CRÉDIT AGRICOLE GROUP

RISK REPORT

PILLAR 3
30 SEPTEMBER 2025

WORKING EVERY DAY IN THE INTEREST
OF OUR CUSTOMERS AND SOCIETY

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1. PILLAR 3 DISCLOSURES

Key phased-in metrics at Crédit Agricole Group level (EU KM1)

The key metrics table below provides information required by Articles 447 (a to g) and 438 (b) of Regulation (EU) No 575/2013 (CRR), as amended by Regulation (EU) 2024/1623 (known as CRR3). It presents an overview of the institution's solvency, leverage and liquidity regulatory prudential ratios as well as their related input components and minimum requirements.

Note that the amounts composing the solvency and leverage regulatory ratios shown below include the retained earnings for the period.[1] The transitional provisions related to the application of IFRS 9 and hybrid debt instruments are no longer applied.

Crédit Agricole Group does not apply the temporary treatment described in Article 468 of Regulation No. 2020/873, as amended and extended by Regulation (EU) 2024/1623 (known as CRR3), and is not impacted by any changes related to this provision during the period.

Crédit Agricole Group's capital and capital and leverage ratios already reflect the full impact of unrealized gains and losses measured at fair value through other comprehensive income. These provisions have been renewed following the publication of Regulation 2024/1623 and will end on 31 December 2025.

Lastly, from 1st January 2023 global systemically important institutions must fulfil with a leverage ratio buffer requirement equivalent to half of the entity's systemic buffer, which is 0.50% for Crédit Agricole Group, bringing the requirement to 3.50% for Credit Agricole Group.

	EU KM1 - Phased-in Key metrics in millions of euros	30/09/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	115 650	114 107	113 011	112 202	110 323
2	Tier 1 capital	124 128	122 486	121 738	119 541	116 273
3	Total capital	140 436	139 109	139 393	136 857	133 817
Risk-weighted exposure amounts						
4	Total risk exposure amount	658 346	649 013	640 578	653 368	635 856
4a	Total risk exposure pre-floor	658 346	649 013	640 578		
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.57%	17.58%	17.64%	17.17%	17.35%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.57%	17.58%	17.64%		
6	Tier 1 ratio (%)	18.85%	18.87%	19.00%	18.30%	18.29%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.85%	18.87%	19.00%		
7	Total capital ratio (%)	21.33%	21.43%	21.76%	20.95%	21.05%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.33%	21.43%	21.76%	0.00%	0.00%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.80%	1.80%	1.80%	1.75%	1.75%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.01	1.01	1.01	0.98	0.98
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.35	1.35	1.35	1.31	1.31
EU 7g	Total SREP own funds requirements (%)	9.80%	9.80%	9.80%	9.75%	9.75%

[1] CET1, Tier 1, Total capital and leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 30/09/2025 to respectively 17.27%, 18.56%, 21.04% and 5.55%.

Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.77%	0.75%	0.76%	0.77%	0.77%
EU 9a	Systemic risk buffer (%)	0.11%	0.10%	0.06%	0.06%	0.01%
10	Global Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	4.38%	4.35%	4.32%	4.32%	4.27%
EU 11a	Overall capital requirements (%)	14.18%	14.15%	14.12%	14.07%	14.02%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.50%	11.52%	11.64%	10.98%	10.97%
Leverage ratio						
13	Total exposure measure	2 202 625	2 190 715	2 173 126	2 185 581	2 129 697
14	Leverage ratio (%)	5.64%	5.59%	5.60%	5.47%	5.46%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.50%	0.50%	0.50%	0.50%	0.50%
EU 14e	Overall leverage ratio requirement (%)	3.50%	3.50%	3.50%	3.50%	3.50%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	320 530	322 612	326 070	330 617	332 553
EU 16a	Cash outflows - Total weighted value	316 482	316 622	317 288	318 432	316 161
EU 16b	Cash inflows - Total weighted value	79 146	81 113	82 943	84 321	82 906
16	Total net cash outflows (adjusted value)	237 337	235 509	234 345	234 111	233 255
17	Liquidity coverage ratio (%)	135.15%	137.09%	139.29%	141.27%	142.59%
Net Stable Funding Ratio						
18	Total available stable funding	1 317 579	1 295 952	1 291 406	1 320 346	1 301 078
19	Total required stable funding	1 101 012	1 085 233	1 083 377	1 120 960	1 093 193
20	NSFR ratio (%)	119.67%	119.42%	119.20%	117.79%	119.02%

Note: the average LCRs reported in the table above now correspond to the arithmetic mean of the last 12 month-end ratios reported over the observation period, in compliance with the requirements of the European CRR2 regulation.

Key metrics – Capital requirement and eligible liabilities requirement applicable to G-SIIS (EU KM2)

This table provides the information required under Article 10 of Commission Implementing Regulation (EU) 2021/763. It presents an overview of the resolution ratios as well as the MREL requirements applicable to the Crédit Agricole Group.

EU KM2: Key metrics - MREL and TLAC		MREL	TLAC				
		30/09/2025	30/09/2025	30/06/2025	31/03/2025	31/12/2024	30/09/2024
Own funds and eligible liabilities, ratios and components (in €mn)							
1	Own funds and eligible liabilities	213 151	181 646	179 260	182 245	175 673	173 769
EU-1a	Of which own funds and subordinated liabilities	181 646					
2	Total risk exposure amount of the resolution group (TREA)[1]	658 346	658 346	649 013	640 578	653 368	635 856
3	**Own funds and eligible liabilities as a percentage of the TREA[1]**	**32.38%**	**27.59%**	**27.62%**	**28.45%**	**26.89%**	**27.33%**
EU-3a	**Of which own funds and subordinated liabilities**	**27.59%**					
4	Total exposure measure (TEM)[1] of the resolution group	2 202 625	2 202 625	2 190 715	2 173 126	2 185 581	2 129 697
5	**Own funds and eligible liabilities as percentage of the TEM[1]**	**9.68%**	**8.25%**	**8.18%**	**8.39%**	**8.04%**	**8.16%**
EU-5a	**Of which own funds and subordinated liabilities**	**8.25%**					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)		No	No	No	No	No
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)[2]		0	0	0	0	0
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)		N/A	N/A	N/A	N/A	N/A
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	**MREL expressed as a percentage of the TREA[3]**	**21.79%**					
EU-8	**Of which to be met with own funds or subordinated liabilities[3]**	**17.19%**					
EU-9	**MREL expressed as a percentage of the TEM**	**6.25%**					
EU-10	**Of which to be met with own funds or subordinated liabilities**	**6.25%**					

[1] For the purpose of computing resolution ratios, the Total Exposure Risk Amount (TREA) of the resolution group is equivalent to the Risk Weighted Assets (RWA) at Crédit Agricole Group level; the Total Exposure Measure (TEM) of the resolution group is equivalent to the Leverage Ratio Exposure (LRE) at Crédit Agricole Group level.

[2] As part of its annual resolvability assessment, Crédit Agricole Group has chosen to waive the possibility offered by Article 72b-(3) of the Capital Requirements Regulation to use senior preferred debt for compliance with its TLAC requirements in 2025.

[3] This level is supplemented – in accordance with EU directive CRD 5 – a combined capital buffer requirement (including a 2.5% capital conservation buffer, a 1% G-SIB buffer, a systemic risk buffer of 0.11% and the counter-cyclical buffer set at 0.77% for the CA Group at 30 September 2025). Considering the combined capital buffer requirement, the Crédit Agricole Group has to meet to a total MREL ratio of above 26.17% and a subordinated MREL ratio of above 21.57%.

As at 30 September 2025, Crédit Agricole Group's TLAC ratio is 27.59% of risk-weighted assets and 8.25% of leverage exposure, excluding eligible senior preferred debt[2]. It is higher than the respective requirements of 22.38% of risk-weighted assets (including a 2.5% capital conservation buffer, a 1% G-SIB buffer, a systemic risk buffer of 0.11% and the counter-cyclical buffer set at 0.77% for the CA Group at 30 September 2025) and 6.75% of the leverage exposure.

At the same date, the Crédit Agricole Group had a MREL ratio of 32.38% of RWA and 9.68% of leverage exposure, well above the total MREL requirement.

[2] TLAC regulatory ratio, which do not include the retained earnings of the period, amounts at 30/09/2025 to 27.30% of RWA and 8.16% of leverage exposure. Total MREL ratio amounts to 32.08% of RWA and 9.59% of leverage exposure.

2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS AND OUTPUT FLOOR

Pursuant to Regulation (EU) No. 2024/1623 (“CRR3”) in force since 1 January 2025, the following statement has been amended:

- Table EU OV1 has been amended to incorporate the CRR3 new requirements, in particular the inclusion of the impact of the output floor and a more detailed presentation of the risk weighted assets (RWA) related to CVA risk.
- Tables EU CMS1 and EU CMS2 have been introduced and present the amounts of RWA according to the different approaches and according to the different risk categories and asset categories respectively.

The aim of the output floor (capital floor setting a lower limit for capital requirements determined according to banks’ internal models) is to ensure that capital requirements based on approaches using internal models (when allowed) are not below a certain threshold for capital requirements determined according to the full standardised approach, in order to reduce excessive variability in RWA and to promote comparability between banks.

The level of the output floor, which is at 50% on March 1, 2025, will gradually increase to reach a level of 72.5% by 2030.

The output floor applies only to the highest level of consolidation, that of the Crédit Agricole Group.

2.1 Summary of risk-weighted assets

2.1.1 Risk-weighted assets by type of risks (OV1)

30/09/2025		**Total risk exposure amounts (TREA)**		**Total own funds requirements**
		a	b	c
	(in millions of euros)	**30/09/2025**	**30/06/2025**	**30/09/2025**
1	**Credit risk (excluding CCR)**	**525 418**	**515 643**	**42 033**
2	Of which the standardised approach	222 257	217 489	17 781
3	Of which the Foundation IRB (F-IRB) approach	86 800	84 194	6 944
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	216 361	213 960	17 309
6	**Counterparty credit risk - CCR**	**17 610**	**17 267**	**1 409**
7	Of which the standardised approach	5 197	4 464	416
8	Of which internal model method (IMM)	7 691	8 228	615
EU 8a	Of which exposures to a CCP	920	1 024	74
9	Of which other CCR	3 802	3 551	304
10	**Credit valuation adjustments risk - CVA risk**	**8 718**	**9 937**	**697**

EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8 718	9 937	697
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**5**	**4**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**9 688**	**9 677**	**775**
17	Of which SEC-IRBA approach	2 142	2 013	171
18	Of which SEC-ERBA (including IAA)	5 421	5 476	434
19	Of which SEC-SA approach	3 432	3 493	275
EU 19a	Of which 1250% / deduction	(1 306)	(1 306)	(105)
20	**Position, foreign exchange and commodities risks (Market risk)**	**13 378**	**12 957**	**1 070**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	5 409	5 193	433
22	Of which the Alternative Internal Models Approach (A-IMA)	7 969	7 765	638
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**83 528**	**83 528**	**6 682**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	23 509	21 251	1 881
26	Output floor applied (%)	50%	50%	
27	Floor adjustment (before application of transitional cap)	-	-	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**TOTAL**	**658 346**	**649 013**	**52 668**

Correction following the publication of June 30, 2025: reallocation from line 19 to line EU 19a of a reduction of Risk Weighted Exposure for an amount of - 1,337 million euros.

2.1.2 Comparison of modelled and standardised risk weighted exposure

30/09/2025 (in millions of euros)		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	303 161	222 257	525 418	914 835	823 785
2	Counterparty credit risk	12 217	5 394	17 610	44 791	37 092
3	Credit valuation adjustment		8 718	8 718	8 718	8 718
4	Securitisation exposures in the banking book	7 563	2 126	9 688	45 580	36 466
5	Market risk	7 969	5 409	13 378	17 795	17 795
6	Operational risk		83 528	83 528	83 528	83 528
7	Other risk weighted exposure amounts		5	5	5	5
8	**TOTAL**	**330 910**	**327 436**	**658 346**	**1 115 253**	**1 007 390**

The CMS1 table, presented here in application of Regulation (EU) No. 2024/3172 specified by the EBA technical standards (EBA/ITS/2024/06), compares, according to the different categories of risks,

- The RWA determined under the internal model approaches used by the Crédit Agricole Group
- and the RWAs determined under the Standardized Approach.

The amounts presented in column "d" do not incorporate any application of the transitional measures provided for by article 465 of the CRR Regulation.

The amounts presented in the "EU d" column incorporate the transitional measures provided for by article 465 of the CRR Regulation and thus correspond to the application of the rules in force on the date of this reporting.

The transitional measures provided by article 495 of the CRR Regulation are applied to these two columns.

This statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group. However, the output floor base relies on a static view of the current balance sheet. Crédit Agricole Group is likely to change its balance sheet and the composition of its assets, which could reduce the future impact of the output floor.

2.1.3 Comparaison des montants d'exposition pondérés modélisé et en approches standard pour le risque de crédit au niveau de la catégorie d'actifs (CMS2)

30/09/2025		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
(in millions of euros)		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	4 628	3 007	11 745	10 124	10 124
EU 1a	Regional governments or local authorities	3 711	3 846	4 019	4 154	4 154
EU 1b	Public sector entities	4 821	5 894	5 108	6 181	6 181
EU 1c	Categorised as Multilateral Development Banks in SA	-	11	12	23	23
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	5 240	5 891	11 294	11 946	11 946
3	Equity	-	-	67 426	67 426	67 426
5	Corporates	164 778	236 788	219 948	330 460	291 958
5.1	Of which: F-IRB is applied	66 027	134 993	66 027	164 511	134 993
5.2	Of which: A-IRB is applied	98 750	128 032	98 750	137 016	128 032
EU 5a	Of which: Corporates - General	147 715	198 480	201 448	290 715	252 213
EU 5b	Of which: Corporates - Specialised lending	17 063	38 308	18 499	39 745	39 745
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	65 720	181 563	96 670	212 513	212 513
6.1	Of which: Retail - Qualifying revolving	6 521	6 281	6 521	6 281	6 281
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	59 199	175 282	90 149	206 232	206 232
6.2	Of which: Retail - Secured by residential real estate	44 900	110 695	44 900	163 244	110 695
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	47 593	146 190	51 843	202 990	150 442
EU 7b	Collective investment undertakings (CIU)	-	-	20 132	20 132	20 132
EU 7c	Categorised as exposures in default in SA	4 713	12 396	7 490	15 173	15 173
EU 7d	Categorised as subordinated debt exposures in SA	1 313	4 712	1 500	4 900	4 900
EU 7e	Categorised as covered bonds in SA	511	1 101	661	1 250	1 250
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	134	130	27 568	27 564	27 564
9	**TOTAL**	**303 161**	**601 528**	**525 418**	**914 835**	**823 785**

The CMS2 table, presented here in application of Regulation (EU) No. 2024/3172 specified by the EBA technical standards (EBA/ITS/2024/06), compares, according to the different asset classes,

- The RWA determined under the internal model approaches used by the Crédit Agricole Group
- and the RWAs determined under the Standardized Approach.

The amounts presented in column "d" do not incorporate any application of the transitional measures provided for by article 465 of the CRR Regulation.

The amounts presented in the "EU d" column incorporate the transitional measures provided for by article 465 of the CRR Regulation.

The transitional measures provided by article 495 of the CRR Regulation are applied to these two columns.

This statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group.

2.2 Credit risk

RWA flow statements of credit risk exposures under the IRB approach

STATEMENT OF RISK-WEIGHTED ASSET (RWA) FLOWS FOR CREDIT RISK EXPOSURES UNDER THE INTERNAL RATINGS-BASED APPROACH (CR8)

30/09/2025

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2025)**	**298 154**
2	Asset size (+/-)	3 272
3	Asset quality (+/-)	1 008
4	Model updates (+/-)	432
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(156)
8	Other (+/-)	451
9	**RWAs as at the end of the reporting period (30/09/2025)**	**303 161**

The variation shown in row 8 “Other (+/-)” of table CR8 is mainly explained by the RWA gains related to synthetic securitisation by Crédit Agricole CIB : in the third quarter of 2025, the amortisation of securitisation programs led to a decrease in RWA gains.

2.3 Counterparty credit risk

2.3.1 RWA flow statements of CCR exposures under the IMM

STATEMENT OF FLOWS OF RISK-WEIGHTED ASSETS (RWA) FOR COUNTERPARTY RISK EXPOSURES UNDER THE INTERNAL MODELS METHOD (IMM) (CCR7)

30/09/2025

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2025)**	**8 228**
2	Asset size	(37)
3	Credit quality of counterparties	-
4	Model updates (IMM only)	102
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	(617)
8	Other	15
9	**RWAs as at the end of the reporting period (30/09/2025)**	**7 691**

2.4 Market risk

RWA flow statements of market risk exposures under the IMA

RWA FLOW STATEMENTS OF MARKET RISK EXPOSURES UNDER THE IMA (MR2-B)

30/09/2025 *(in millions of euros)*		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total own funds requirements
1	**RWAs as at the end of the previous reporting period (30/06/2025)**	**1 668**	**3 128**	**2 969**	**-**	**-**	**7 765**	**621**
1a	Regulatory adjustment	1 061	2 097	535	-	-	3 693	295
1b	RWEAs at the previous quarter-end (end of the day)	607	1 031	2 433	-	-	4 072	326
2	Movement in risk levels	(43)	88	1 053	-	-	1 098	88
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	1	26	(2)	-	-	26	2
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	566	1 145	3 484	-	-	5 195	416
8b	Regulatory adjustment	923	1 832	20	-	-	2 774	222
8	**RWAs as at the end of the reporting period (30/09/2025)**	**1 488**	**2 977**	**3 504**	**-**	**-**	**7 969**	**638**

3. REGULATORY SHORT-TERM LIQUIDITY COVERAGE RATIO (LIQUIDITY COVERAGE RATIO)

Quantitative information on the LCR (EU LIQ 1)

Average 12-month rolling LCR calculated as at December 31st 2024, March 31st 2025, June 30th 2025 and September 30th 2025.

Liquidity Coverage Ratio average over 12 months (LCR)		Total unweighted value (average)				Total weighted value (average)			
Scope of consolidation: CREDIT AGRICOLE GROUP									
(in millions of euros)									
EU 1a	**Quarter ending on**	**30/09/2025**	**30/06/2025**	**31/03/2025**	**31/12/2024**	**30/09/2025**	**30/06/2025**	**31/03/2025**	**31/12/2024**
EU 1b	**Number of data points used in the calculation of averages**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					**320 530**	**322 613**	**326 070**	**330 617**
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	**624 011**	**623 421**	**622 856**	**621 965**	**37 295**	**37 155**	**37 067**	**37 026**
3	*Stable deposits*	423 412	422 962	422 779	423 301	21 171	21 148	21 139	21 165
4	*Less stable deposits*	200 600	200 459	200 076	198 664	16 124	16 007	15 928	15 861
5	Unsecured wholesale funding	**372 327**	**370 031**	**364 875**	**359 463**	**163 303**	**163 801**	**163 156**	**162 346**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	158 829	156 554	154 520	151 197	39 284	38 708	38 192	37 346
7	*Non-operational deposits (all counterparties)*	191 916	191 344	187 505	184 566	102 438	102 960	102 114	101 299
8	*Unsecured debt*	21 581	22 133	22 850	23 701	21 581	22 133	22 850	23 701
9	Secured wholesale funding					**38 371**	**38 195**	**39 769**	**39 725**
10	Additional requirements	**243 323**	**241 120**	**243 119**	**244 462**	**65 070**	**65 287**	**65 686**	**66 467**
11	*Outflows related to derivative exposures and other collateral requirements*	31 668	31 978	35 946	41 549	27 267	27 821	28 865	30 415
12	*Outflows related to loss of funding on debt products*								
13	*Credit and liquidity facilities*	211 655	209 142	207 173	202 913	37 803	37 466	36 821	36 052
14	Other contractual funding obligations	**47 596**	**50 337**	**52 537**	**55 567**	**7 738**	**7 859**	**7 558**	**9 058**
15	Other contingent funding obligations	**90 192**	**82 627**	**77 198**	**72 390**	**4 706**	**4 325**	**4 051**	**3 810**
16	**TOTAL CASH OUTFLOWS**					**316 482**	**316 622**	**317 288**	**318 432**
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	**290 735**	**296 722**	**293 870**	**286 266**	**31 095**	**33 624**	**35 702**	**37 233**
18	Inflows from fully performing exposures	**62 512**	**62 843**	**62 127**	**61 360**	**36 631**	**36 849**	**36 491**	**35 793**
19	Other cash inflows	**11 420**	**10 641**	**10 750**	**11 295**	**11 420**	**10 641**	**10 750**	**11 295**
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**TOTAL CASH INFLOWS**	**364 667**	**370 205**	**366 747**	**358 921**	**79 146**	**81 113**	**82 943**	**84 321**
EU-20a	***Fully exempt inflows***	-	-	-	-	-	-	-	-
EU-20b	***Inflows subject to 90% cap***								
EU-20c	***Inflows subject to 75% cap***	306 380	309 257	301 448	290 731	79 146	81 113	82 943	84 321
EU-21	**LIQUIDITY BUFFER**					**320 530**	**322 613**	**326 070**	**330 617**
22	**TOTAL NET CASH OUTFLOWS***					**237 337**	**235 509**	**234 345**	**234 111**
23	**LIQUIDITY COVERAGE RATIO****					**135,15%**	**137,09%**	**139,29%**	**141,27%**

*the net cash outflows are calculated on average on the amounts observed (over the 12 regulatory declarations concerned) including the application of a cap on cash inflows (maximum of 75% of gross outflows), if

**the average LCR ratios reported in the table above now correspond to the arithmetic average of the last 12 month-end ratios declared over the observation period, in accordance with the requirements of the European CRR2 regulation.

Declaration concerning the publication of the information required under part 8 of Regulation (EU) No 575/2013

Clotilde L'ANGEVIN, Deputy General Manager of Crédit Agricole S.A., in charge of Finance and Steering division

STATEMENT BY THE PERSON RESPONSIBLE

I hereby declare that, to the best of my knowledge, disclosures provided according to Part Eight of Regulation (EU) No 575/2013 (as modified) have been prepared in accordance with applicable formal policies and internal procedures and systems of internal controls at the level of Crédit Agricole Group.

Montrouge, 14 November 2025

The Deputy General Manager of Crédit Agricole S.A., in charge of Finance and Steering division

Clotilde L'ANGEVIN

Siège social : 12 place des Etats-Unis – 92127 MONTROUGE CEDEX
Tél. 01 43 23 52 02

Etablissement de crédit soumis aux articles L 225-1 et suivants du Code de commerce et aux articles L 512-47 et suivants du Code monétaire et financier - 784 608 416 RCS Nanterre - FR 77 784 608 416 - Capital 9 077 707 050 euros.

This document is available on the Crédit Agricole S.A. website

https://www.credit-agricole.com/en/finance

Crédit Agricole S.A.

A French limited company with share capital of €9,077,707,050

Nanterre Trade and Company Registry No. 784 608 416 RCS

12 place des Etats-Unis - 92127 Montrouge Cedex - France

Tel.+ 33 (0) 1 43 23 52 02

Individual shareholders (France only): 0 800 000 777

Institutional shareholders: + 33 (0) 1 43 23 04 31

https://www.credit-agricole.com/en