

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 2025.

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	2025-12-31	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	2026-04-21	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	2026-04-28	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	https://www.credit-agricole.com/en/finance/finance/financial-press-releases	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	26 502	2.a.(1)
(2) Effective notional amount of written credit derivatives	1201	7 755	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	59 362	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	193 254	2.b.(1)
(2) Counterparty exposure of SFTs	1014	10 319	2.b.(2)
c. Other assets	1015	1 757 163	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 10% credit conversion factor (CCF)	1019	47 947	2.d.(1)
(2) Items subject to a 20% CCF	1022	89 052	2.d.(2)
(3) Items subject to a 40% CCF	2300	225 625	2.d.(3)
(4) Items subject to a 50% CCF	1023	15 353	2.d.(4)
(5) Items subject to a 100% CCF	1024	63 548	2.d.(5)
e. Regulatory adjustments	1031	24 387	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	2 238 435	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	431 672	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	10 934	2.g.(3)
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g	2101	9 506	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	2 649 667	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	62 555	3.a.
(1) Certificates of deposit	2102	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	67 160	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	13 221	3.c.(1)
(2) Senior unsecured debt securities	2104	105 151	3.c.(2)
(3) Subordinated debt securities	2105	10 649	3.c.(3)
(4) Commercial paper	2106	852	3.c.(4)
(5) Equity securities	2107	168 439	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	15 814	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	8 918	3.e.(1)
(2) Potential future exposure	2110	17 300	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	470 059	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	52 591	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	134 603	4.a.(2)
(3) Loans obtained from other financial institutions	2113	23 355	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	2 850	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	59 439	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	4 274	4.d.(1)
(2) Potential future exposure	2115	17 710	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	294 822	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in million EUR	
a. Secured debt securities	2116	60 661	5.a.
b. Senior unsecured debt securities	2117	179 366	5.b.
c. Subordinated debt securities	2118	34 255	5.c.
d. Commercial paper	2119	9 741	5.d.
e. Certificates of deposit	2120	82 742	5.e.
f. Common equity	2121	19 383	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	386 148	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	321 221	6.a.
b. Canadian dollars (CAD)	1063	643 434	6.b.
c. Swiss francs (CHF)	1064	902 344	6.c.
d. Chinese yuan (CNY)	1065	1 470 151	6.d.
e. Euros (EUR)	1066	15 043 076	6.e.
f. British pounds (GBP)	1067	3 352 800	6.f.
g. Hong Kong dollars (HKD)	1068	1 166 277	6.g.
h. Indian rupee (INR)	1069	34 759	6.h.
i. Japanese yen (JPY)	1070	9 654 159	6.i.
j. Swedish krona (SEK)	1071	185 033	6.j.
k. Singapore dollar (SGD)	2133	397 690	6.k.
l. United States dollars (USD)	1072	27 525 599	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l.)	1073	60 696 543	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in million EUR	
a. Assets under custody indicator	1074	4 233 030	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR	
a. Equity underwriting activity	1075	980	8.a.
b. Debt underwriting activity	1076	107 587	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	108 567	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	578 852	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	1 449 653	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	2 028 505	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	490 426	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	25 413	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	515 839	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	19 792 649	10.a.
b. OTC derivatives settled bilaterally	1905	7 133 417	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	26 926 066	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR	
a. Held-for-trading securities (HFT)	1081	124 744	11.a.
b. Available-for-sale securities (AFS)	1082	54 969	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	70 144	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	8 657	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	100 912	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in million EUR	
a. Level 3 assets indicator, including insurance subsidiaries	1229	44 480	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	781 946	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	27 209	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	809 155	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	630 378	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	23 145	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	653 523	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	507 427	21.d.
e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	18 655	21.e.
f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	384 125	21.f.

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