Montrouge, 15 July 2025

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 2024.

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	2024-12-31	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	2025-05-06	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	2025-07-15	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	agricole.com/en/finance/finance/finan	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	32 779	2.a.(1)
(2) Effective notional amount of written credit derivatives	1201	13 539	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	60 175	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	180 845	2.b.(1)
(2) Counterparty exposure of SFTs	1014	10 302	2.b.(2)
c. Other assets	1015	1 711 052	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 10% credit conversion factor (CCF)	1019	28 163	2.d.(1)
(2) Items subject to a 20% CCF	1022	98 718	2.d.(2)
(3) Items subject to a 40% CCF	2300	0	2.d.(3)
(4) Items subject to a 50% CCF	1023	208 150	2.d.(4)
(5) Items subject to a 100% CCF	1024	74 139	2.d.(5)
e. Regulatory adjustments	1031	24 457	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	2 209 466	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	402 795	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	10 363	2.g.(3)
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g	2101	17 727	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	2 584 171	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	58 235	3.a.
(1) Certificates of deposit	2102	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	68 987	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	12 115	3.c.(1)
(2) Senior unsecured debt securities	2104	100 304	3.c.(2)
(3) Subordinated debt securities	2105	10 081	3.c.(3)
(4) Commercial paper	2106	830	3.c.(4)
(5) Equity securities	2107	151 426	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	16 263	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	10 122	3.e.(1)
(2) Potential future exposure	2110	15 101	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	443 464	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	50 143	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	127 343	4.a.(2)
(3) Loans obtained from other financial institutions	2113	20 760	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	3 335	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	32 662	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	5 060	4.d.(1)
(2) Potential future exposure	2115	19 003	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	258 306	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in million EUR	
a. Secured debt securities	2116	55 730	5.a.
b. Senior unsecured debt securities	2117	170 207	5.b.
c. Subordinated debt securities	2118	36 381	5.c.
d. Commercial paper	2119	6 770	5.d.
e. Certificates of deposit	2120	88 172	5.e.
f. Common equity	2121	14 962	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	372 222	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	513 435	6.a.
b. Canadian dollars (CAD)	1063	709 514	6.b.
c. Swiss francs (CHF)	1064	1 098 756	6.c.
d. Chinese yuan (CNY)	1065	2 248 857	6.d.
e. Euros (EUR)	1066	14 329 245	6.e.
f. British pounds (GBP)	1067	3 238 108	6.f.
g. Hong Kong dollars (HKD)	1068	1 065 995	6.g.
h. Indian rupee (INR)	1069	34 700	6.h.
i. Japanese yen (JPY)	1070	9 449 579	6.i.
j. Swedish krona (SEK)	1071	196 319	6.j.
k. Singapore dollar (SGD)	2133	369 461	6.k.
l. United States dollars (USD)	1072	32 191 588	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	65 445 557	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in million EUR	
a. Assets under custody indicator	1074	4 171 788	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR	
a. Equity underwriting activity	1075	1 232	8.a.
b. Debt underwriting activity	1076	99 003	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	100 235	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	469 476	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	1 437 056	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	1 906 532	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	276 131	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	12 650	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	288 781	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	17 078 523	10.a.
b. OTC derivatives settled bilaterally	1905	6 877 555	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	23 956 078	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR	
a. Held-for-trading securities (HFT)	1081	92 974	11.a.
b. Available-for-sale securities (AFS)	1082	53 078	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	55 590	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	9 154	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	81 308	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in million EUR	
a. Level 3 assets indicator, including insurance subsidiaries	1229	40 689	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	738 906	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	30 650	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	769 556	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	556 138	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	33 749	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	589 887	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	467 807	21.d.
e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	22 891	21.e.
f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	360 838	21.f.

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