - Intra-Financial System Liabilities                                                                           | GSIB | Amount in million EUR |         |
|--------------------------------------------------------------------------------------------------------------------------|------|-----------------------|---------|
| a. Funds deposited by or borrowed from other financial institutions                                                      |      |                       |         |
| (1) Deposits due to depository institutions                                                                              | 2111 | 41 602                | 4.a.(1) |
| (2) Deposits due to non-depository financial institutions                                                                | 2112 | 122 243               | 4.a.(2) |
| (3) Loans obtained from other financial institutions                                                                     | 2113 | 15 629                | 4.a.(3) |
| b. Unused portion of committed lines obtained from other financial institutions                                          | 1223 | 2 885                 | 4.b.    |
| c. Net negative current exposure of SFTs with other financial institutions                                               | 1224 | 33 218                | 4.c.    |
| d. OTC derivatives with other financial institutions that have a net negative fair value                                 |      |                       |         |
| (1) Net negative fair value                                                                                              | 2114 | 5 627                 | 4.d.(1) |
| (2) Potential future exposure                                                                                            | 2115 | 17 592                | 4.d.(2) |
| e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2)) | 1221 | 238 796               | 4.e.    |

| Section 5 - Securities Outstanding                                                                                            | GSIB | Amount in million EUR |      |
|-------------------------------------------------------------------------------------------------------------------------------|------|-----------------------|------|
| a. Secured debt securities                                                                                                    | 2116 | 53 486                | 5.a. |
| b. Senior unsecured debt securities                                                                                           | 2117 | 80 151                | 5.b. |
| c. Subordinated debt securities                                                                                               | 2118 | 32 456                | 5.c. |
| d. Commercial paper                                                                                                           | 2119 | 7 624                 | 5.d. |
| e. Certificates of deposit                                                                                                    | 2120 | 82 687                | 5.e. |
| f. Common equity                                                                                                              | 2121 | 15 514                | 5.f. |
| g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.                                     | 2122 | 0                     | 5.g. |
| h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g) | 1226 | 271 918               | 5.h. |

## Substitutability/Financial Institution Infrastructure Indicators

| Section 6 - Payments made in the reporting year (excluding intragroup payments) | GSIB | Amount in million EUR |      |
|---------------------------------------------------------------------------------|------|-----------------------|------|
| a. Australian dollars (AUD)                                                     | 1061 | 303 485               | 6.a. |
| b. Canadian dollars (CAD)                                                       | 1063 | 625 350               | 6.b. |
| c. Swiss francs (CHF)                                                           | 1064 | 989 995               | 6.c. |
| d. Chinese yuan (CNY)                                                           | 1065 | 1 955 742             | 6.d. |
| e. Euros (EUR)                                                                  | 1066 | 13 754 540            | 6.e. |
| f. British pounds (GBP)                                                         | 1067 | 2 424 331             | 6.f. |
| g. Hong Kong dollars (HKD)                                                      | 1068 | 939 058               | 6.g. |
| h. Indian rupee (INR)                                                           | 1069 | 25 671                | 6.h. |
| i. Japanese yen (JPY)                                                           | 1070 | 8 510 154             | 6.i. |
| j. Swedish krona (SEK)                                                          | 1071 | 176 406               | 6.j. |
| k. Singapore dollar (SGD)                                                       | 2133 | 1 051                 | 6.k. |
| l. United States dollars (USD)                                                  | 1072 | 29 090 734            | 6.l. |
| m. Payments activity indicator (sum of items 6.a through 6.l)                   | 1073 | 58 796 517            | 6.m. |

| Section 7 - Assets Under Custody  | GSIB | Amount in million EUR |      |
|-----------------------------------|------|-----------------------|------|
| a. Assets under custody indicator | 1074 | 3 608 505             | 7.a. |

| Section 8 - Underwritten Transactions in Debt and Equity Markets | GSIB | Amount in million EUR |      |
|------------------------------------------------------------------|------|-----------------------|------|
| a. Equity underwriting activity                                  | 1075 | 1 281                 | 8.a. |
| b. Debt underwriting activity                                    | 1076 | 83 962                | 8.b. |
| c. Underwriting activity indicator (sum of items 8.a and 8.b)    | 1077 | 85 243                | 8.c. |

| Section 9 - Trading Volume                                                                                | GSIB | Amount in million EUR |      |
|-----------------------------------------------------------------------------------------------------------|------|-----------------------|------|
| a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions | 2123 | 306 974               | 9.a. |
| b. Trading volume of other fixed income securities, excluding intragroup transactions                     | 2124 | 1 387 225             | 9.b. |
| c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)                                   | 2125 | 1 694 199             | 9.c. |
| d. Trading volume of listed equities, excluding intragroup transactions                                   | 2126 | 198 698               | 9.d. |
| e. Trading volume of all other securities, excluding intragroup transactions                              | 2127 | 17 738                | 9.e. |
| f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)                  | 2128 | 216 436               | 9.f. |

## Complexity indicators

| Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives                                                                | GSIB | Amount in million EUR |       |
|-----------------------------------------------------------------------------------------------------------------------------------|------|-----------------------|-------|
| a. OTC derivatives cleared through a central counterparty                                                                         | 2129 | 13 799 886            | 10.a. |
| b. OTC derivatives settled bilaterally                                                                                            | 1905 | 5 896 897             | 10.b. |
| c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b) | 1227 | 19 696 783            | 10.c. |

| Section 11 - Trading and Available-for-Sale Securities                                               | GSIB | Amount in million EUR |       |
|------------------------------------------------------------------------------------------------------|------|-----------------------|-------|
| a. Held-for-trading securities (HFT)                                                                 | 1081 | 64 896                | 11.a. |
| b. Available-for-sale securities (AFS)                                                               | 1082 | 41 577                | 11.b. |
| c. Trading and AFS securities that meet the definition of Level 1 assets                             | 1083 | 49 196                | 11.c. |
| d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts              | 1084 | 7 596                 | 11.d. |
| e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d) | 1085 | 49 681                | 11.e. |

| Section 12 - Level 3 Assets                                   | GSIB | Amount in million EUR |       |
|---------------------------------------------------------------|------|-----------------------|-------|
| a. Level 3 assets indicator, including insurance subsidiaries | 1229 | 39 225                | 12.a. |

## Cross-Jurisdictional Activity Indicators

| Section 13 - Cross-Jurisdictional Claims                              | GSIB | Amount in million EUR |       |
|-----------------------------------------------------------------------|------|-----------------------|-------|
| a. Total foreign claims on an ultimate risk basis                     | 1087 | 669 030               | 13.a. |
| b. Foreign derivative claims on an ultimate risk basis                | 1146 | 24 308                | 13.b. |
| c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b) | 2130 | 693 338               | 13.c. |

| Section 14 - Cross-Jurisdictional Liabilities                                                                              | GSIB | Amount in million EUR |       |
|----------------------------------------------------------------------------------------------------------------------------|------|-----------------------|-------|
| a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency | 2131 | 454 409               | 14.a. |
| b. Foreign derivative liabilities on an immediate risk basis                                                               | 1149 | 26 843                | 14.b. |
| c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)                                                 | 1148 | 481 252               | 14.c. |

## Memorandum Items

| Section 21 - Cross-Jurisdictional Activity Items                                                                    | GSIB | Amount in million EUR |       |
|---------------------------------------------------------------------------------------------------------------------|------|-----------------------|-------|
| d. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)                        | 1280 | 400 165               | 21.d. |
| e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)                  | 1281 | 17 294                | 21.e. |
| f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction) | 1282 | 274 666               | 21.f. |

# Contacts

## CREDIT AGRICOLE S.A. INVESTOR RELATIONS CONTACTS

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|               |                       |                                                                                              |
|---------------|-----------------------|----------------------------------------------------------------------------------------------|
| Cécile Mouton | + 33 (0)1 57 72 86 79 | <a href="mailto:cecile.mouton@credit-agricole-sa.fr">cecile.mouton@credit-agricole-sa.fr</a> |
|---------------|-----------------------|----------------------------------------------------------------------------------------------|

### Equity investor relations:

|                   |                       |                                                                                                      |
|-------------------|-----------------------|------------------------------------------------------------------------------------------------------|
| Jean-Yann Asseraf | + 33 (0)1 57 72 23 81 | <a href="mailto:jean-yann.asseraf@credit-agricole-sa.fr">jean-yann.asseraf@credit-agricole-sa.fr</a> |
| Fethi Azzoug      | + 33 (0)1 57 72 03 75 | <a href="mailto:fethi.azzoug@credit-agricole-sa.fr">fethi.azzoug@credit-agricole-sa.fr</a>           |
| Oriane Cante      | + 33 (0)1 43 23 03 07 | <a href="mailto:oriane.cante@credit-agricole-sa.fr">oriane.cante@credit-agricole-sa.fr</a>           |
| Nicolas Ianna     | + 33 (0)1 43 23 55 51 | <a href="mailto:nicolas.ianna@credit-agricole-sa.fr">nicolas.ianna@credit-agricole-sa.fr</a>         |
| Leila Mamou       | + 33 (0)1 57 72 07 93 | <a href="mailto:leila.mamou@credit-agricole-sa.fr">leila.mamou@credit-agricole-sa.fr</a>             |
| Anna Pigoulevski  | + 33 (0)1 43 23 40 59 | <a href="mailto:anna.pigoulevski@credit-agricole-sa.fr">anna.pigoulevski@credit-agricole-sa.fr</a>   |

### Credit investor and rating agency relations:

|                                 |                       |                                                                                                                        |
|---------------------------------|-----------------------|------------------------------------------------------------------------------------------------------------------------|
| Sophie Cord'homme               | + 33 (0)1 57 72 49 28 | <a href="mailto:sophie.cordhomme@credit-agricole-sa.fr">sophie.cordhomme@credit-agricole-sa.fr</a>                     |
| Gwenaëlle Lereste               | + 33 (0)1 57 72 57 84 | <a href="mailto:gwenaelle.lereste@credit-agricole-sa.fr">gwenaelle.lereste@credit-agricole-sa.fr</a>                   |
| Florence Quintin<br>de Kercadio | + 33 (0)1 43 23 25 32 | <a href="mailto:florence.quintindekercadio@credit-agricole-sa.fr">florence.quintindekercadio@credit-agricole-sa.fr</a> |
| Yury Romanov                    | + 33 (0)1 43 23 86 84 | <a href="mailto:yury.romanov@credit-agricole-sa.fr">yury.romanov@credit-agricole-sa.fr</a>                             |

## CREDIT AGRICOLE S.A. PRESS CONTACTS

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|                 |                       |                                                                                                  |
|-----------------|-----------------------|--------------------------------------------------------------------------------------------------|
| Alexandre Barat | + 33 (0)1 57 72 45 73 | <a href="mailto:alexandre.barat@credit-agricole-sa.fr">alexandre.barat@credit-agricole-sa.fr</a> |
| Olivier Tassain | + 33 (0)1 43 23 25 41 | <a href="mailto:olivier.tassain@credit-agricole-sa.fr">olivier.tassain@credit-agricole-sa.fr</a> |