CRÉDIT AGRICOLE S.A.
CRÉDIT AGRICOLE GROUP

RISK REPORT

PILLAR 3
31 MARCH 2026

WORKING EVERY DAY IN THE INTEREST
OF OUR CUSTOMERS AND SOCIETY

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Crédit Agricole S.A. - Pillar 3 - 31/03/2026

1. PILLAR 3 DISCLOSURES

Key phased-in metrics at Crédit Agricole S.A. 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) No 2019/876 (CRR2) and by Regulation (EU) No 2024/1623 (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.

EU KM1 - Phased-in Key metrics in millions of euros		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	49 172	49 298	48 190	48 331	49 142
2	Tier 1 capital	57 087	57 186	56 545	56 592	57 803
3	Total capital	73 100	72 200	71 832	72 338	74 640
Risk-weighted exposure amounts						
4	Total risk exposure amount	432 648	419 172	413 574	405 665	404 699
4a	Total risk exposure pre-floor	432 648	419 172	413 574	405 665	404 699
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	11.37%	11.76%	11.65%	11.91%	12.14%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	11.37%	11.76%	11.65%	11.91%	12.14%
6	Tier 1 ratio (%)	13.19%	13.64%	13.67%	13.95%	14.28%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	13.19%	13.64%	13.67%	13.95%	14.28%
7	Total capital ratio (%)	16.90%	17.22%	17.37%	17.83%	18.44%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	16.90%	17.22%	17.37%	17.83%	18.44%
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 (%)	1.65%	1.65%	1.65%	1.65%	1.65%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.93	0.93	0.93	0.93	0.93
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.24	1.24	1.24	1.24	1.24
EU 7g	Total SREP own funds requirements (%)	9.65%	9.65%	9.65%	9.65%	9.65%

[1] CET1, Tier 1, Total capital and leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 31/03/2026 to respectively 11.08 %, 12.91 %, 16.61 % and 3.74 %.

EU KM1 - Phased-in Key metrics in millions of euros		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
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 (%)	0.67%	0.67%	0.66%	0.63%	0.61%
EU 9a	Systemic risk buffer (%)	0.14%	0.15%	0.18%	0.16%	0.09%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.32%	3.32%	3.34%	3.30%	3.20%
EU 11a	Overall capital requirements (%)	12.97%	12.97%	12.99%	12.95%	12.85%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.94%	6.33%	6.22%	6.49%	6.68%
Leverage ratio						
13	Total exposure measure	1 492 920	1 463 016	1 455 554	1 444 853	1 434 139
14	Leverage ratio (%)	3.82%	3.91%	3.88%	3.92%	4.03%
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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	283 614	284 695	283 440	286 301	290 758
EU 16a	Cash outflows - Total weighted value	292 853	293 961	295 757	297 345	298 765
EU 16b	Cash inflows - Total weighted value	91 790	91 802	93 087	94 864	96 424
16	Total net cash outflows (adjusted value)	201 063	202 160	202 670	202 481	202 341
17	Liquidity coverage ratio (%)	141.11%	140.94%	139.96%	141.51%	143.87%
Net Stable Funding Ratio						
18	Total available stable funding	1 078 032	1 074 471	1 062 715	1 045 230	1 043 755
19	Total required stable funding	945 624	943 379	931 843	919 544	921 717
20	NSFR ratio (%)	114.00%	113.90%	114.05%	113.67%	113.24%

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 Articles 412 to 415 of Regulation (EU) No 575/2013 (CRR) in force.

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 which are only applicable to the Crédit Agricole Group.

2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

2.1 Summary of risk-weighted assets

Overview of total risk exposure amounts (OV1)

31/03/2026 *(in millions of euros)*		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		31/03/2026	31/12/2025	31/03/2026
1	**Credit risk (excluding CCR)**	**320 872**	**316 058**	**25 670**
2	Of which the standardised approach	166 100	163 716	13 288
3	Of which the Foundation IRB (F-IRB) approach	65 430	57 422	5 234
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	84 760	89 372	6 781
6	**Counterparty credit risk - CCR**	**17 369**	**16 873**	**1 390**
7	Of which the standardised approach	4 817	4 416	385
8	Of which internal model method (IMM)	7 523	7 470	602
EU 8a	Of which exposures to a CCP	1 033	1 048	83
9	Of which other CCR	3 996	3 939	320
10	**Credit valuation adjustments risk - CVA risk**	**9 246**	**8 396**	**740**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	9 246	8 396	740
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**3**	**4**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**11 746**	**10 730**	**940**
17	Of which SEC-IRBA approach	2 762	2 509	221
18	Of which SEC-ERBA (including IAA)	7 481	5 694	599
19	Of which SEC-SA approach	3 352	3 780	268
EU 19a	Of which 1250% / deduction	(1 848)	(1 252)	(148)
20	**Position, foreign exchange and commodities risks (Market risk)**	**13 501**	**12 093**	**1 080**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	5 017	4 315	401
22	Of which the Alternative Internal Models Approach (A-IMA)	8 484	7 778	679
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**59 632**	**55 017**	**4 771**

EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	16 173	16 469	1 294
26	Output floor applied (%)	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**TOTAL**	**432 370**	**419 172**	**34 590**

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)

31/03/2026

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (31/12/2025)**	**146 794**
2	Asset size (+/-)	4 237
3	Asset quality (+/-)	1 251
4	Model updates (+/-)	(447)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(75)
8	Other (+/-)	(1 570)
9	**RWAs as at the end of the reporting period (31/03/2026)**	**150 190**

The variation shown in row 8 “Other (+/-)” of table CR8 is mainly explained by the RWA gains related to synthetic securitization by Crédit Agricole CIB : in the first quarter of 2026, a new securitization program results in an increase in RWA gains.

2.3 Counterparty credit risk

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)

31/03/2026

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (31/12/2025)**	**7 470**
2	Asset size	(207)
3	Credit quality of counterparties	(8)
4	Model updates (IMM only)	(878)
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	1 170
8	Other	(25)
9	**RWAs as at the end of the reporting period (31/03/2026)**	**7 523**

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)

31/03/2026 *(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 (31/12/2025)**	**1 119**	**3 515**	**3 144**	**-**	**-**	**7 778**	**622**
1a	Regulatory adjustment	792	2 262	756	-	-	3 809	305
1b	RWEAs at the previous quarter-end (end of the day)	327	1 253	2 388	-	-	3 969	317
2	Movement in risk levels	141	(97)	209	-	-	253	20
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	(28)	(35)	11	-	-	(53)	(4)
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	439	1 121	2 608	-	-	4 169	333
8b	Regulatory adjustment	647	2 111	1 557	-	-	4 315	345
8	**RWAs as at the end of the reporting period (31/03/2026)**	**1 086**	**3 232**	**4 165**	**-**	**-**	**8 484**	**679**

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

Quantitative information on the LCR (EU LIQ 1)

Average 12-month rolling LCR calculated as at June 30th 2025, September 30th 2025, December 31st 2025 and March 31st 2026.

Liquidity Coverage Ratio average over 12 months (LCR)		Total unweighted value (average)				Total weighted value (average)			
Scope of consolidation: CREDIT AGRICOLE S.A.									
(in millions of euros)									
EU 1a	**Quarter ending on**	**31/03/2026**	**31/12/2025**	**30/09/2025**	**30/06/2025**	**31/03/2026**	**31/12/2025**	**30/09/2025**	**30/06/2025**
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)					**283 614**	**284 695**	**283 440**	**286 301**
CASH-OUTFLOWS									
2	ail deposits and deposits from small business customers, of which:	**400 199**	**403 371**	**404 769**	**405 477**	**25 596**	**25 525**	**25 483**	**25 426**
3	*able deposits*	286 966	287 298	287 582	287 794	14 348	14 365	14 379	14 390
4	*ss stable deposits*	113 233	116 073	117 187	117 683	11 248	11 160	11 104	11 036
5	ecured wholesale funding	**363 409**	**364 115**	**361 540**	**360 416**	**163 038**	**165 647**	**166 454**	**168 367**
6	*perational deposits (all counterparties) and deposits in networks of cooperative banks*	171 938	169 954	167 245	165 648	49 994	49 921	49 550	50 176
7	*on-operational deposits (all counterparties)*	173 526	174 484	173 079	172 990	95 099	96 049	95 688	96 412
8	*nsecured debt*	17 945	19 677	21 215	21 779	17 945	19 677	21 215	21 779
9	ured wholesale funding					**37 882**	**36 542**	**38 415**	**38 223**
10	litional requirements	**197 217**	**199 355**	**197 712**	**195 351**	**49 652**	**52 149**	**52 799**	**52 935**
11	*utflows related to derivative exposures and other collateral requirements*	19 923	22 118	22 667	22 904	15 165	17 535	18 266	18 746
12	*utflows related to loss of funding on debt products*								
13	*edit and liquidity facilities*	177 294	177 238	175 045	172 448	34 487	34 615	34 533	34 189
14	ier contractual funding obligations	**46 441**	**46 590**	**48 081**	**50 748**	**10 556**	**9 162**	**8 222**	**8 270**
15	ier contingent funding obligations	**148 446**	**103 628**	**83 758**	**78 638**	**6 129**	**4 936**	**4 384**	**4 126**
16	**TOTAL CASH OUTFLOWS**					**292 853**	**293 961**	**295 757**	**297 345**
CASH-INFLOWS									
17	ured lending (e.g. reverse repos)	**291 946**	**288 466**	**290 953**	**296 907**	**29 250**	**29 438**	**31 128**	**33 656**
18	ows from fully performing exposures	**70 908**	**71 645**	**72 323**	**72 498**	**51 721**	**51 359**	**51 084**	**51 119**
19	ier cash inflows	**10 819**	**11 005**	**10 875**	**10 090**	**10 819**	**11 005**	**10 875**	**10 090**
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	cess inflows from a related specialised credit institution)								
20	**TAL CASH INFLOWS**	**373 672**	**371 116**	**374 151**	**379 495**	**91 790**	**91 802**	**93 087**	**94 864**
EU-20a	***y exempt inflows***	13	-	-	-	13	-	-	-
EU-20b	***ows subject to 90% cap***								
EU-20c	***ows subject to 75% cap***	318 669	316 710	315 837	318 526	91 778	91 802	93 087	94 864
EU-21	**UIDITY BUFFER**					**283 614**	**284 695**	**283 440**	**286 301**
22	**TAL NET CASH OUTFLOWS***					**201 063**	**202 160**	**202 670**	**202 481**
23	**UIDITY COVERAGE RATIO****					**141,11%**	**140,94%**	**139,96%**	**141,51%**

*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.

Crédit Agricole Group - Pillar 3 - 31/03/2026

1. PILLAR 3 DISCLOSURES

Key phased-in metrics at Crédit Agricole Group level (EU KM1[1])

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) No 2019/876 (CRR2) and by Regulation (EU) No 2024/1623 (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.[2] The transitional provisions related to the application of IFRS 9 and hybrid debt instruments are no longer applied.

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 0.75% for Crédit Agricole Group since the 1st of January 2026, bringing the requirement to 3.75% for Credit Agricole Group as at 31/03/2026.

EU KM1 - Phased-in Key metrics in millions of euros		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	117 683	114 581	113 680	112 136	111 033
2	Tier 1 capital	125 716	122 579	122 157	120 514	119 759
3	Total capital	143 071	138 727	138 466	137 138	137 415
Risk-weighted exposure amounts						
4	Total risk exposure amount	688 155	662 703	658 346	649 013	640 578
4a	Total risk exposure pre-floor	688 155	662 703	658 346	649 013	640 578
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.10%	17.29%	17.27%	17.28%	17.33%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.10%	17.29%	17.27%	17.28%	17.33%
6	Tier 1 ratio (%)	18.27%	18.50%	18.56%	18.57%	18.70%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.27%	18.50%	18.56%	18.57%	18.70%
7	Total capital ratio (%)	20.79%	20.93%	21.03%	21.13%	21.45%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	20.79%	20.93%	21.03%	21.13%	21.45%
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%	1.80%	1.80%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.01	1.01	1.01	1.01	1.01
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.35	1.35	1.35	1.35	1.35
EU 7g	Total SREP own funds requirements (%)	9.80%	9.80%	9.80%	9.80%	9.80%

[1] Tables KM1 and KM2 present the final values of the regulatory solvency and resolution ratios for all quarters of 2025. These values include technical adjustments and are slightly different from the information provided at the time of the publication of Pillar 3 for the first three quarters of 2025.

[2] CET1, Tier 1, Total capital and leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 31/03/2026 to respectively 16.76 %, 17.92 %, 20.45 % and 5.49 %.

EU KM1 - Phased-in Key metrics in millions of euros		31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
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 (%)	0.78%	0.78%	0.77%	0.75%	0.76%
EU 9a	Systemic risk buffer (%)	0.09%	0.10%	0.11%	0.10%	0.06%
10	Global Systemically Important Institution buffer (%)	1.50%	1.00%	1.00%	1.00%	1.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.50%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	4.87%	4.37%	4.38%	4.35%	4.32%
EU 11a	Overall capital requirements (%)	14.67%	14.17%	14.18%	14.15%	14.12%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.92%	11.13%	11.21%	11.22%	11.35%
Leverage ratio						
13	Total exposure measure	2 246 429	2 214 046	2 202 625	2 190 715	2 173 126
14	Leverage ratio (%)	5.60%	5.54%	5.55%	5.50%	5.51%
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 (%)	0.75%	0.50%	0.50%	0.50%	0.50%
EU 14e	Overall leverage ratio requirement (%)	3.75%	3.50%	3.50%	3.50%	3.50%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	321 251	322 076	320 530	322 613	326 070
EU 16a	Cash outflows - Total weighted value	314 237	315 071	316 482	316 622	317 288
EU 16b	Cash inflows - Total weighted value	77 613	77 736	79 146	81 113	82 943
16	Total net cash outflows (adjusted value)	236 624	237 335	237 337	235 509	234 345
17	Liquidity coverage ratio (%)	135.80%	135.80%	135.15%	137.09%	139.29%
Net Stable Funding Ratio						
18	Total available stable funding	1 338 172	1 333 152	1 317 579	1 295 952	1 291 406
19	Total required stable funding	1 126 861	1 119 491	1 101 012	1 085 233	1 083 377
20	NSFR ratio (%)	118.75%	119.09%	119.67%	119.42%	119.20%

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 Articles 412 to 415 of Regulation (EU) No 575/2013 (CRR) in force.

Key metrics – Capital requirement and eligible liabilities requirement applicable to G-SIIS (EU KM2[3])

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				
		31/03/2026	31/03/2026	31/12/2025	30/09/2025	30/06/2025	31/03/2025
Own funds and eligible liabilities, ratios and components (in €mn)							
1	Own funds and eligible liabilities	217 101	185 628	178 734	179 676	177 288	180 267
EU-1a	Of which own funds and subordinated liabilities	185 628					
2	Total risk exposure amount of the resolution group (TREA)[1]	688 155	688 155	662 703	658 346	649 013	640 578
3	**Own funds and eligible liabilities as a percentage of the TREA[1]**	**31.55%**	**26.97%**	**26.97%**	**27.29%**	**27.32%**	**28.14%**
EU-3a	**Of which own funds and subordinated liabilities**	**26.97%**					
4	Total exposure measure (TEM)[1] of the resolution group	2 246 429	2 246 429	2 214 046	2 202 625	2 190 715	2 173 126
5	**Own funds and eligible liabilities as percentage of the TEM[1]**	**9.66%**	**8.26%**	**8.07%**	**8.16%**	**8.09%**	**8.30%**
EU-5a	**Of which own funds and subordinated liabilities**	**8.26%**					
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 2026.

[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 1.5 % G-SIB buffer, a systemic risk buffer of 0.09 % and the counter-cyclical buffer set at 0.78 % for the CA Group at 31 March 2026). Considering the combined capital buffer requirement, the Crédit Agricole Group has to meet a total MREL ratio of above 26.66 % and a subordinated MREL ratio of above 22.06 %.

[3] Tables KM1 and KM2 present the final values of the regulatory solvency and resolution ratios for all quarters of 2025. These values include technical adjustments and are slightly different from the information provided at the time of the publication of Pillar 3 for the first three quarters of 2025.

As at 31 March 2026, Crédit Agricole Group's TLAC ratio is 26.97 % of risk-weighted assets and 8.26 % of leverage exposure, excluding eligible senior preferred debt[4]. It is higher than the respective requirements of 22.87 % of risk-weighted assets (including a 2.5 % capital conservation buffer, a 1.5 % G-SIB buffer, a systemic risk buffer of 0.09 % and the counter-cyclical buffer set at 0.78 % for the CA Group at 31 March 2026) and 6.75 % of the leverage exposure.

At the same date, the Crédit Agricole Group had a MREL ratio of 31.55 % of RWA and 9.66 % of leverage exposure, well above the total MREL requirement.

[4] TLAC regulatory ratio, which do not include the retained earnings of the period, amounts at 31/03/2026 to 26.63 % of RWA and 8.16 % of leverage exposure. Total MREL ratio amounts to 31.20 % of RWA and 9.56 % of leverage exposure.

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

2.1 Summary of risk-weighted assets

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

31/03/2026		**Total risk exposure amounts (TREA)**		**Total own funds requirements**
		a	b	c
(in millions of euros)		**31/03/2026**	**31/12/2025**	**31/03/2026**
1	**Credit risk (excluding CCR)**	**546 458**	**530 752**	**43 717**
2	Of which the standardised approach	223 688	219 857	17 895
3	Of which the Foundation IRB (F-IRB) approach	107 807	86 430	8 625
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	210 381	218 917	16 830
6	**Counterparty credit risk - CCR**	**17 817**	**17 400**	**1 425**
7	Of which the standardised approach	5 238	4 933	419
8	Of which internal model method (IMM)	7 518	7 467	601
EU 8a	Of which exposures to a CCP	1 033	1 048	83
9	Of which other CCR	4 028	3 952	322
10	**Credit valuation adjustments risk - CVA risk**	**9 305**	**8 469**	**744**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	9 305	8 469	744
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**3**	**4**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**11 755**	**10 737**	**940**
17	Of which SEC-IRBA approach	2 762	2 509	221
18	Of which SEC-ERBA (including IAA)	7 481	5 694	599
19	Of which SEC-SA approach	3 361	3 787	269
EU 19a	Of which 1250% / deduction	(1 848)	(1 252)	(148)
20	**Position, foreign exchange and commodities risks (Market risk)**	**14 132**	**12 514**	**1 131**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	5 649	4 736	452
22	Of which the Alternative Internal Models Approach (A-IMA)	8 484	7 778	679
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**88 685**	**82 826**	**7 095**

EU 24a	**Exposures to crypto-assets**	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	22 764	21 438	1 821
26	Output floor applied (%)	55%	50%	
27	Floor adjustment (before application of transitional cap)	-	-	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**TOTAL**	**688 155**	**662 703**	**55 052**

2.1.2 Comparison of modelled and standardised risk weighted exposure amounts at risk level (CMS1)

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 as modified.

The amounts presented in the "EU d" column incorporate the transitional measures provided for by article 465 of the CRR Regulation as modified 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 as modified are applied to these two columns.

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.

As a reminder, this statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group.

31/03/2026		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
(in millions of euros)		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)	322 769	223 688	546 458	924 206	829 873
2	Counterparty credit risk	11 935	5 882	17 817	49 641	40 693
3	Credit valuation adjustment		9 305	9 305	9 305	9 305
4	Securitisation exposures in the banking book	10 243	1 513	11 755	40 887	32 433
5	Market risk	8 484	5 649	14 132	20 337	20 337
6	Operational risk		88 685	88 685	88 685	88 685
7	Other risk weighted exposure amounts		3	3	3	3
8	**TOTAL**	**353 431**	**334 724**	**688 155**	**1 133 064**	**1 021 328**

2.1.3 Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (CMS2)

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 as modified.

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

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

As a reminder, this statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group.

31/03/2026 *(in millions of euros)*		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		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	4 670	3 778	12 247	11 354	11 354
EU 1a	Regional governments or local authorities	3 561	3 901	3 843	4 183	4 183
EU 1b	Public sector entities	4 674	10 337	5 063	10 727	10 727
EU 1c	Categorised as Multilateral Development Banks in SA	-	11	10	21	21
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	4 702	6 608	9 856	11 762	11 762
3	Equity	-	-	69 268	69 268	69 268
5	Corporates	175 123	239 925	232 255	337 471	297 057
5.1	Of which: F-IRB is applied	87 906	155 871	87 906	190 040	155 871
5.2	Of which: A-IRB is applied	87 217	110 613	87 217	116 991	110 613
EU 5a	Of which: Corporates - General	157 358	197 974	213 048	294 078	253 664
EU 5b	Of which: Corporates - Specialised lending	17 765	41 951	19 206	43 393	43 393
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	70 115	174 512	100 427	204 824	204 824
6.1	Of which: Retail - Qualifying revolving	6 825	6 117	6 825	6 117	6 117
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	63 290	168 394	93 602	198 706	198 706
6.2	Of which: Retail - Secured by residential real estate	49 093	116 815	49 093	170 733	116 815
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	52 065	148 753	56 612	207 219	153 300
EU 7b	Collective investment undertakings (CIU)	-	-	18 981	18 981	18 981
EU 7c	Categorised as exposures in default in SA	5 799	12 571	8 250	15 023	15 023
EU 7d	Categorised as subordinated debt exposures in SA	1 479	4 479	1 668	4 668	4 668
EU 7e	Categorised as covered bonds in SA	489	1 223	610	1 343	1 343
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	90	87	27 367	27 363	27 363
9	**TOTAL**	**322 769**	**606 185**	**546 458**	**924 206**	**829 873**

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)

31/03/2026

	(in millions of euros)	RWA amounts
1	**RWAs as at the end of the previous reporting period (31/12/2025)**	**305 347**
2	Asset size (+/-)	7 151
3	Asset quality (+/-)	7 441
4	Model updates (+/-)	(447)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(74)
8	Other (+/-)	(1 230)
9	**RWAs as at the end of the reporting period (31/03/2026)**	**318 187**

The variation shown in row 8 “Other (+/-)” of table CR8 is mainly explained by the RWA gains related to synthetic securitization by Crédit Agricole CIB : in the first quarter of 2026, a new securitization program results in an increase 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)

31/03/2026

	(in millions of euros)	RWA amounts
1	**RWAs as at the end of the previous reporting period (31/12/2025)**	**7 467**
2	Asset size	(207)
3	Credit quality of counterparties	(8)
4	Model updates (IMM only)	(878)
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	1 169
8	Other	(25)
9	**RWAs as at the end of the reporting period (31/03/2026)**	**7 518**

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)

31/03/2026 *(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 (31/12/2025)**	**1 119**	**3 515**	**3 144**	**-**	**-**	**7 778**	**622**
1a	Regulatory adjustment	792	2 262	756	-	-	3 809	305
1b	RWEAs at the previous quarter-end (end of the day)	327	1 253	2 388	-	-	3 969	317
2	Movement in risk levels	141	(97)	209	-	-	253	20
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	(28)	(35)	11	-	-	(53)	(4)
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	439	1 121	2 608	-	-	4 169	333
8b	Regulatory adjustment	647	2 111	1 557	-	-	4 315	345
8	**RWAs as at the end of the reporting period (31/03/2026)**	**1 086**	**3 232**	**4 165**	**-**	**-**	**8 484**	**679**

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

Quantitative information on the LCR (EU LIQ 1)

Average 12-month rolling LCR calculated as at June 30th 2025, September 30th 2025, December 31st 2025 and March 31st 2026.

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**	**31/03/2026**	**31/12/2025**	**30/09/2025**	**30/06/2025**	**31/03/2026**	**31/12/2025**	**30/09/2025**	**30/06/2025**
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)					**321 251**	**322 076**	**320 530**	**322 613**
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	**622 601**	**623 985**	**624 011**	**623 421**	**37 650**	**37 448**	**37 295**	**37 155**
3	*Stable deposits*	424 896	423 978	423 412	422 962	21 245	21 199	21 171	21 148
4	*Less stable deposits*	197 705	200 007	200 600	200 459	16 405	16 249	16 124	16 007
5	Unsecured wholesale funding	**375 168**	**375 427**	**372 327**	**370 031**	**160 689**	**162 895**	**163 303**	**163 801**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	164 966	162 119	158 829	156 554	40 790	40 091	39 284	38 708
7	*Non-operational deposits (all counterparties)*	191 930	193 309	191 916	191 344	101 627	102 804	102 438	102 960
8	*Unsecured debt*	18 272	19 999	21 581	22 133	18 272	19 999	21 581	22 133
9	Secured wholesale funding					**37 822**	**36 495**	**38 371**	**38 195**
10	Additional requirements	**241 696**	**244 609**	**243 323**	**241 120**	**60 931**	**64 120**	**65 070**	**65 287**
11	*Outflows related to derivative exposures and other collateral requirements*	27 964	30 824	31 668	31 978	23 206	26 241	27 267	27 821
12	*Outflows related to loss of funding on debt products*								
13	*Credit and liquidity facilities*	213 732	213 785	211 655	209 142	37 726	37 879	37 803	37 466
14	Other contractual funding obligations	**46 085**	**46 078**	**47 596**	**50 337**	**10 200**	**8 650**	**7 738**	**7 859**
15	Other contingent funding obligations	**155 838**	**111 960**	**90 192**	**82 627**	**6 945**	**5 464**	**4 706**	**4 325**
16	**TOTAL CASH OUTFLOWS**					**314 237**	**315 071**	**316 482**	**316 622**
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	**291 631**	**288 218**	**290 735**	**296 722**	**29 231**	**29 405**	**31 095**	**33 624**
18	Inflows from fully performing exposures	**60 605**	**61 610**	**62 512**	**62 843**	**36 819**	**36 690**	**36 631**	**36 849**
19	Other cash inflows	**11 563**	**11 641**	**11 420**	**10 641**	**11 563**	**11 641**	**11 420**	**10 641**
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**	**363 799**	**361 468**	**364 667**	**370 205**	**77 613**	**77 736**	**79 146**	**81 113**
EU-20a	***Fully exempt inflows***	13	-	-	-	13	-	-	-
EU-20b	***Inflows subject to 90% cap***								
EU-20c	***Inflows subject to 75% cap***	308 809	307 088	306 380	309 257	77 601	77 736	79 146	81 113
EU-21	**LIQUIDITY BUFFER**					**321 251**	**322 076**	**320 530**	**322 613**
22	**TOTAL NET CASH OUTFLOWS***					**236 624**	**237 335**	**237 337**	**235 509**
23	**LIQUIDITY COVERAGE RATIO****					**135,80%**	**135,80%**	**135,15%**	**137,09%**

*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.

CRÉDIT AGRICOLE S.A.

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 the internal control processes agreed upon at the Crédit Agricole S.A's management body level.

Montrouge, 19 May 2026

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

Clotilde L'ANGEVIN

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

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