

PURPOSE 3. Manage the Crédit Agricole Group's risks



Sub-purpose	Legal basis for processing	Duration data retention	Recipients of data (by category - to refer to the inventory)	Data obtained from third parties (by category - to refer to the inventory)	Additional information
3.1 Production of regulatory reports and management of financial and credit risks	<p>The legal basis is compliance with one or more legal or regulatory obligations as well as legitimate interest.</p> <p>Its interest is:</p> <ul style="list-style-type: none"> • Create a data repository for Group entities • Ensuring compliance with the Group's risk strategy • Ensuring compliance with Group memoranda of understanding established with guarantee bodies 	<p>Five (5) years from the end of the contract for credit granting data</p> <p>Five (5) years to Ten (years) from the date of submission of data for regulatory statements (accounting and financial)</p> <p>For the development of models: Time required to take into account risk factors in accordance with regulatory guidelines</p>	<p>Partners and service providers within the Crédit Agricole</p> <p>Group Partners and service providers outside the Crédit Agricole Group</p> <p>Authorised third parties and public institutions (Example: European Central Bank, Guarantor, Statutory Auditors)</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>Authorised third parties and public institutions (Example: Banque De France)</p> <p>These data fall into the following categories:</p> <ul style="list-style-type: none"> • Identification, marital status, etc. • Professional Life • Economic and financial information 	<p>You may object to processing based on Crédit Agricole SA's legitimate interest for reasons relating to your particular situation (see section "What are your rights?")</p> <p>The partners and service providers within the Crédit Agricole Group are responsible for joint processing with Crédit Agricole S.A.</p> <p>You can get further information from them.</p>
3.2 Management of the governance of the Regional Banks	<p>The legal basis is compliance with one or more legal or regulatory obligations</p>	<p>Fifteen (15) years from the end of the term.</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>Partners and service providers outside Crédit Agricole Group</p> <p>Authorised third parties and public institutions (Example: European Central Bank and French Prudential Supervision and Resolution Authority)</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>These data fall into the following categories:</p> <ul style="list-style-type: none"> • Identification, marital status, etc. • Economic and financial information • Personal life • Professional life 	

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3.3 Managing and preventing conflicts of interest and market abuse	The legal basis for this processing is the legal obligation.	Twelve (12) years from last operation	Partners and service providers within the Crédit Agricole Group Authorised third parties and public institutions (Example: Autorité des Marchés Financiers and Tracfin)	Partners and service providers within the Crédit Agricole Group These data fall into the following categories: • Identification, marital status, etc. • Economic and financial information • Personal life • Professional life	The following partners and service providers within the Crédit Agricole Group are jointly responsible for processing with Crédit Agricole S.A: Regional Banks -BFORBANK – Crédit Agricole Titres - Crédit Agricole Bank Polska S.A. - Crédit Agricole Egypt - Crédit Agricole Italia S.P.A. - Crédit Agricole Ukraine - LCL - Crédit Lyonnais You can obtain further information from them.
3.4 Fraud Prevention, Detection and Management	The legal basis for processing is legitimate interest. The legitimate interest is to limit fraud on behalf of the Group and its customers	Up to ten (10) years in case of proven fraud	Partners and service providers within the Crédit Agricole Group Authorised third parties and public institutions	Partners and service providers within the Crédit Agricole Group These data fall into the following categories: • Identification, marital status, etc. • Information on the identified fraud case	You can object to processing based on Crédit Agricole SA's legitimate interest for reasons relating to your particular situation (see section "What are your rights?") The following partners and service providers within the Crédit Agricole Group are jointly responsible for processing with Crédit Agricole S.A: Regional Banks, BForBank and LCL. You can get further information from them.

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3.5 Management of the whistleblower system	<p>The legal basis is compliance with one or more legal or regulatory obligations as well as the legitimate interest.</p> <p>Its interest is to detect behaviour contrary to its code of conduct</p>	One (1) year from alert launch	<p>Partners and service providers within the Crédit Agricole Group affected by an alert</p> <p>Partners and service providers outside the Crédit Agricole Group</p> <p>Authorised third parties and public institutions</p>	<p>Partners and service providers within the Crédit Agricole Group affected by an alert</p> <p>These data fall into the following categories:</p> <ul style="list-style-type: none"> • Identification, marital status, etc. • Information contained in the alert 	<p>You may object to processing based on Crédit Agricole SA's legitimate interest for reasons relating to your particular situation (see section "What are your rights?")</p> <p>The partners and service providers within the Crédit Agricole Group are responsible for joint processing with Crédit Agricole S.A.</p> <p>You can get further information from them.</p>
3.6 Management and prevention of anti-money laundering, counter-terrorism, compliance with international sanctions	<p>The legal basis is compliance with one or more legal or regulatory obligations as well as the legitimate interest.</p> <p>Its interest is to comply with extra-European regulations</p>	<p>Ten (10) years</p> <p>*Subject to the application of legal storage periods, longer prescription periods</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>Partners and service providers outside the Crédit Agricole Group</p> <p>Authorised third parties and public institutions (Example: Direction Générale du Trésor)</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>Partners and service providers outside the Crédit Agricole Group</p> <p>Authorised third parties and public institutions</p> <p>These data fall into the following categories:</p> <ul style="list-style-type: none"> • Identification, Civil Status, etc. • Personal Life • Professional Life • Financial Information 	<p>You may object to processing based on Crédit Agricole SA's legitimate interest for reasons relating to your particular situation (see section "What are your rights?")</p> <p>The partners and service providers within the Crédit Agricole Group are responsible for joint processing with Crédit Agricole S.A.</p> <p>You can get further information from them.</p>

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3.7 Management of the Group's internal control system	<p>The legal basis is compliance with one or more legal or regulatory obligations as well as the legitimate interest.</p> <p>Its interest is to ensure the coordination of the internal control system within the Group</p>	<p>Ten (10) years from the completion of the inspection*.</p> <p>*Subject to the application of legal storage periods, longer prescription periods</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>Authorised third parties and public institutions</p>	<p>Partners and service providers within the Crédit Agricole Group</p> <p>These data fall into the following categories:</p> <ul style="list-style-type: none"> • Identification, marital status, etc. • Economic and financial information • Personal life • Professional life 	<p>You can object to processing based on Crédit Agricole SA's legitimate interest for reasons relating to your particular situation (see section "What are your rights?")</p>