RESULTS FOR THE 2ND QUARTER AND 1ST HALF 2026

WORKING EVERYDAY IN THE INTEREST
OF OUR CLIENTS AND SOCIETY

Disclaimer

The financial information on Crédit Agricole S.A. and Crédit Agricole Group for second quarter and first half 2026 comprises this press release, the presentation slides and the attached appendices which are available on the website: https://https://www.credit-agricole.com/en/finance/financial-publications.

This presentation may include prospective information on the Group, supplied as information on trends. This data does not represent forecasts within the meaning of EU Delegated Act 2019/980 of 14 March 2019 (Chapter 1. article 1. d).

This information was developed from scenarios based on a number of economic assumptions for a given competitive and regulatory environment. Therefore, these assumptions are by nature subject to random factors that could cause actual results to differ from projections. Likewise, the financial statements are based on estimates, particularly in calculating market value and asset impairment.

Readers must take all these risk factors and uncertainties into consideration before making their own judgement.

The figures presented for the six-month period ending 30 June 2026 have been prepared in accordance with IFRS as adopted in the European Union and applicable at that date, and with regulations currently in force. This financial information does not constitute a set of financial statements for an interim period as defined by IAS 34 “Interim Financial Reporting” and has not been audited.

Note: the scopes of consolidation of the Crédit Agricole S.A. and Crédit Agricole Groups have not changed materially since the Crédit Agricole S.A. 2025 Universal Registration Document were filed with the AMF (the French Financial Markets Authority). The sum of values contained in the tables and analyses may differ slightly from the total reported due to rounding.

NB: all financial data are now presented stated for Crédit Agricole Group, Crédit Agricole S.A. and the business lines results, both for the income statement and for the profitability ratios.

All data at 30 June 2025 is presented on a pro forma basis, with Banco BPM accounted for under the equity method at 20.1%. Full detailed figures are provided in the quarterly data series published alongside the presentation slides.

NOTE

The Crédit Agricole Group scope of consolidation comprises:
the Regional Banks. the Local Banks. Crédit Agricole S.A. and their subsidiaries. This is the scope of consolidation that has been selected by the competent authorities to assess the Group’s position in the recent stress test exercises.

Crédit Agricole S.A.
is the listed entity, which notably owns the subsidiaries of its business lines (Asset Gathering, Large Customers, Specialised Financial Services, French Retail Banking and International Retail Banking)

Key messages and figures

STRONG ACTIVITY, ACCELERATING THE AI TRANSFORMATION

- Strong quarterly results and high profitability
- Significant revenue growth, historic level
- Solid solvency, incorporating strong M&A activity

- Banco BPM stake increased to 29.3%
- Launch of Crédit Agricole Group's AI industrial platform

Crédit Agricole S.A.	Crédit Agricole S.A.	Crédit Agricole S.A.	Crédit Agricole S.A.	Crédit Agricole S.A.
€2,051m	**+7.7%**	**14.3%**	**11.3%**	**€0.57**
Net income Group share Q2-26	Growth in revenues	ROTE	CET1 ratio	Interim dividend paid in cash on 15 October 2026
-11.9% Q2/Q2 +1.4% Q2/Q2(1)	Q2/Q2	H1-2026	-0.1 pp June/March	

(1) Change in net income Group share adjusted for the impact of the capital gain related to the deconsolidation of Amundi US in Q2-25 (+€304m net of non-controlling interests)
All variations are presented relative to Q2-25 and H1-25 on a pro forma basis (with Banco BPM accounted for using the equity method at 20.1%) – see appendix p. 35
ROTE is calculated on the basis of annualised net income Group share adjusted for the linearisation of IFRIC expenses and the corporate income tax surcharge; tangible equity is restated for all unrealised gains and/or losses (see appendix p. 41)

ACCELERATING THE AI TRANSFORMATION

Performance

Efficiency gains for all employees
AI and Human complementarity

Strategic autonomy

Limiting the risks of **dependency** (technology, costs) and **geopolitical risk**
European sovereignty

Ethic

Lean AI
Compatible with our *Raison d'être*

AI For ALL

Making AI a collective force and a lever for transformation and efficiency

Dedicated resources and control of the value chain

- **€500 million[1] in investments**
- **Launch of Crédit Agricole Artificial Intelligence** in September to develop and operate common AI industrial foundations (Data Marketplace, AI Foundations, Shared AI Agents, Expertise) and promote the use of European solutions

Deployment of an industrial agent platform (end of Q3)

- **Productivity Agents**, for example:
    - for internal support services (e.g. IT support)
    - for employees to create their own agents according to their business problems
- **Relationship agents** who can interact with customers with confidence

Cyber: capitalizing on AI

€500 m[1]

ARTIFICIAL INTELLIGENCE

1. Allocation of €500 million over 3 years (2026-2028) from the IT investment plan of the ACT 2028 strategic plan, including €150 million to endow the capital of the AI Company

Crédit Agricole S.A.
Q2-26 Summary

KEY FIGURES

CRÉDIT AGRICOLE GROUP	H1-2026	2nd QUARTER 2026
Revenues	**€20,880m** +7.8% H1/H1	**€10,880m** +12.9% Q2/Q2
Gross Operating Income	**€8,704m** +16.1% H1/H1	**€4,737m** +25.8% Q2/Q2
Net income Group share	**€4,875m** +6.8% H1/H1 +14.5% H1/H1 (1)	**€2,778m** +7.8% Q2/Q2 +22.4% Q2/Q2 (1)

Cost/income ratio	**58.3%** -3.0 pp H1/H1	**30 bp** stable Q2/Q1	**CoR/ outstandings** 4 rolling quarters
CET 1 Ratio	**17.2%** +0.1 pp June/March	**€475bn** Stable June/March.	**Liquidity reserves**

CRÉDIT AGRICOLE S.A.	H1-2026	2nd QUARTER 2026
Revenues	**€14,357m** +4.3% H1/H1	**€7,363m** +7.7% Q2/Q2
Gross Operation Income	**€6,506m** +7.0% H1/H1	**€3,493m** +11.4% Q2/Q2
Net income Group share	**€3,727m** -6.2% H1/H1 +1.6% H1/H1 (1)	**€2,051m** -11.9% Q2/Q2 +1.4% Q2/Q2 (1)

Cost/income ratio	**54.7%** -1.2 pp H1/H1	**38 bp** stable Q2/Q1	CoR/ **outstandings** 4 rolling quarters
CET 1 Ratio	**11.3%** -0.1 pp June/March	**14.3%** -0.9 pp H1/H1	**ROTE**

(1) Change in net income Group share adjusted for the impact of the capital gain related to the deconsolidation of Amundi US in Q2-25
All variations are presented relative to Q2-25 and H1-25 on a pro forma basis (with Banco BPM accounted for using the equity method at 20.1%) – see appendix p. 35
ROTE is calculated on the basis of annualised net income Group share adjusted for the linearisation of IFRIC expenses and the corporate income tax surcharge; tangible equity is restated for all unrealised gains and/or losses (see appendix p. 41)

ACTIVITY

STRONG ACTIVITY IN ALL BUSINESS LINES

- **Retail banking in France:** strong lending growth in both home loans (+10%) and corporate loans (+8%)
- **Italy**: dynamic lending growth; recovery in home loans in a competitive market
- **Insurance**: record Q2 premium income, up sharply (+18%) thanks to the good momentum in all activities; record net inflows (+€6.1 billion)
- **Asset management**: record level of assets under management, benefiting from high net inflows (+€24 billion) driven by MLT assets
- **CAPFM**: strong momentum in lending, driven by both personal finance and mobility. The automotive market environment remains unfavourable, weighing on the remarketing business
- **CIB**: Very strong performance in investment banking, driven by structured equity and ECM activities; FICC remained stable at a high level
- **CACEIS**: increase in assets under custody and under administration, as well as in settlement and delivery volumes

Successful rollout of **CA Savings**

Integration of Milleis Group by LCL and Crédit Agricole Assurances

Signing of an agreement for a **long-term partnership** between Crédit Agricole S.A. and **BCC-Grupo Cajamar**

Stake in **Banco BPM** increased to 29.3%

Change June 26/June 25

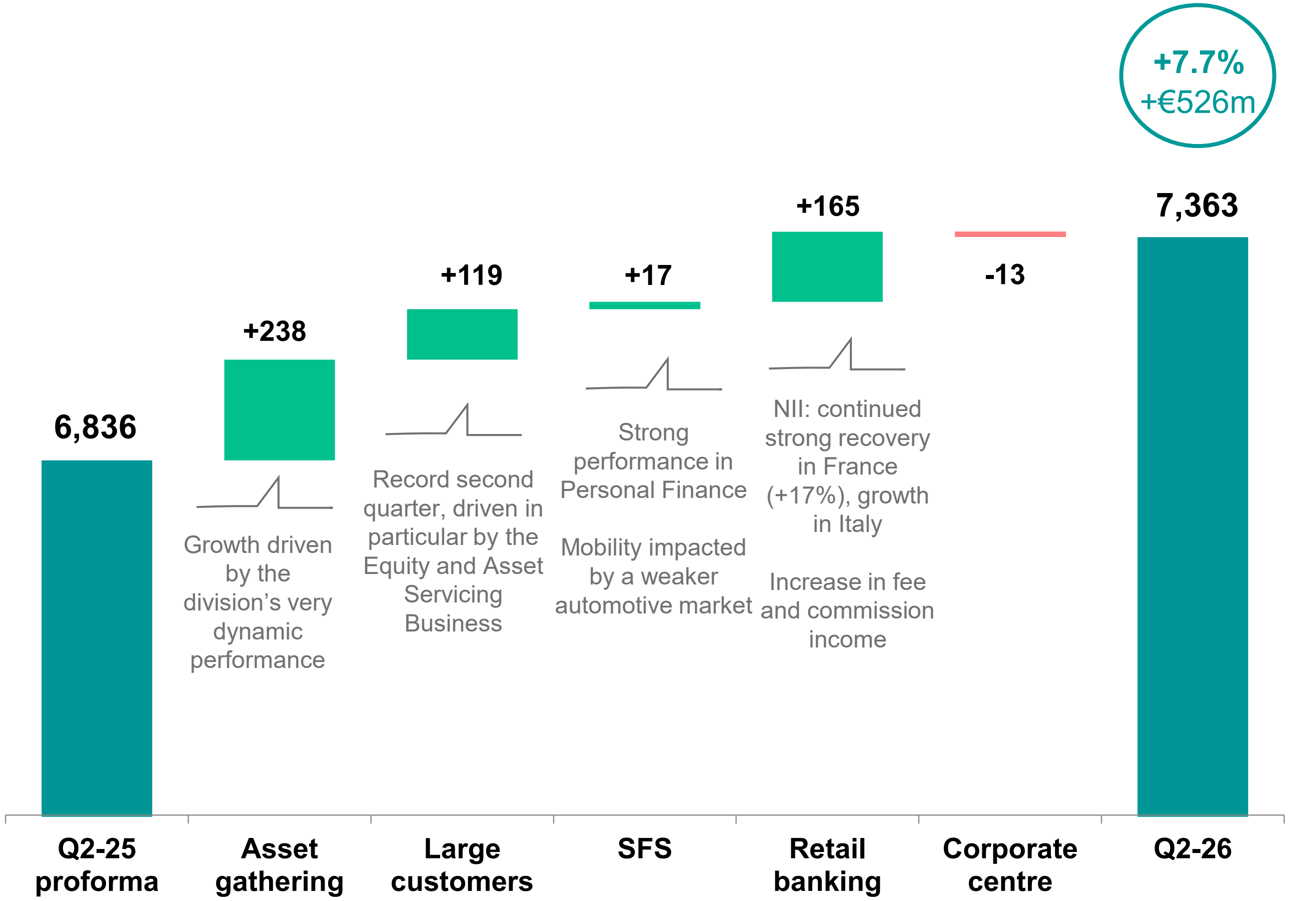
New retail banking customers Q2-26	**France**: 420K **Italy**: 52K **Others**: 109K **Total**: 580K
Loans outstanding retail banking (€bn)	**France** (RB + LCL)**:** 840 *(+2.0%)* **Italy**: 64 *(+2.6%)* **Total**: 904 *(+2.1%)*
On-balance sheet deposits in retail banking (€bn)	**France** (RB + LCL)**:** 781 *(+1.2%)* **Italy:** 65 *(-0.3%)* **Total:** 846 *(+1.1%)*
Assets under management (€bn)	**Life insurance:** 392 *(+9.1%)* **Asset management:** 2,581 *(+13.9%)* **Wealth management:** 317 *(+14.0%)* **Total**: 3,290 *(+13.3%)*
Number of contracts	**Property and casualty insurance:** 18.2m *(+7.3%)*
Assets under custody and administration (€bn)	**AuC**: 6,190 *(+12.0%)* **AuA:** 3,871 *(+11.6%)*
Managed consumer finance outstandings (€bn)	**Personal finance:** 49 *(+2.5%)* **Mobility:** 50 *(+2.3%)* **CA Networks:** 25 *(+4.2%)* **Total:** 124 *(2.8%)*
	# 2 EUR Green, Social & Sustainable bonds **# 3** All bonds in EUR Worldwide **# 2** Syndicated loans in France **# 2** Syndicated loans in EMEA

Sources: Refinitiv/Bloomberg

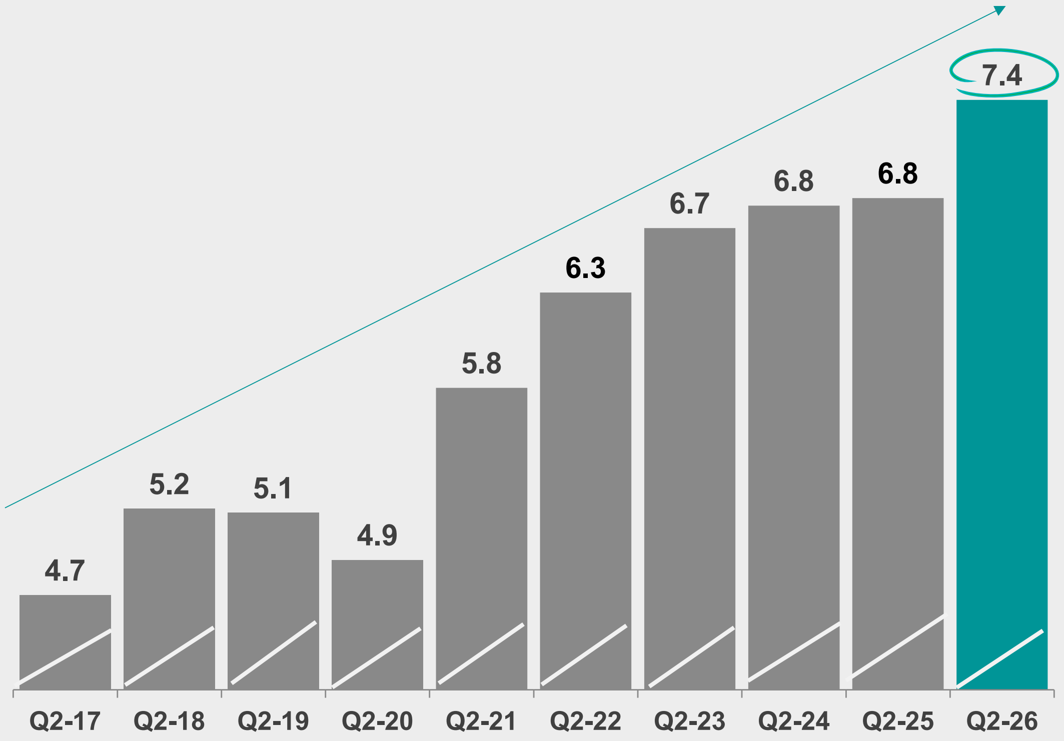
REVENUES

STRONG GROWTH DRIVEN BY ALL BUSINESS LINES

Q2/Q2 change in revenues, by business line (€m)



Quarterly revenues (€bn)



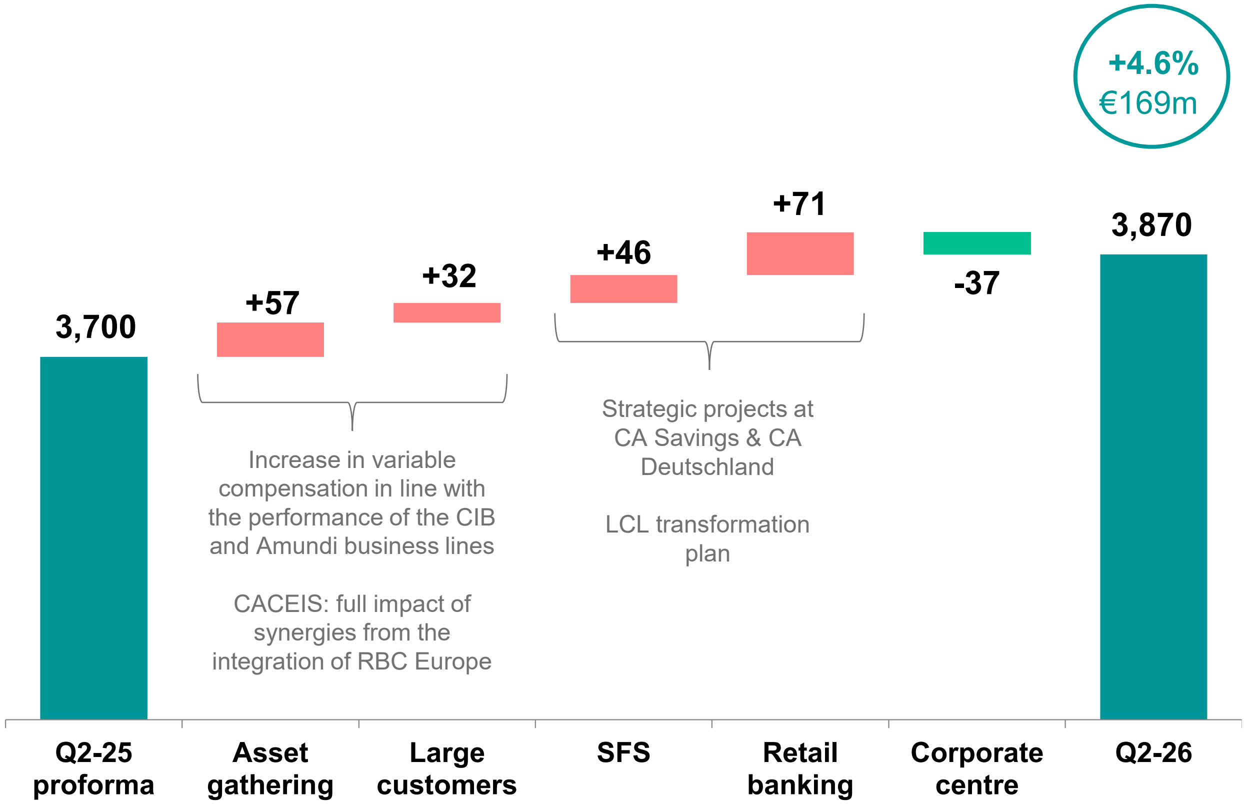
Implementation of IFRS 17 since 2023
Q2-25 pro forma Banco BPM

AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre
Scope effects and integration costs in Appendix p. 34

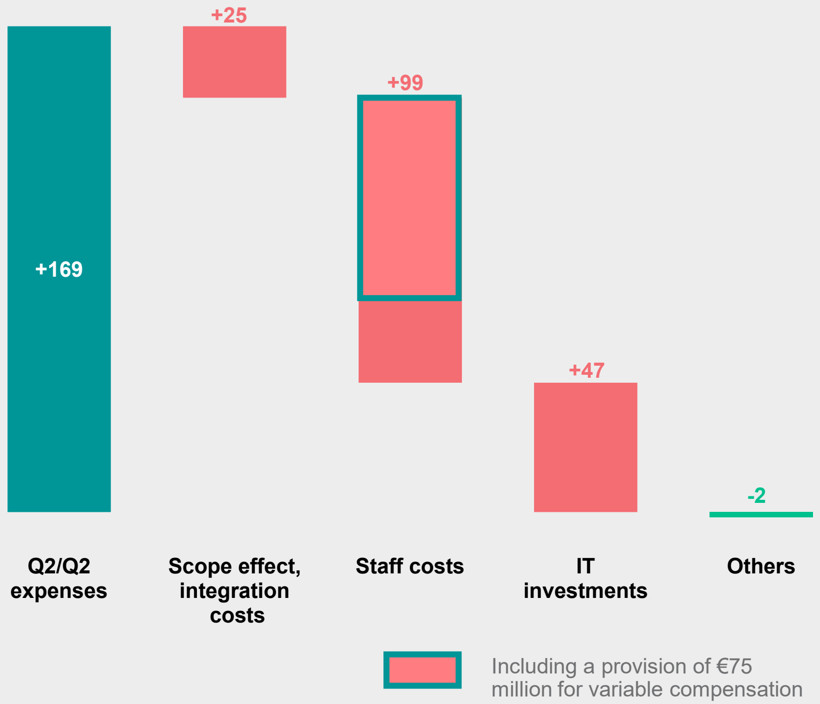
EXPENSES

POSITIVE JAWS +3.1PP

Q2/Q2 change in expenses, by business line (€m)



Breakdown by nature of costs (€m)



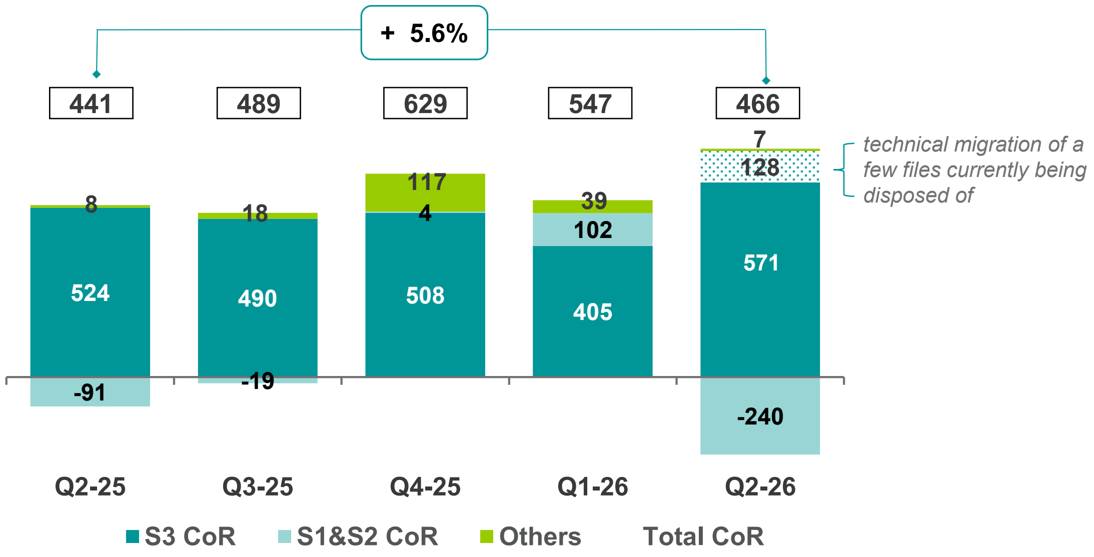
AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre

Scope effects and integration costs in Appendix p. 34

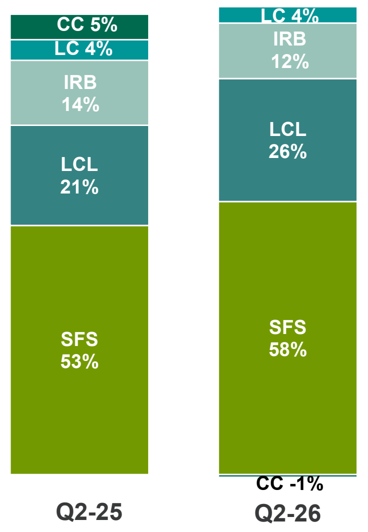
RISKS

COST OF RISK UNDER CONTROL

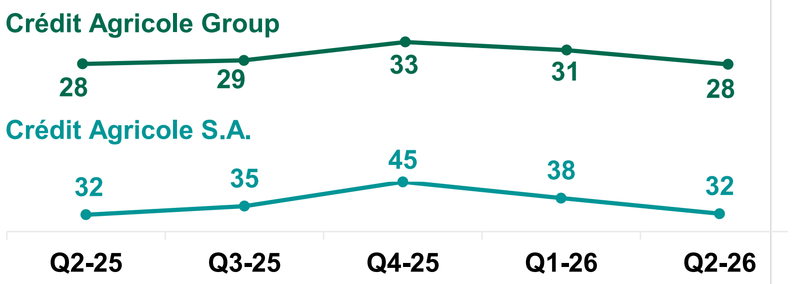
Crédit Agricole S.A. cost of risk (€m)



Cost of risk by business line



Cost of risk/outstandings (bp, annualised)



CRÉDIT AGRICOLE S.A.

Cost of risk/outstandings 4 rolling quarters	38 bp	€9.7bn	Loans loss reserves
NPL Ratio	2.4% (1) +0.1 pp vs Q1-26	67.2% (1) -5.4pp vs Q1-26	Coverage ratio

CRÉDIT AGRICOLE GROUP

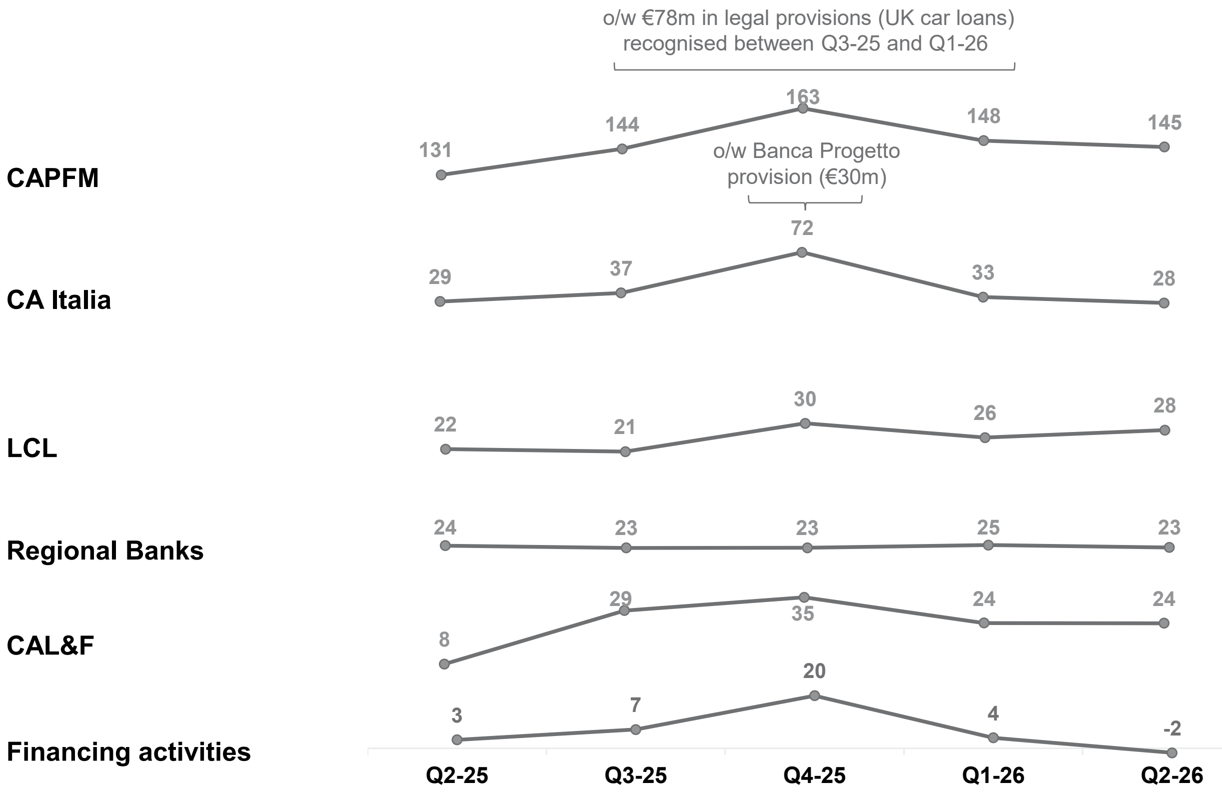
Cost of risk/outstandings 4 rolling quarters	30 bp	€22.8bn	Loans loss reserves
NPL Ratio	2.3% +0.1 pp vs Q1-26	79.5% (1) -3.2pp vs Q1-26	Coverage ratio

AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; IRB: International Retail banking; CC: Corporate Centre

(1) Estimated indicators following the disposal of files subject to the technical migration

COST OF RISK BY BUSINESS LINE

Cost of risk/outstandings [(1)] (bp, annualised)



- **CAPFM**: increase in incurred risk in France and adverse model effects
- **CA Italia:** down Q2/Q2 and Q2/Q1; asset quality and coverage ratio improving since the beginning of the year
- **Retail banking in France:** under control; stable incurred risk on corporates; RBs: S1/S2 prudent provisioning offset by favourable methodological impacts on S3
- **CAL&F**: stable Q2/Q1; unfavourable base effect in Q2-25 linked to reversals of provisions on performing loans
- **Financing activities:** still low, consisting mainly of transfers of a few significant files from S1/S2 to S3

(1) See the breakdown by entity in Appendix p. 46

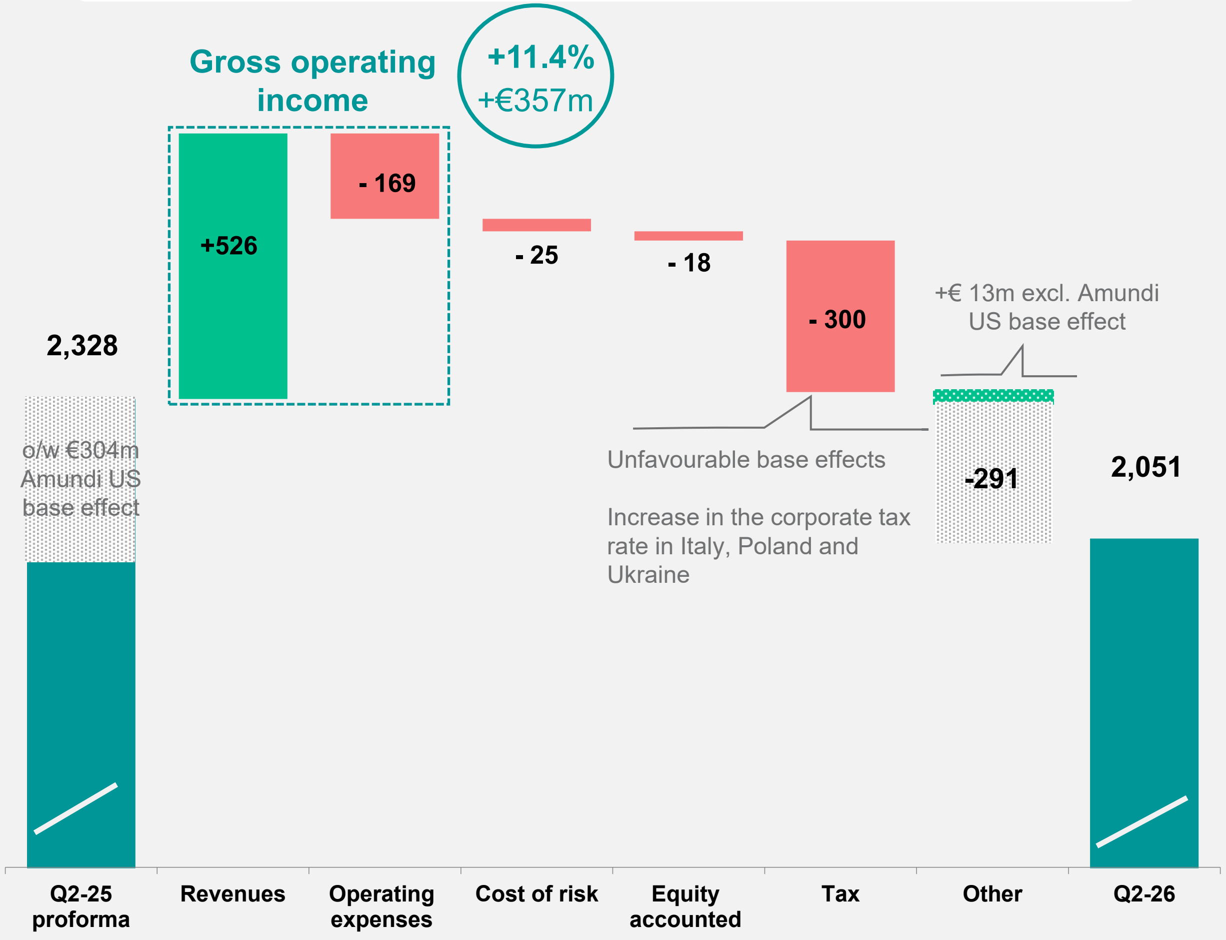
RESULTS

STRONG RESULTS DRIVEN BY A SHARP RISE IN GROSS OPERATING INCOME (+11.4%)

Q2/Q2 change in Net income Group share by business line (€m)

AG: Asset gathering; LC: Large customers; SFS: Specialised financial services; RB: Retail banking; CC: Corporate Centre
Scope effects and integration costs in Appendix p. 34

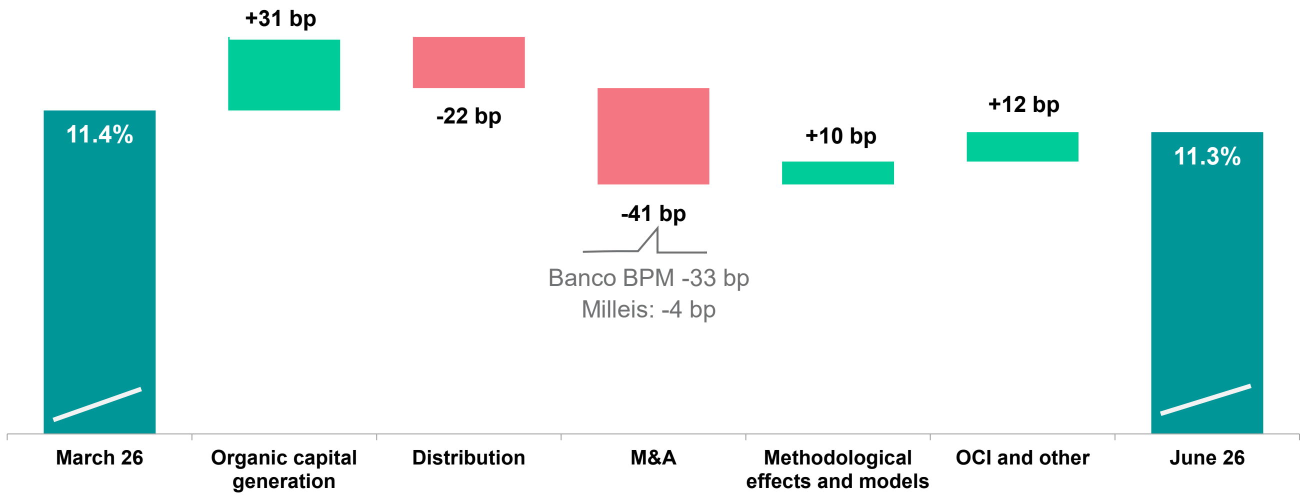
Change in Q2/Q2 net income Group share by P&L line (€m)



STRONG FINANCIAL POSITION – CRÉDIT AGRICOLE S.A.

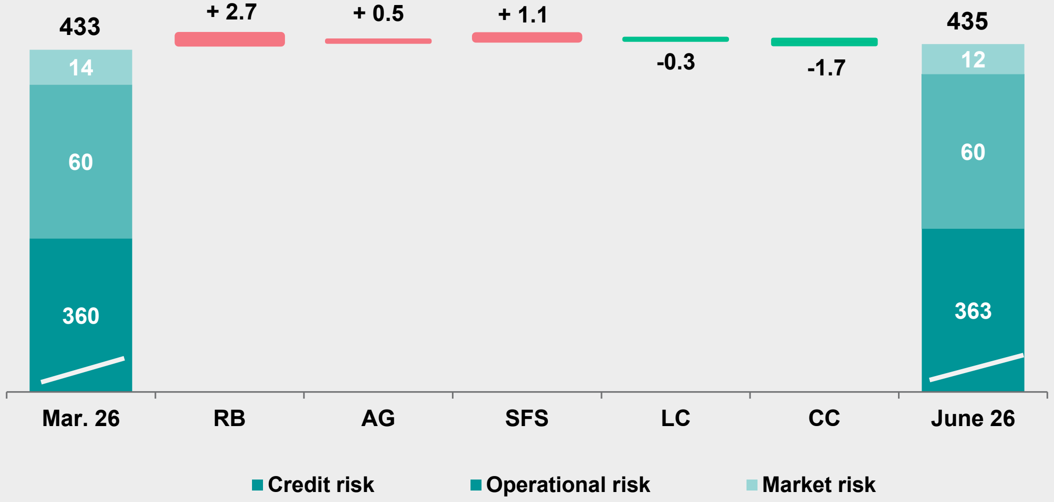
STABLE SOLVENCY RATIO, INCORPORATING STRONG M&A ACTIVITY

Change in CET1 ratio (bp)



Change in RWA by business line (€bn)

+0.5%
+€2 Bn



CET1 RATIO

11.3%

-0.1 pp vs March

+2.5pp vs SREP requirement

DIVIDEND

€0.57/share

Interim dividend H1-2026

LEVERAGE RATIO

3.7%

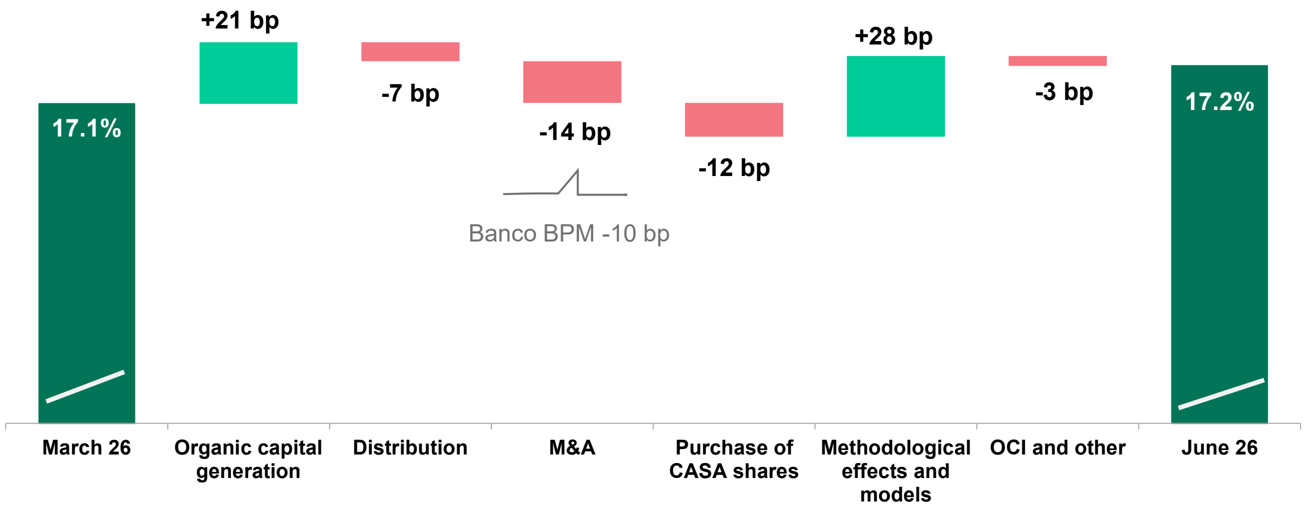
-0.1 pp vs March

+0.7pp vs requirement

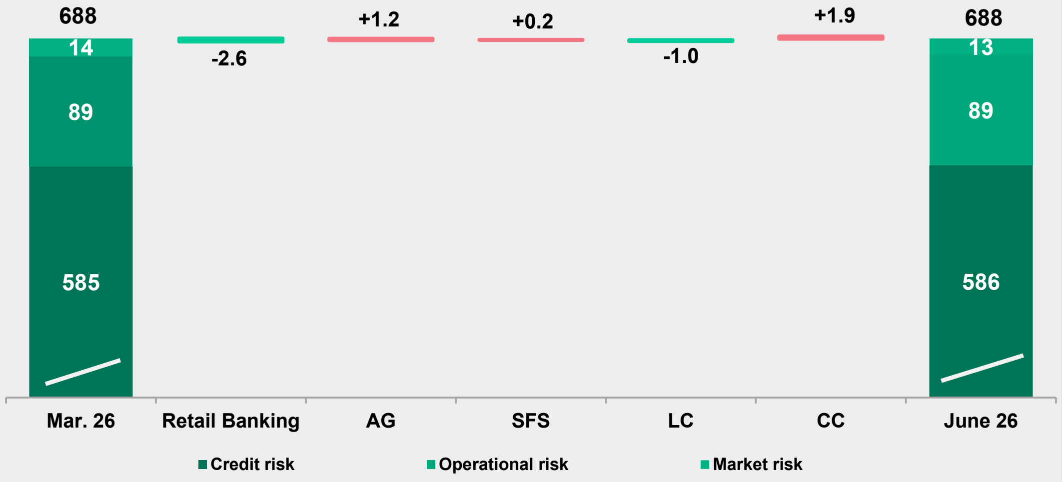
STRONG FINANCIAL POSITION – CRÉDIT AGRICOLE GROUP

VERY HIGH CAPITAL

Change in CET1 ratio (bp)



Change in RWA by business line (€bn)



CET1 RATIO

17.2%
+0.1pp vs. March
+6.8pp vs SREP requirement

LEVERAGE RATIO

5.5%
-0.1 pp vs March
+1.8pp vs requirement

TLAC/RWA

27.3%
+0.3 pp vs March
+4.4pp vs requirement

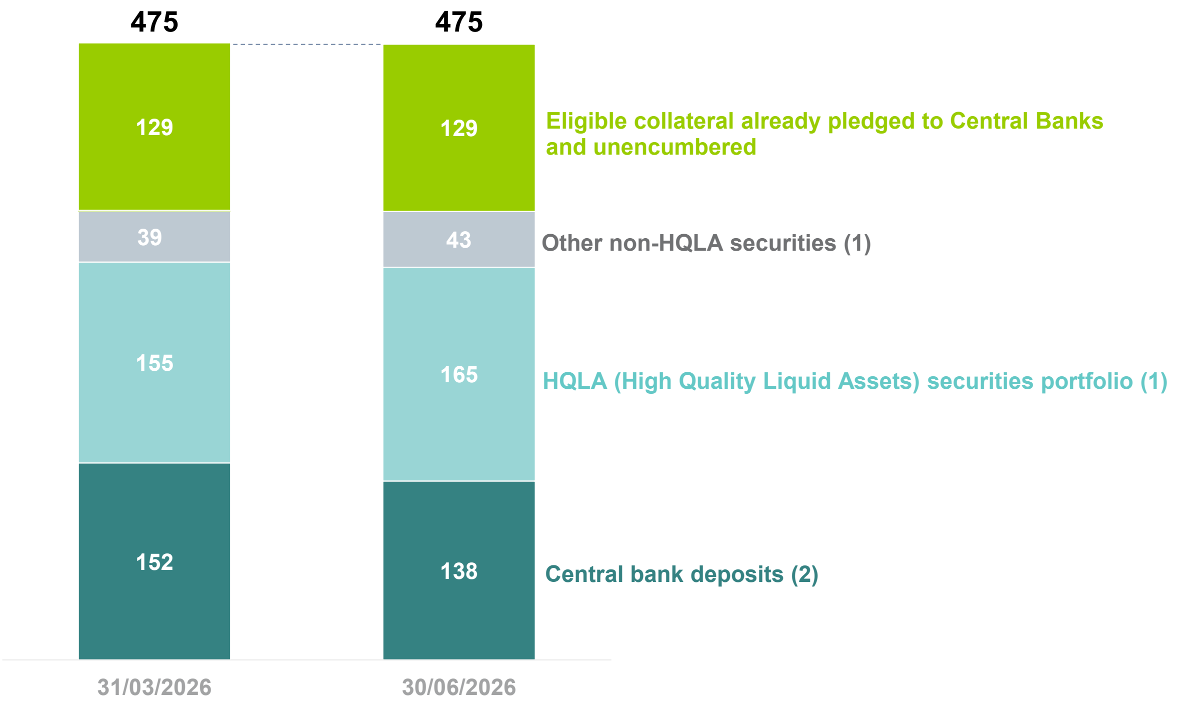
MREL/RWA

31.6%
+0.1 pp vs March
4.8pp vs requirement

STRONG FINANCIAL POSITION – CRÉDIT AGRICOLE GROUP

STRONG LIQUIDITY POSITION

Liquidity reserves (€bn)

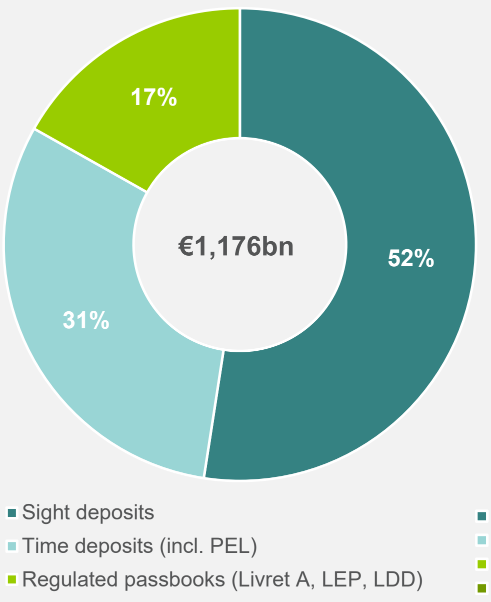


LCR *avg. 12M* As of 30/06/2026	**136%**(3)
NSFR As of 31/03/2026	**119%**

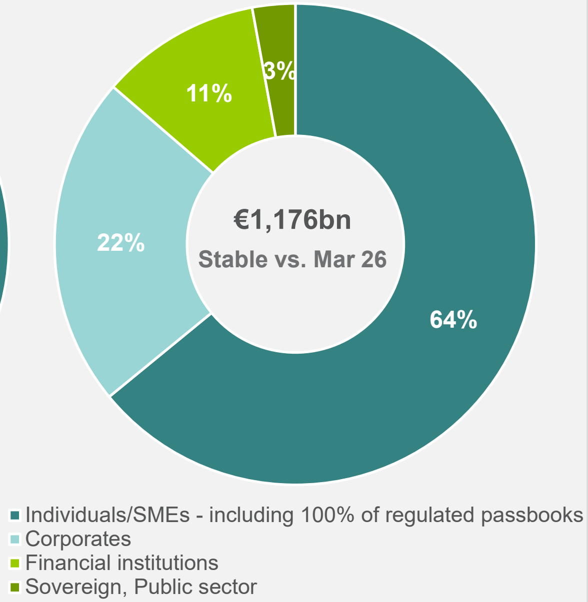
86% — **Progress of the funding plan** As of 30/06/2026

Customer deposits (€bn)

by nature



by type of customers



Stable, diversified and granular customer deposits

- 37m retail banking customers, o/w 28m individual customers in France
- ~60% of guaranteed deposits in Retail Banking in France

1. At market value after haircut
2. Excluding cash (€3bn) & mandatory reserves (€11bn)
3. i.e. a surplus of €85bn for CAG

INCOME STATEMENT

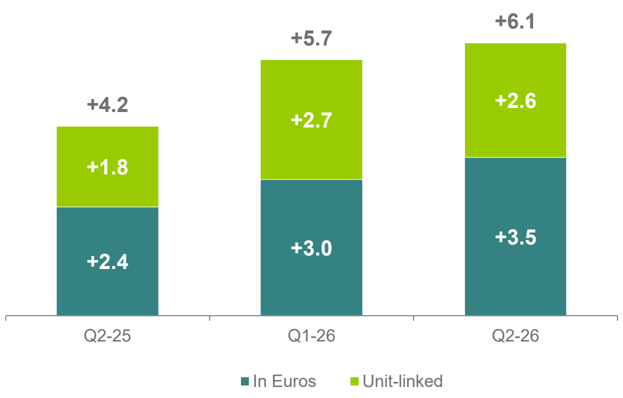
M€	Q2-26	Q2/Q2	H1-2026	H1/H1
Revenues	7,363	+7.7%	14,357	+4.3%
Operating expenses	(3,870)	+4.6%	(7,851)	+2.1%
Gross operating income	**3,493**	**+11.4%**	**6,506**	**+7.0%**
Cost of risk	(466)	+5.6%	(1,013)	+18.5%
Equity-accounted entities	153	-10.7%	396	+23.2%
Net income on other assets	(10)	n.m.	(13)	n.m.
Change in value of goodwill	-	n.m.	-	n.m.
Income before tax	**3,170**	**-4.6%**	**5,876**	**-2.1%**
Tax	(874)	+52.3%	(1,663)	+22.3%
Net income from discont'd or held-for-sale ope.	-	n.m.	-	n.m.
Non controling interests	(245)	-41.7%	(485)	-27.4%
Net income Group Share	**2,051**	**+1.4%**(1)	**3,727**	**+1.6%**(1)
		-11.9%		***-6.2%***
Cost/Income ratio (%)	*+52.6%*	*-1.6 pp*	*+54.7%*	*-1.2 pp*
ROTE			*+14.3%*	*-0.9 pp*

(1) Evolution of net income restated for the impact of the capital gain related to the deconsolidation of Amundi US in Q2 25
All variations are presented relative to Q2-25 and H1-25 on a pro forma basis (with Banco BPM accounted for using the equity method at 20.1%) – see appendix p. 35
ROTE is calculated on the basis of annualised net income Group share adjusted for the linearisation of IFRIC expenses and the corporate income tax surcharge; tangible equity is restated for all unrealised gains and/or losses (see appendix p.41)

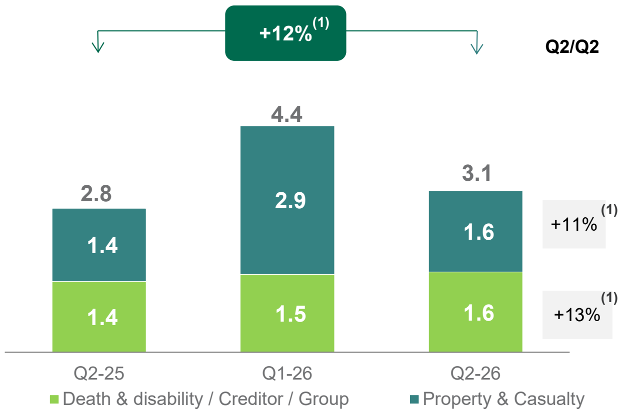
Crédit Agricole S.A.
Business lines

AG – INSURANCE

Savings/Retirement
Net inflows (€bn)



Property and personal insurance
Premium income (€bn)



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**862**	**+9.1%**	**1,566**	**+3.2%**
Gross operating income	747	+6.2%	1,344	+0.6%
Income before tax	**747**	**+6.3%**	**1,343**	**+0.7%**
Net income Group Share	**529**	**(5.1%)**	**951**	**(4.6%)**

Record Q2 premium income of €15.0bn (+18%[1] vs Q2-25)

Savings/Retirement: record net inflows in Q2 at €6.1bn

- **Gross inflows**: €11.8bn, showing strong growth (+19% Q2/Q2), particularly in France; UL rate at 33.5%
- **AuM** [2]: €392 billion (+5% June/Dec.), supported by net inflows and positive market effects; UL rate at 32.0%; Oriance a success with nearly €5bn

Property and casualty: performance driven by price changes, scope effects and portfolio growth to 18.2 million policies (+7.3%[3])

Personal protection: all business lines performed well; creditor insurance (+14%) driven by home loans and consumer finance, individual death & disability insurance (+10%) and group insurance (+22%)

1. Premium income on a like-for-like basis (excl. Abanca SG, PiùVera Assicurazioni and PiùVera Protezione): +17% overall; +8% in property and personal protection; +7% in property and casualty; +8% in personal protection
2. Savings, retirement and funeral insurance
3. On a like-for-like basis: +2.2% for the property & casualty portfolio

Revenue[4]: growth supported by activity across all business lines and by favourable market conditions, particularly in Savings/Retirement

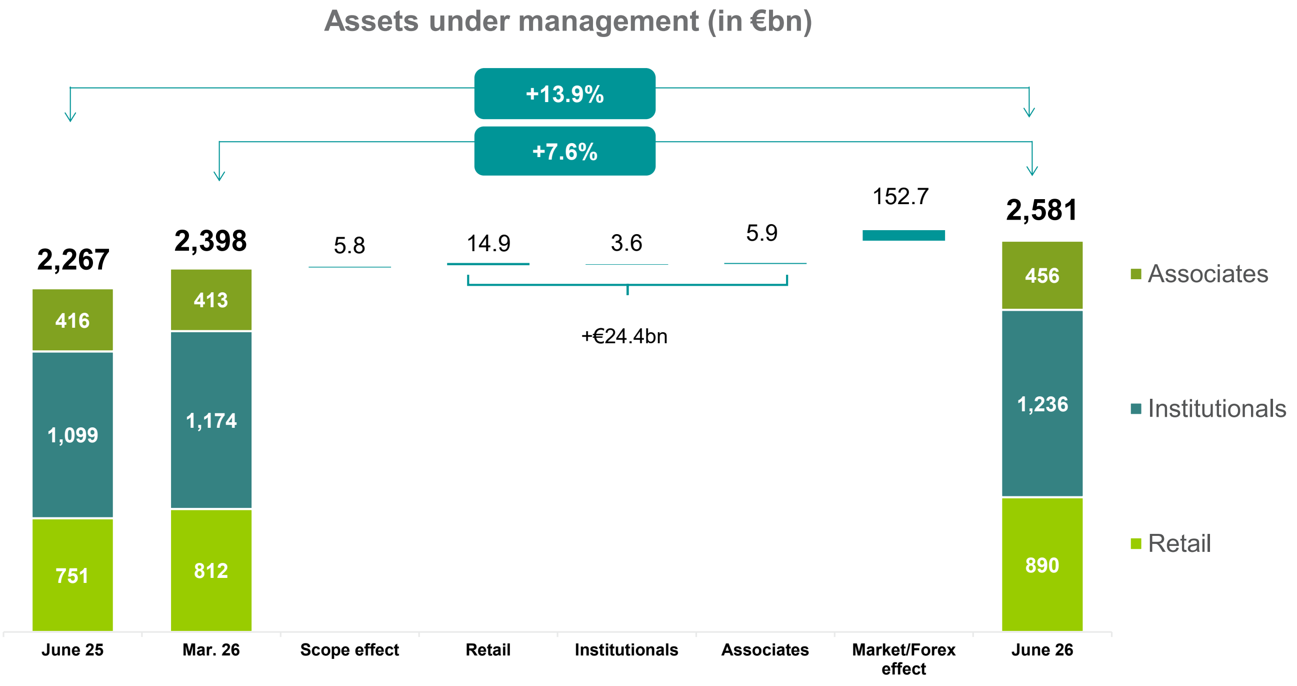
CSM: €29.5bn (+7.2% June/Dec.); new business contribution higher than CSM allocation and positive market effect. Annualised CSM allocation factor: 7.8% in H1-26

Combined ratio[5] 96.7% end June (+2.1 pp YoY in line with weather-related claims)

Solvency 2 Ratio: estimated at 195% at end-June

4. Abanca SG, PiùVera Assicurazioni and PiùVera Protezione scope effect: €18m
5. Combined property & casualty ratio in France (Pacifica) including discounting and excluding undiscounting. net of reinsurance: (claims + operating expenses + fee and commission income)/gross premiums earned. Undiscounted ratio: 100.0% (+2.6 pp/2025)

AG – ASSET MANAGEMENT (AMUNDI)



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**913**	**+18.5%**	**1,728**	**+3.9%**
Operating expenses	(467)	+8.8%	(934)	+0.9%
Gross operating income	**446**	**+30.8%**	**794**	**+7.7%**
Equity-accounted entities	81	+40.4%	225	x 2.6
Net income on other assets	(0)	(100.1%)	(0)	(100.1%)
Income before tax	**526**	**(38.1%)**	**1,015**	**(20.1%)**
Net income	**403**	**(46.7%)**	**740**	**(28.1%)**
Net income Group Share	**280**	**(44.7%)**	**503**	**(27.0%)**
Cost/Income ratio (%)	*51.1%*	*-4.6 pp*	*54.0%*	*-1.6 pp*

Strong activity

- Medium-long-term net inflows [1] of +€20bn, driven by ETFs (+€12bn) and active management (+€9bn), still driven by fixed-income/credit strategies
- Continued strong momentum in third-party distribution (net inflows of +€13bn; a record for the half-year at €38bn, i.e. 19% annualised) and with CA and SG insurers
- Associates: net inflows from joint ventures rose in Q2 despite the impact of the decline in the Indian rupee; first contribution of ICG

Assets under management reached a new record of €2,581bn at the end of June (+14% year-on-year and +8% in Q2); positive market and foreign exchange impacts this quarter at +€153bn, driven by equity markets

SBIFM's initial public offering on 21 July 26 -> capital gain of ~€300m [2] in Q3

Revenues: driven by higher management fees (+17%) and Technology revenues (+25%)

Expenses: strong positive jaws (+9.7 pp) thanks to high levels of activity; continued investment

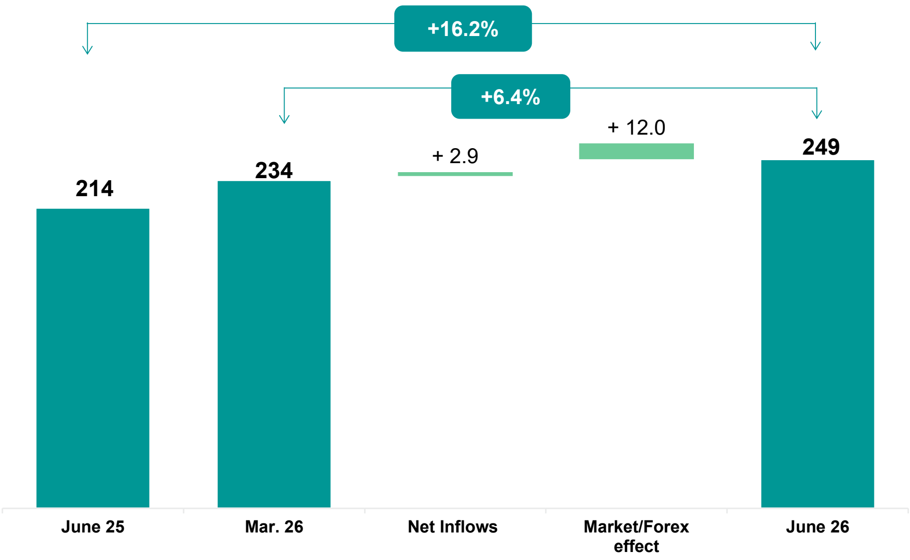
Equity-accounted entities: Victory Capital: €28m and ICG €12m; Asian JVs up +10%, affected by the decline in the Indian rupee

Net income Group share: +38.5%, restated in Q2 2025 for the non-cash capital gain from the Victory Capital transaction, amounting to €304m

1. Excluding associates (SBI FM in India, NH Amundi in South Korea, ABC-CA in China, Wafa Gestion in Morocco, Victory Capital and ICG)
2. Capital gain net of tax and costs and before minority interests

AG – WEALTH MANAGEMENT (INDOSUEZ WEALTH MANAGEMENT)

Assets under management (in €bn)



Increase in Assets under Management

- High level of net inflows
- Positive market effect

Commercial activity up over the quarter: a +44% Q2/Q2 increase in fee and commission income on structured products; and a +16% increase in outstanding loans June/June

Integration of Degroof Petercam: synergy progress rate ~45%

Net income Group share contribution: +€150/€200m confirmed by 2028

Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**432**	**+5.7%**	**873**	**+3.0%**
Operating expenses	(339)	(2.5%)	(684)	(1.1%)
Gross operating income	**94**	**+52.4%**	**190**	**+21.4%**
Income before tax	**92**	**+63.3%**	**174**	**+19.8%**
Net income Group Share	**56**	**+55.0%**	**111**	**+18.0%**
Cost/Income ratio (%)	*78.4%*	*-6.6 pp*	*78.3%*	*-3.3 pp*

Revenue: increase mainly driven by strong momentum in commercial activity, particularly in transactional income (+21%, of which +4% was due to scope effect[1])

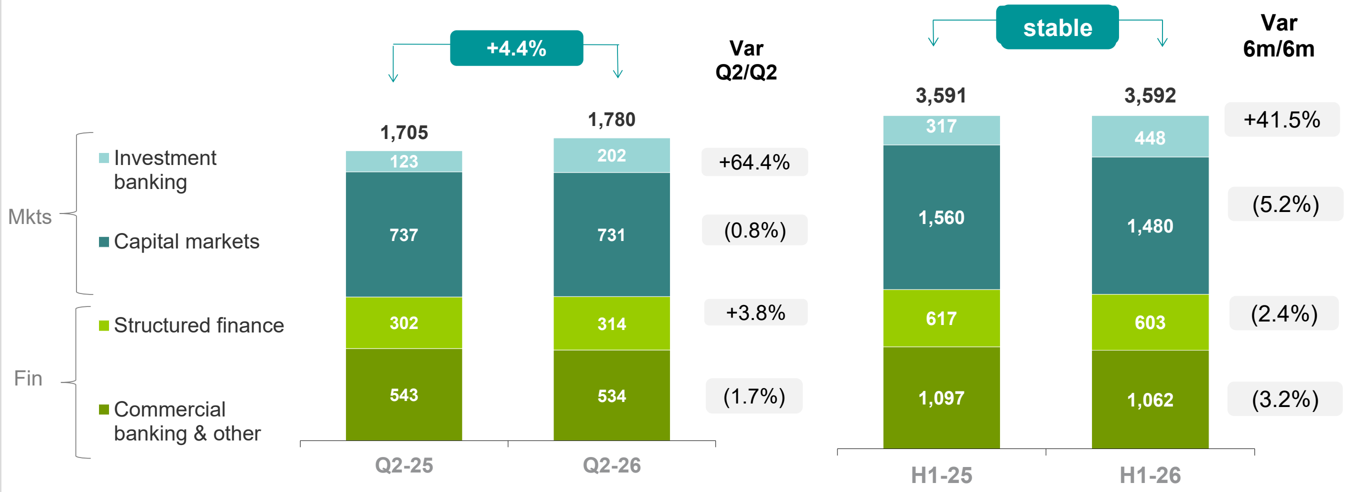
Expenses: effective control of operating expenses and a reduction in integration costs[2]

Cost/income ratio at 76.3% excluding integration costs

1. Acquisition of Banque Thaler, transfer of Degroof Petercam's depositary services activity to CACEIS, acquisition of the BNPP portfolio in Monaco
2. Integration costs Q2-26 Degroof Petercam: -€9.9m vs -€22.5m in Q2-25

LARGE CUSTOMERS – CORPORATE AND INVESTMENT BANKING

Revenues (€m)



#2 – EUR Green, Social & Sustainable bonds[1]
#3 – All Bonds in EUR Worldwide[1]

 # 2 – Syndicated loans in France[2]
#2 – Syndicated loans in EMEA [2]

Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**1,780**	**+4.4%**	**3,592**	**+0.0%**
Operating expenses	(949)	+6.0%	(1,913)	+1.4%
Gross operating income	**831**	**+2.7%**	**1,679**	**(1.5%)**
Cost of risk	(5)	(74.8%)	(37)	n.m.
Income before tax	**821**	**+3.6%**	**1,638**	**(4.3%)**
Net income Group Share	**603**	**(8.4%)**	**1,175**	**(10.1%)**
Cost/Income ratio (%)	*53.3%*	*+0.8 pp*	*53.3%*	*+0.7 pp*

Capital markets and investment banking: +8.5% Q2/Q2. High revenues, driven by investment banking (+63.8% excluding foreign exchange impact) thanks to an excellent performance in structured equity activities (favourable Q2 market conditions) and ECM. Stable performance in FICC compared with a high base, impacted by underperformance in treasury against a backdrop of central bank balance sheet reductions

Financing activities: stable Q2/Q2 and up 1.2% excluding foreign exchange impact; structured finance up 4.4% excluding foreign exchange impact, driven by growth in asset financing with strong momentum in the transport sector; and commercial banking stable excluding foreign exchange impact

Revenues: Q2 at an all-time high. Record H1 revenues (+2.3% excluding foreign exchange impact)

Expenses: increase due to higher variable compensation, business line growth and IT investments

Cost of risk: remained low in Q2 (migration of a few significant files from S1/S2 to S3)

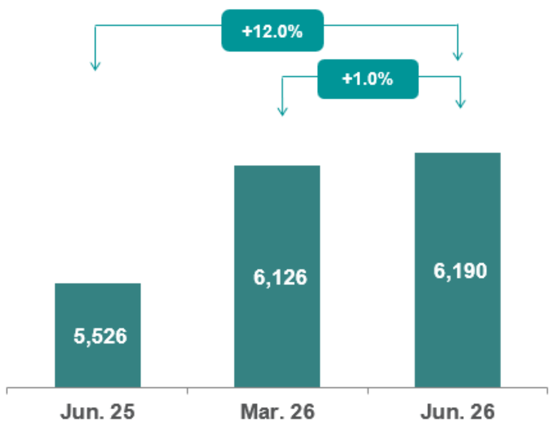
RWA: stable compared with Q1 excluding foreign exchange impact. RWA release measures totalled €3.0bn in H1, of which €2.5bn related to synthetic securitisations[3]

1. Bloomberg in EUR
2. Refinitiv LSEG

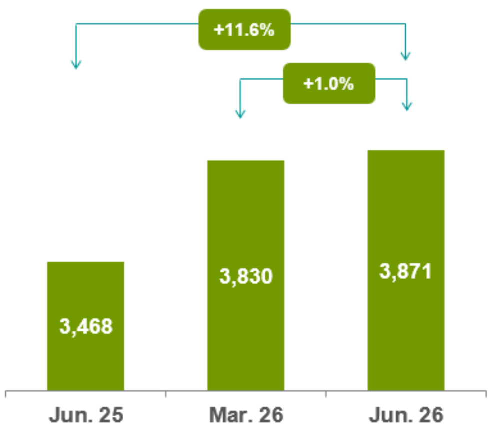
3. €1.6bn in Q1-26 and €0.8bn in Q2-26

LARGE CUSTOMERS – ASSET SERVICING (CACEIS)

Assets under custody – AUC (€bn)



Assets under administration – AUA (€bn)



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**563**	**+8.4%**	**1,109**	**+6.6%**
Operating expenses	(340)	(5.9%)	(694)	(4.9%)
Gross operating income	**223**	**+41.2%**	**415**	**+33.5%**
Cost of risk	(11)	n.m.	(29)	n.m.
Equity-accounted entities	9	+21.9%	17	+31.5%
Income before tax	**220**	**+33.4%**	**403**	**+24.2%**
Net income Group Share	**166**	**+78.3%**	**306**	**+81.8%**
Cost/Income ratio (%)	*60.4%*	*-9.2 pp*	*62.6%*	*-7.5 pp*

Assets under custody and **assets under administration** benefiting from the capture of new customers, the scope effect associated with the takeover of Degroof Petercam activities in Q2-25 and positive market effects

Settlement and delivery volumes: +19% Q2/Q2, driven by France, Germany and Luxembourg; significant growth against the backdrop of heightened volatility in 2026

- Launch of a **euro stablecoin**, CASA EURXT (Euro eXchange Token)
- Support for an AIF in the subscription to a **natively tokenised initial public offering on the LISE blockchain**
- CACEIS and BNP Paribas have entered into exclusive negotiations with Euroclear regarding **the sale of Uptevia**
- CACEIS and Santander have entered into exclusive negotiations with State Street regarding **the sale of the Latam joint venture**

Revenues: increase in asset-based and flow activities fee and commission income; stable NII

Expenses: significant decrease, driven by the full impact of synergies[1]. Cost/income ratio improved significantly Q2/Q2 and H1/H1

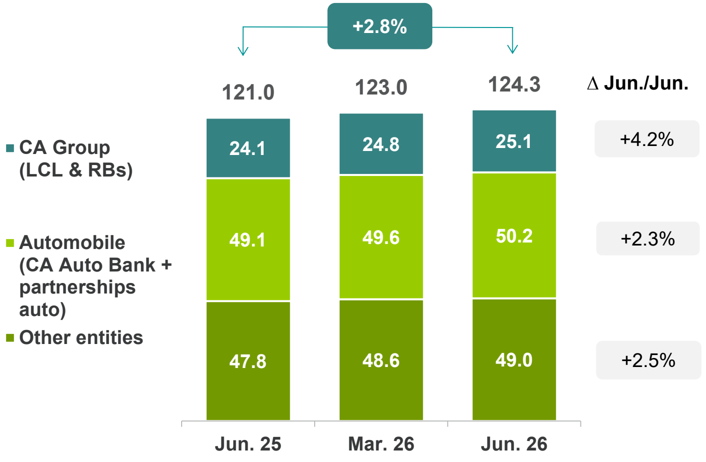
Cost of risk: provisions for legal reserves

Net income Group share up sharply compared to Q2-25, which included Santander's non-controlling interests[2]

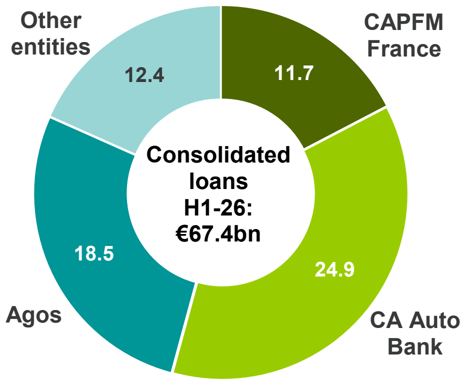
1. Additionally, a favourable impact from ISB integration costs: -€5m in Q2-25
2. Non-controlling interests in Q2-25: -€43m

SFS – PERSONAL FINANCE AND MOBILITY

Gross managed loans (€bn)



Consolidated loans outstanding (€bn)



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**696**	**(0.2%)**	**1,379**	**(0.1%)**
Operating expenses	(371)	+9.4%	(737)	+3.9%
Gross operating income	**324**	**(9.4%)**	**642**	**(4.3%)**
Cost of risk	(249)	+9.4%	(504)	+11.1%
Equity-accounted entities	(22)	n.m.	(21)	n.m.
Income before tax	**52**	**(62.7%)**	**115**	**(56.8%)**
Net income Group Share	**(0)**	n.m.	**32**	n.m.
Cost/Income ratio (%)	*53.4%*	*+4.7 pp*	*53.4%*	*+2.0 pp*

Production up +3.2% Q2/Q2 to €12.8bn, driven by both mobility and personal finance

Average customer production rate +11 bp Q2/Q1 (2)

Managed loans showed balanced growth across the three sectors; in mobility, outstandings fell at CAAB, remained stable in China and rose at Leasys. Consolidated outstandings down -0.8% June/June

Used car remarketing: the automotive market environment remains unfavourable, weighing on the used car resale business

Revenue: the positive price effect on personal finance offsets the impacts of the deterioration in the automotive market on mobility: lower margins on used cars (CAAB/Drivalia) and an unfavourable volume effect on car rentals (Drivalia)

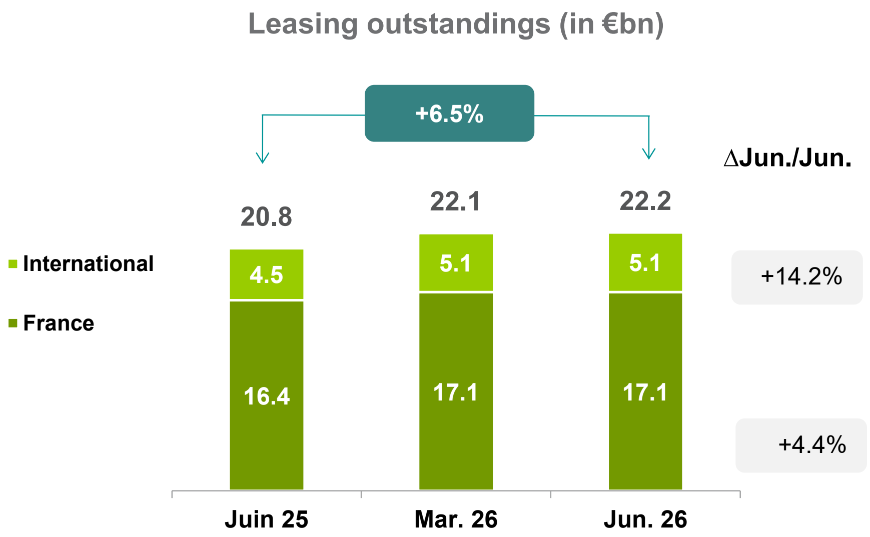
Expenses: investment in strategic projects (approx. -€13m in Q2-26), including CA Deutschland and CA Savings (approx. -€9m in H1-26)

Cost of risk/outstandings (2): 145 bp (-3 bp Q2/Q1), an increase in proven risk in France and negative model effects against a backdrop of an economic environment unfavourable to consumer finance activities

Equity-accounted entities: impacted by the decline in margins on used cars at Leasys (contribution of -€37m in Q2-26)

1. Excluding automotive JVs.
2. Cost of risk/outstandings (in annualised quarter bp)

SFS – LEASING & FACTORING



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**202**	**+10.4%**	**386**	**+4.7%**
Operating expenses	(113)	+14.1%	(225)	+11.0%
Gross operating income	**90**	**+6.2%**	**161**	**(3.0%)**
Cost of risk	(23)	x 3.2	(46)	+50.0%
Income before tax	**66**	**+21.9%**	**114**	**+3.2%**
Net income Group Share	**52**	**+56.7%**	**91**	**+20.8%**
Cost/Income ratio (%)	*55.7%*	*+1.8 pp*	*58.3%*	*+3.3 pp*

Leasing: production up +15.2% Q2/Q2, driven in France by property leasing and renewable energy; and internationally, benefiting from the integration of Merca Leasing

Factoring: production down -25.7% Q2/Q2, strong international performance, decline in France; factored revenues up (+6.2% Q2/Q2), financed outstandings +8.6% June/June

Revenue: driven by volume growth in factoring and by the integration of Merca Leasing[(2)] in leasing

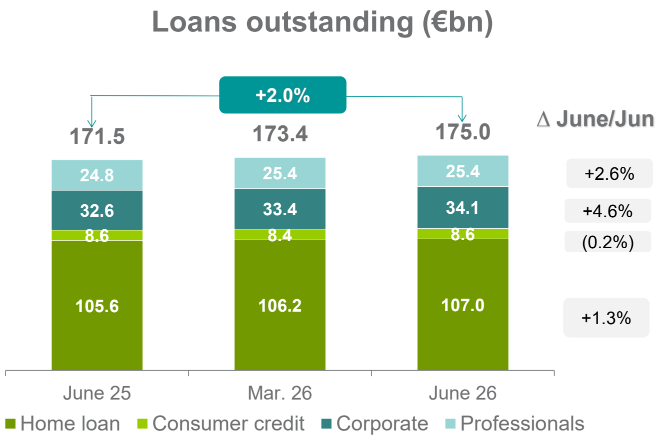
Expenses: IT investments, development of leasing and factoring platforms; integration of Merca Leasing[(2)]

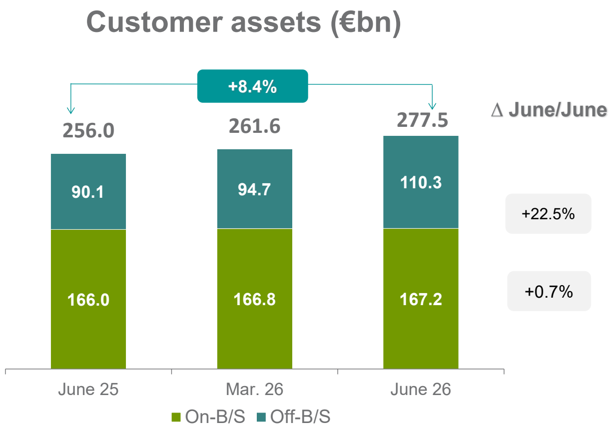
Cost of risk: at normalised levels; sharp rise compared with Q2-25, which recorded a reversal on performing loans of €20m; cost of risk/outstandings[(1)] at 24 bp, stable compared with Q1-26

Net income Group share: significant increase compared with Q2-25, which recorded a goodwill impairment

1. Cost of risk/outstandings (in annualised quarter bp)
2. Merca Leasing scope effect: +€6.0m in revenues; -€2.4m in expenses; -€1.0m in cost of risk

RB – LCL





Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**1,102**	**+12.9%**	**2,144**	**+10.5%**
Operating expenses	(654)	+9.6%	(1,322)	+8.2%
Gross operating income	**448**	**+18.0%**	**822**	**+14.6%**
Cost of risk	(123)	+29.6%	(235)	+26.1%
Income before tax	**321**	**+12.0%**	**583**	**+9.3%**
Net income Group Share	**238**	**+14.3%**	**380**	**+13.1%**
Cost/Income ratio (%)	*59.4%*	*-1.8 pp*	*61.7%*	*-1.4 pp*

Customer capture: +76K customers this quarter, benefiting from the increase in digital acquisition

Loans outstanding increased year-on-year, driven by corporates and professionals

Loan production up (+5% Q2/Q2), driven by dynamic corporate loans (+13%); slight increase in home loans (+2%), home loan production rate at 3.22% in Q2, stock rate continued to improve at 1.93% (+3bp Q2/Q1, +13bp Q2/Q2)

Customer assets

- Off-balance sheet resources year on year (including Milleis for €12bn): positive net inflows still driven by life insurance, positive market effects
- Increase in sight deposits (+3% June/June) and decrease in time deposits year-on-year (-4% June/June)

Equipment rate in Home-Car-Health insurance [1]: +0.5 pp June/June at 28.9%

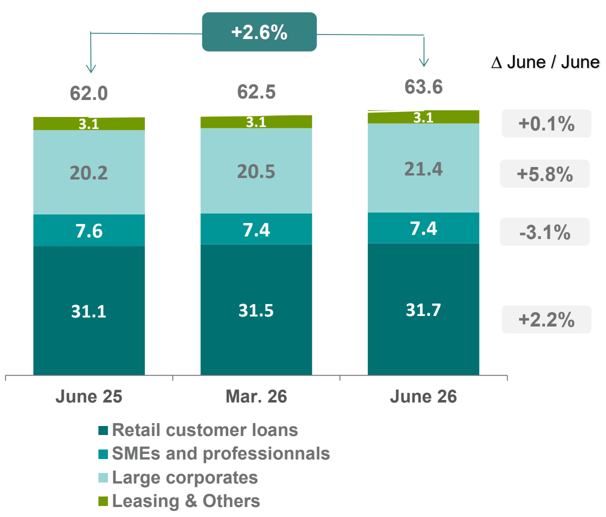
Revenues [2] at the highest. NII recovery (+17%); fee and commission income rose (+9%; +5% excluding Milleis) driven by savings and non-life insurance

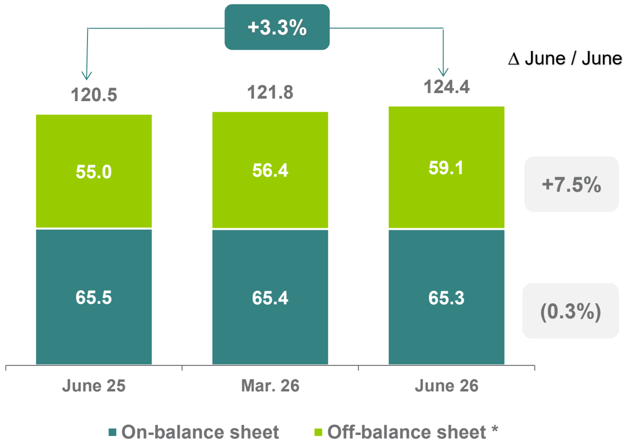
Operating expenses: +3% excluding scope effect [2] and the "Energies 2030" transformation plan [3]; cost/income ratio at 57.8% excluding the transformation plan

Cost of risk/outstandings[4]: 28bp, increased individual risk on corporates (sectors: retail/distribution/construction)

1. Equipment rate – Home-Car-Health policies, Legal, All Mobile/Portable or personal accident insurance
2. Milleis scope effect, integration at 30 April 2026: +€17m in revenues; -€27m in expenses
3. "Energies 2030" transformation plan: -€33m in H1-26 compared with -€95m expected for 2026
4. Cost of risk/outstandings (in annualised quarter bp)

RB – CA ITALIA





Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**802**	**+4.5%**	**1,600**	**+3.6%**
Operating expenses	(411)	+3.3%	(797)	+2.0%
Gross operating income	**391**	**+5.9%**	**803**	**+5.1%**
Cost of risk	(44)	(2.5%)	(97)	(5.0%)
Income before tax	**347**	**+7.0%**	**706**	**+6.7%**
Net income Group Share	**174**	**+1.2%**	**358**	**+2.2%**
Cost/Income ratio (%)	*51.2%*	*-0.6 pp*	*49.8%*	*-0.8 pp*

Activity/Customer Capture: +52K new customers this quarter including 38% acquired online; property and casualty insurance equipment rate at 21.2% (+0.6 pp Q2/Q2); dynamic loan production +8.5% Q2/Q2 driven by a recovery in home loans in a competitive market

Loans outstanding: June/June growth driven by individuals and corporates; loan stock rate up +2 bp Q2/Q1

Customer assets: on-balance sheet deposits were stable June/June; off-balance sheet deposits increased due to positive net flows and market effect

Revenues: balanced growth in fee and commission income (+8.2% Q2/Q2) from banking services and managed savings; positive growth in NII (+2.0%)

Expenses under control and positive jaws (+1.2 pp)

Cost of risk: cost of risk/outstandings (1) at 28 bp (-5 bp Q2/Q1); Asset quality and coverage ratio good and improving over the quarter

Net income Group share: up, offsetting the increase in the tax rate (2) in Italy

* Excluding assets under custody

1. Cost of risk/outstandings (in annualised quarter bp)
2. 2026 Budget Law: impact of -€13 million in Q2-26 and -€24 million in H1-26

CRÉDIT AGRICOLE GROUP IN ITALY

DEVELOPMENT IN ITALY, THE SECOND LARGEST DOMESTIC MARKET

CA Group in Italy [1]

6.2m
Customers [2]

€344bn
Total customer assets [3]

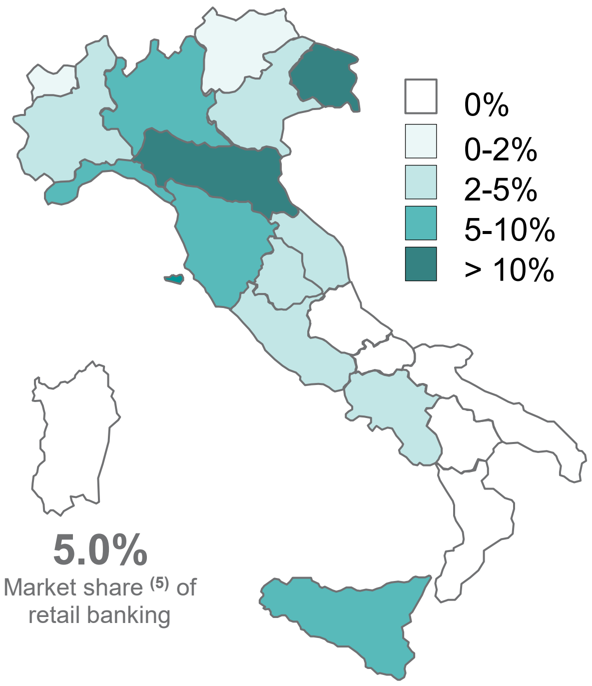
1,172
Points of sale

€104bn
Loans outstanding

~16,100
Employees

€2.7bn
Revenues (H1-26)

Branches market share in Italy [4]

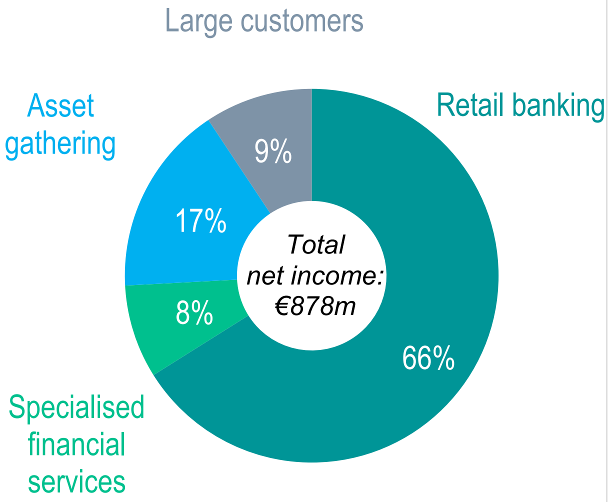


5.0%
Market share [5] of retail banking

Distribution of the Group's net income Group share [10] in Italy

€878m
Net income Group share H1-2026

~21%
Crédit Agricole S.A. net income Group Share [11]



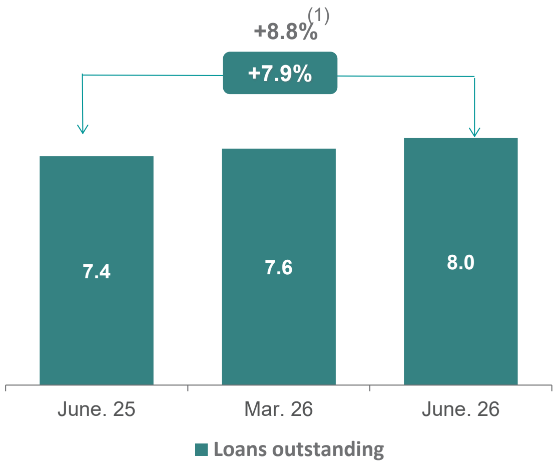
Rank

- **#1 commercial bank in NPS [6]**
- **#2 in consumer finance [7]**
- **3rd largest asset manager[8]**
- **#6 bankinsurer in life [9]**

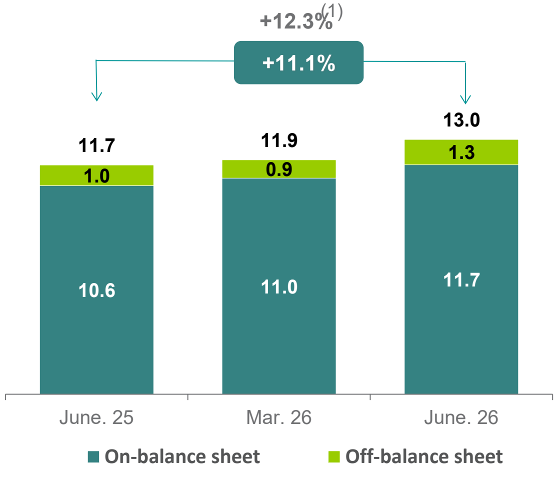
(1) Aggregation of Group entities in Italy (CA Italia, CA Auto Bank, Crédit Agricole CIB, CAIW, AGOS AMUNDI, Vera Assicurazioni, Vera Protezione, CACI, CA Vita, CA Assicurazioni, CACEIS, CA Factoring); (2) including all entities present in Italy (3) Including Amundi AuM and CACEIS AuC "non-Group"; (4) Source: Banca d'Italia. 31/03/2026; (5) In number of branches at 30/06/2026; (6) Net Promoter Score. Source Doxa October 2025 study; (7) Assofin publication. 31/12/2025 (excl. credit cards); (8) AUM; Source: Assogestioni. 30/04/2026 (9) Production. Source: IAMA, 30/04/2026 (10) Including +€222m in equity-accounted entities for BBPM as per H1-2026; (11) Excluding Corporate Centre but Including +€222m in equity-accounted entities for BBPM as per H1-2026

RB – OTHER IRB

Loans outstanding Poland. Egypt. Ukraine (€bn)



Customer assets Poland. Egypt. Ukraine (€bn)



Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**244**	**+1.7%**	**488**	**(0.1%)**
Operating expenses	(123)	+0.1%	(251)	(0.9%)
Gross operating income	**121**	**+3.4%**	**236**	**+0.8%**
Cost of risk	(11)	(29.4%)	(30)	+15.0%
Income before tax	**110**	**+8.7%**	**206**	**(1.0%)**
Net income Group Share	**60**	**(8.6%)**	**106**	**(20.5%)**
Cost/Income ratio (%)	*50.3%*	*-0.8 pp*	*51.5%*	*-0.4 pp*

CA Poland: +61K new customers this quarter; loan production +20.4% Q2/Q2 driven by the retail segment; outstanding loans +3.2% (1) June/June; on-balance sheet and off-balance sheet deposits +9.0% (1)

CA Egypt: good commercial momentum in corporate and consumer finance; loans outstanding +22.7% (1) June/June; on-balance sheet deposits +21.6% (1)

CA Ukraine: loans outstanding +39.1% (1) June/June; on-balance sheet deposits +16.0% (1)

Liquidity: net deposits/loans surplus +€4.0bn at 30 June 2026

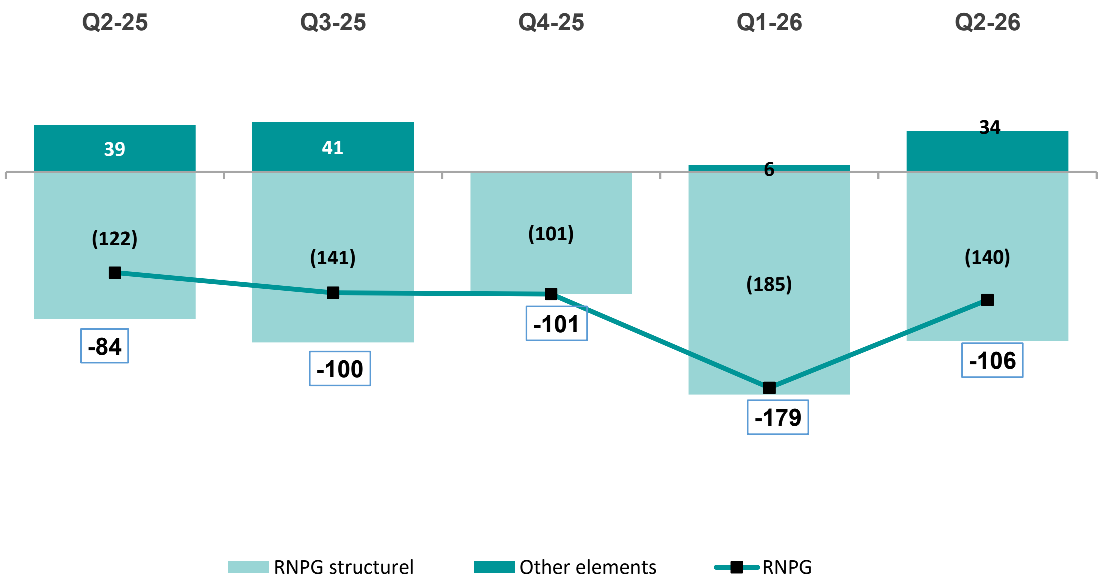
CA Poland: revenues down 3.1%(1), decrease in fee and commission income compared with a high Q2-25; cost of risk down; net income Group share up +1.2% (1), taking into account the increase in the tax rate (2)

CA Egypt: revenues up 14.4% (1), driven by NII thanks to volumes and by foreign exchange activity linked to the geopolitical context; net income Group share up (+12.7% (1))

CA Ukraine: net income Group share down (-27.6% (1)) due to the rise in the tax rate (3); pre-tax income up +8.6%

1. Change excluding FX impact
2. Poland: 2026 tax rates at 30% vs 19% in 2025
3. Ukraine: 2026 tax rates at 50% vs 25% in 2025

CORPORATE CENTRE



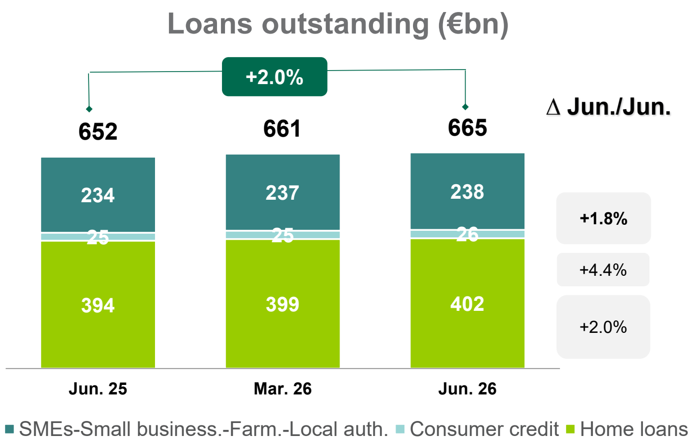
Structural net income Group share:

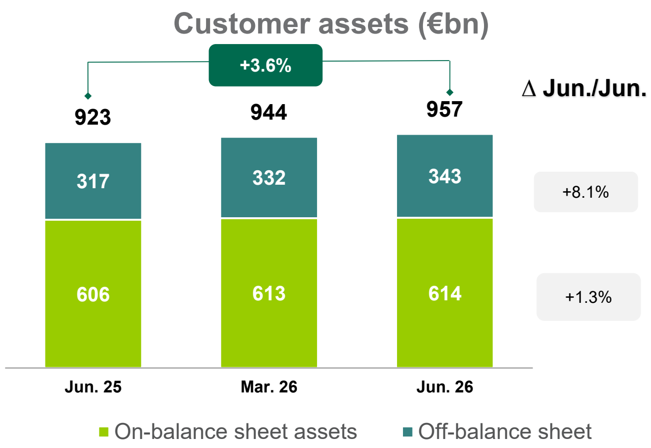
- Banco BPM : -€31 million in equity-accounted Q2/Q2, impacted by positive base effect (positive elements related to the integration of Anima in the results of Banco BPM from Q2-25);
- Banco BPM's contribution : €111m in Q2-26. Starting from Q3-26, the contribution is expected at c. €150m by quarter

Contribution to earnings (in €m)	Q2-26	∆ Q2/Q2	H1-26	∆ H1/H1
Revenues	**(234)**	**(13)**	**(508)**	**+103**
Operating expenses	12	+37	(72)	+34
Gross operating income	**(222)**	**+24**	**(579)**	**+137**
Cost of risk	3	+27	(16)	+28
Equity-accounted entities	85	(32)	174	(23)
Net income Group share	**(106)**	**(23)**	**(285)**	**+79**
Of which structural net income :	***(140)***	***(18)***	***(325)***	***+29***
- Balance sheet & holding Crédit Agricole S.A.	*(251)*	*+36*	*(532)*	*+69*
- Other activities (CACIF, CA Immobilier, BforBank, CATE, equi investments)	*105*	*(51)*	*197*	*(32)*
- Support functions (CAPS, CAGIP, SCI)	*6*	*(3)*	*10*	*(7)*
Of which other elements of the division	***34***	***(5)***	***40***	***+49***

Crédit Agricole Group Regional Banks

REGIONAL BANKS





Regional Banks' consolidated results (in €m)	Q2-26 stated	Δ Q2/Q2 stated	H1-26 stated	Δ H1/H1 stated
Revenues	**6,239**	**+12.9%**	**9,837**	**+10.9%**
Operating expenses	(2,713)	+1.7%	(5,297)	+2.3%
Gross operating income	**3,526**	**+23.3%**	**4,540**	**+23.1%**
Cost of risk	(389)	(2.2%)	(801)	+12.0%
Income before tax	**3,142**	**+26.6%**	**3,781**	**+25.9%**
Net income Group Share	**2,938**	**+23.7%**	**3,350**	**+23.1%**
Cost/Income ratio (%)	*43.5%*	*-4.8 pp*	*53.9%*	*-4.5 pp*

Customers: +300k new customers over the quarter, increase in the share of customers' principal sight deposits and in the share of digital customers

Loans: loans outstandings and market share [(1)] up; continued increase in loan production +7.5% Q2/Q2, driven by home loans (+11,7%); home loan production rate at 3.08% [(2)]; stock rate of all loans +14 bp year-on-year

Customer assets: off-balance sheet deposits up, driven by life insurance; on-balance sheet deposits up, driven by sight deposits (+2.6% Q2/Q2) and passbook accounts (+1.9%); year-on-year increase in on-balance sheet deposits market share [(3)]

Equipment rate [(4)]**:** property and casualty insurance 45% (+0.8 pp vs June 2025)

Payment instruments: number of cards +2% year-on-year; 21% premium cards in the stock (+3 pp year on year)

Revenues driven by a sharp increase in the net interest margin (+38% Q2/Q2) and strong fee and commission income from insurance. Increase in portfolio revenues (+11% Q2/Q2) [(5)]

Expenses increased in a controlled manner

Cost of risk 23 bp[(6)], S1/S2 prudential provisioning and a sustained flow of defaults (retail, agri-food) offset by positive methodology effects on S3

1. Source: BdF, total loans market share 22.9% at end-April 2026 (+0.2 pp vs April 2025)
2. Average production rate for the period from April to May 2026
3. Source BdF, market share on-balance sheet deposits 20.5% at end-April 2026 (+0.1 pp vs April 2025)
4. Equipment rate – Home-Car-Health policies, Legal, All Mobile/Portable or personal accident insurance
5. Including the SAS Rue de La Boétie dividend paid annually in Q2
6. Cost of risk/outstandings (in annualised quarter bp)

Appendices
Earnings/Profitability

APPENDICES

SCOPE EFFECTS AND INTEGRATION COSTS

m€		Q2-26	Q2-25
Milleis	Scope effect of Milleis	17	
Insurance	Scope effect of Abanca and Piu Vera Assicurazioni and Piu Vera Protezione	18	
IWM	Scope effect of Banque Thaler	8	
CAL&F	Scope effect of Merca Leasing	6	
Revenues		49	
LCL	Scope effect of Milleis	-27	
LCL	Integration cost of Milleis	-2	
LCL	Transformation costs	-17	
Insurance	Scope effect of Abanca and Piu Vera Assicurazioni and Piu Vera Protezione	-6	
IWM	Scope effect of Banque Thaler	-5	
IWM	Integration cost of Degroof Petercam, Banque Thaler, BNPP Monaco portfolio	-10	-23
CACEIS	Integration cost of ISB		-5
CAL&F	Scope effect of Merca Leasing	-2	
Operating expenses		-70	-27
Amundi	Scope effect of ICG	12	
Equity-accounted entities		12	0
Amundi	Capital gain related to the deconsolidation of Amundi US		453
Net income from discontinued or held-for-sale operations		0	453
CACEIS	Buyback of Santander minority interests		-43
Non controlling interests		0	-43

Scope effects and integration costs explaining the Q2-2026 and the Q2-2025 variations

APPENDICES

P&L 2025 – PRO FORMA BANCO BPM

	P&L				P&L Proforma				Delta				P&L Stated	P&L Proforma	*Delta*
	Q1-25	Q2-25	Q3-25	Q4-25	Q1-25	Q2-25	Q3-25	Q4-25	Q1-25	Q2-25	Q3-25	Q4-25	2025		
Revenues	7,256	7,006	6,850	6,966	6,935	6,836	6,598	6,876	*-322*	*-170*	*-252*	*-90*	28,079	27,245	*(834)*
Expenses	-3,991	-3,700	-3,837	-4,100	-3,991	-3,700	-3,837	-4,100	*0*	*0*	*0*	*0*	(15,628)	(15,628)	–
Gross operating income	**3,266**	**3,306**	**3,013**	**2,867**	**2,944**	**3,136**	**2,761**	**2,777**	***-322***	***-170***	***-252***	***-90***	**12,451**	**11,617**	***(834)***
Cost of risk	-413	-441	-489	-629	-413	-441	-489	-629	*0*	*0*	*0*	*0*	(1,973)	(1,973)	–
Equity-accounted entities	47	30	29	-633	149	172	119	46	*103*	*141*	*91*	*679*	(527)	486	*1,014*
Net income on other assets	1	455	1	-5	1	455	1	-5	*0*	*0*	*0*	*0*	452	452	–
Income before tax	**2,900**	**3,350**	**2,553**	**1,599**	**2,681**	**3,321**	**2,392**	**2,188**	***-219***	***-28***	***-161***	***589***	**10,402**	**10,583**	***180***
Tax	-827	-541	-606	-376	-786	-574	-593	-378	*41*	*-33*	*13*	*-2*	(2,349)	(2,330)	*19*
Net income	**2,073**	**2,809**	**1,947**	**1,223**	**1,895**	**2,748**	**1,799**	**1,811**	***-178***	***-62***	***-148***	***587***	**8,053**	**8,253**	***199***
Non controlling interests	-249	-420	-111	-199	-249	-420	-111	-199	*0*	*0*	*0*	*0*	(979)	(979)	-
Net Income Group share	**1,824**	**2,390**	**1,836**	**1,025**	**1,646**	**2,328**	**1,688**	**1,612**	***-178***	***-62***	***-148***	***587***	**7,074**	**7,274**	***199***
Cost/Income	**55.0%**	**52.8%**	**56.0%**	**58.9%**	**57.6%**	**54.1%**	**58.2%**	**59.6%**	*2.6%*	*1.3%*	*2.1%*	*0.8%*	**55.7%**	**57.4%**	
ROTE YtD	**15.5%**	**16.1%**	**15.4%**	**13.5%**	**14.1%**	**15.2%**	**14.4%**	**13.9%**	*-1.4%*	*-0.9%*	*-1.0%*	*0.4%*	**13.5%**	**13.9%**	

Pro forma 2025

Cancellation of fair value adjustments and associated derivatives as well as dividends recognised under the equity investment in Banco BPM and equity accounted result of Banco BPM between 11 and 31 December 2025

Inclusion of Banco BPM contribution in the equity accounted method based on hypothetical stake of 20.1% ownership

APPENDICES

Q2-26 RESULTS

Q2-26

€m	AG	Ins.	Asset Mgt.	Wealth Mgt.	LC	CIB	Asset servicing	SFS	CAPFM	CAL&F	FRB	IRB	IRB others	CA Italia	Corp. center	Total
Revenues	**2,207**	**862**	**913**	**432**	**2,343**	**1,780**	**563**	**898**	**696**	**202**	**1,102**	**1,046**	**244**	**802**	**(234)**	**7,363**
Operating expenses	(920)	(115)	(467)	(339)	(1,289)	(949)	(340)	(484)	(371)	(113)	(654)	(534)	(123)	(411)	12	(3,870)
Gross operating result	**1,287**	**747**	**446**	**94**	**1,054**	**831**	**223**	**414**	**324**	**90**	**448**	**513**	**121**	**391**	**(222)**	**3,493**
Cost of risk	(2)	(0)	(1)	(1)	(16)	(5)	(11)	(272)	(249)	(23)	(123)	(55)	(11)	(44)	3	(466)
Equity-accounted entities	81	-	81	-	9	-	9	(22)	(22)	-	-	-	-	-	85	153
Tax	(366)	(215)	(124)	(27)	(259)	(205)	(55)	(45)	(31)	(14)	(72)	(163)	(40)	(123)	31	(874)
Net income	**1,000**	**532**	**403**	**65**	**783**	**617**	**166**	**74**	**22**	**52**	**249**	**295**	**70**	**224**	**(103)**	**2,296**
Non controling interests	(135)	(3)	(123)	(10)	(14)	(14)	(0)	(22)	(22)	(0)	(11)	(60)	(10)	(50)	(3)	(245)
Net income Group Share	**865**	**529**	**280**	**56**	**769**	**603**	**166**	**52**	**(0)**	**52**	**238**	**234**	**60**	**174**	**(106)**	**2,051**

Q2-25

m€	AG	Ins.	Asset Mgt.	Wealth Mgt.	LC	CIB	Asset servicing	SFS	CAPFM	CAL&F	FRB	IRB	IRB others	CA Italia	Corp. center	Total
Revenues	**1,970**	**790**	**771**	**409**	**2,224**	**1,705**	**519**	**881**	**697**	**183**	**976**	**1,007**	**240**	**767**	**(221)**	**6,836**
Operating expenses exclud SRF	(864)	(87)	(429)	(348)	(1,257)	(895)	(361)	(438)	(339)	(99)	(597)	(520)	(123)	(398)	(25)	(3,700)
SRF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross operating result	**1,106**	**703**	**341**	**61**	**967**	**810**	**158**	**442**	**358**	**84**	**380**	**487**	**117**	**370**	**(246)**	**3,136**
Cost of risk	(7)	(0)	(2)	(5)	(20)	(19)	(0)	(235)	(228)	(7)	(95)	(61)	(16)	(45)	(24)	(441)
Equity-accounted entities	58	-	58	-	10	3	7	(13)	9	-	-	-	-	-	117	172
Tax	(249)	(143)	(95)	(11)	(149)	(120)	(29)	(58)	(38)	(21)	(69)	(129)	(26)	(103)	80	(574)
Net income	**1,361**	**560**	**755**	**46**	**810**	**673**	**136**	**136**	**103**	**33**	**218**	**297**	**75**	**222**	**(73)**	**2,748**
Non controling interests	(261)	(2)	(249)	(10)	(58)	(15)	(43)	(22)	(22)	(0)	(10)	(59)	(9)	(50)	(10)	(420)
Net income Group Share	**1,100**	**557**	**506**	**36**	**752**	**659**	**93**	**114**	**81**	**33**	**208**	**238**	**66**	**172**	**(84)**	**2,328**

(Q2-25 is expressed on a pro forma basis (Banco BPM accounted for using the equity method at 20.1%)
NB: this table presents the main income statement items and is not exhaustive

APPENDICES

H1-26 RESULTS

H1-26

€m	AG	Ins.	Asset Mgt.	Wealth Mgt.	LC	CIB	Asset servicing	SFS	CAPFM	CAL&F	FRB	IRB	IRB others	CA Italia	Corp. center	Total
Revenues	**4,167**	**1,566**	**1,728**	**873**	**4,701**	**3,592**	**1,109**	**1,765**	**1,379**	**386**	**2,144**	**2,087**	**488**	**1,600**	**(508)**	**14,357**
Operating expenses exclud SRF	(1,840)	(223)	(934)	(684)	(2,607)	(1,913)	(694)	(962)	(737)	(225)	(1,322)	(1,048)	(251)	(797)	(72)	(7,851)
Gross operating result	**2,327**	**1,344**	**794**	**190**	**2,094**	**1,679**	**415**	**803**	**642**	**161**	**822**	**1,039**	**236**	**803**	**(579)**	**6,506**
Cost of risk	(20)	(1)	(4)	(16)	(65)	(37)	(29)	(550)	(504)	(46)	(235)	(126)	(30)	(97)	(16)	(1,013)
Equity-accounted entities	225	-	225	-	17	0	17	(21)	(21)	-	-	-	-	-	174	396
Tax	(705)	(387)	(275)	(43)	(535)	(437)	(98)	(61)	(38)	(23)	(184)	(326)	(82)	(244)	148	(1,663)
Net income	**1,827**	**956**	**740**	**131**	**1,506**	**1,201**	**306**	**167**	**76**	**91**	**398**	**587**	**125**	**462**	**(273)**	**4,212**
Non controling interests	(262)	(5)	(237)	(20)	(26)	(26)	(0)	(45)	(45)	(0)	(18)	(123)	(19)	(104)	(12)	(485)
Net income Group Share	**1,565**	**951**	**503**	**111**	**1,480**	**1,175**	**306**	**123**	**32**	**91**	**380**	**464**	**106**	**358**	**(285)**	**3,727**

H1-25

m€	AG	Ins.	Asset Mgt.	Wealth Mgt.	LC	CIB	Asset servicing	SFS	CAPFM	CAL&F	FRB	IRB	IRB others	CA Italia	Corp. center	Total
Revenues	**4,028**	**1,517**	**1,663**	**848**	**4,632**	**3,591**	**1,041**	**1,749**	**1,380**	**369**	**1,939**	**2,033**	**488**	**1,545**	**(610)**	**13,771**
Operating expenses exclud SRF	(1,799)	(182)	(926)	(691)	(2,617)	(1,887)	(730)	(912)	(709)	(203)	(1,222)	(1,035)	(254)	(781)	(106)	(7,691)
Gross operating result	**2,229**	**1,335**	**737**	**156**	**2,015**	**1,704**	**311**	**837**	**671**	**166**	**717**	**998**	**235**	**763**	**(716)**	**6,080**
Cost of risk	(17)	(0)	(6)	(11)	5	4	1	(484)	(453)	(31)	(186)	(128)	(26)	(102)	(45)	(855)
Equity-accounted entities	86	-	86	-	16	3	13	23	47	-	-	-	-	-	197	321
Tax	(601)	(333)	(239)	(29)	(454)	(376)	(78)	(71)	(36)	(35)	(181)	(266)	(56)	(210)	213	(1,360)
Net income	**2,148**	**1,002**	**1,030**	**116**	**1,583**	**1,336**	**247**	**305**	**230**	**75**	**352**	**604**	**152**	**452**	**(351)**	**4,643**
Non controling interests	(368)	(5)	(341)	(22)	(108)	(30)	(79)	(43)	(43)	(0)	(16)	(121)	(19)	(102)	(13)	(669)
Net income Group Share	**1,780**	**997**	**689**	**94**	**1,475**	**1,307**	**168**	**263**	**188**	**75**	**337**	**483**	**133**	**350**	**(364)**	**3,974**

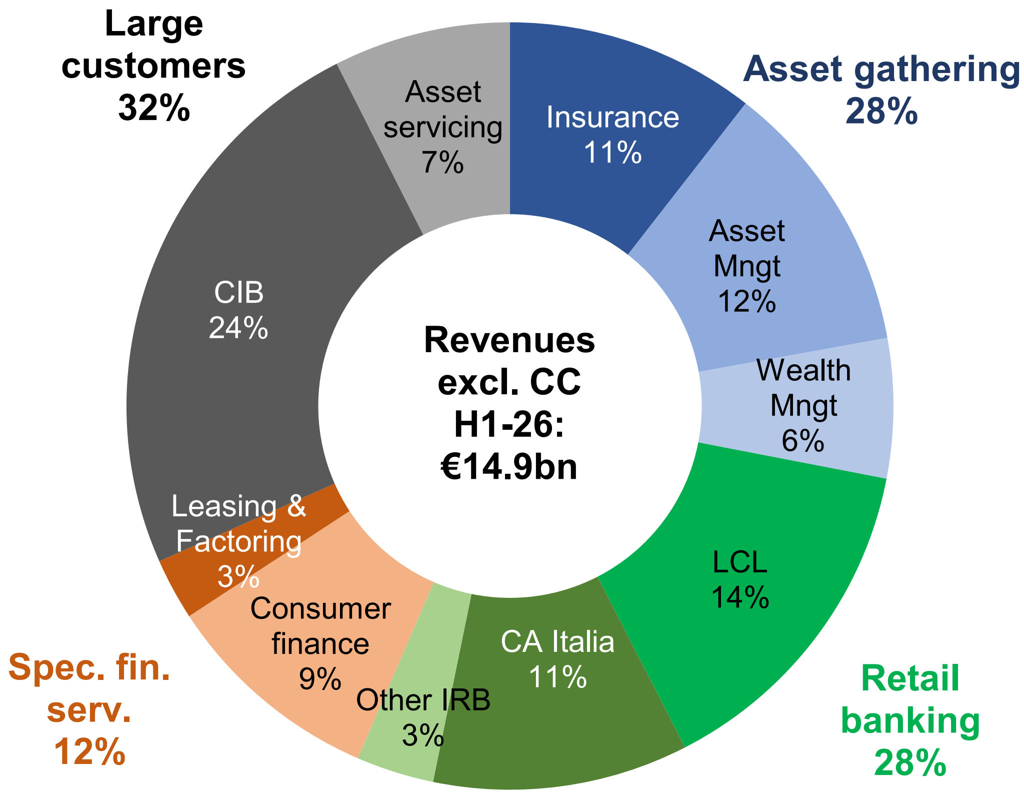
H1-25 is expressed on a pro forma basis (Banco BPM accounted for using the equity method at 20,1%)

NB: this table presents the main income statement items and is not exhaustive

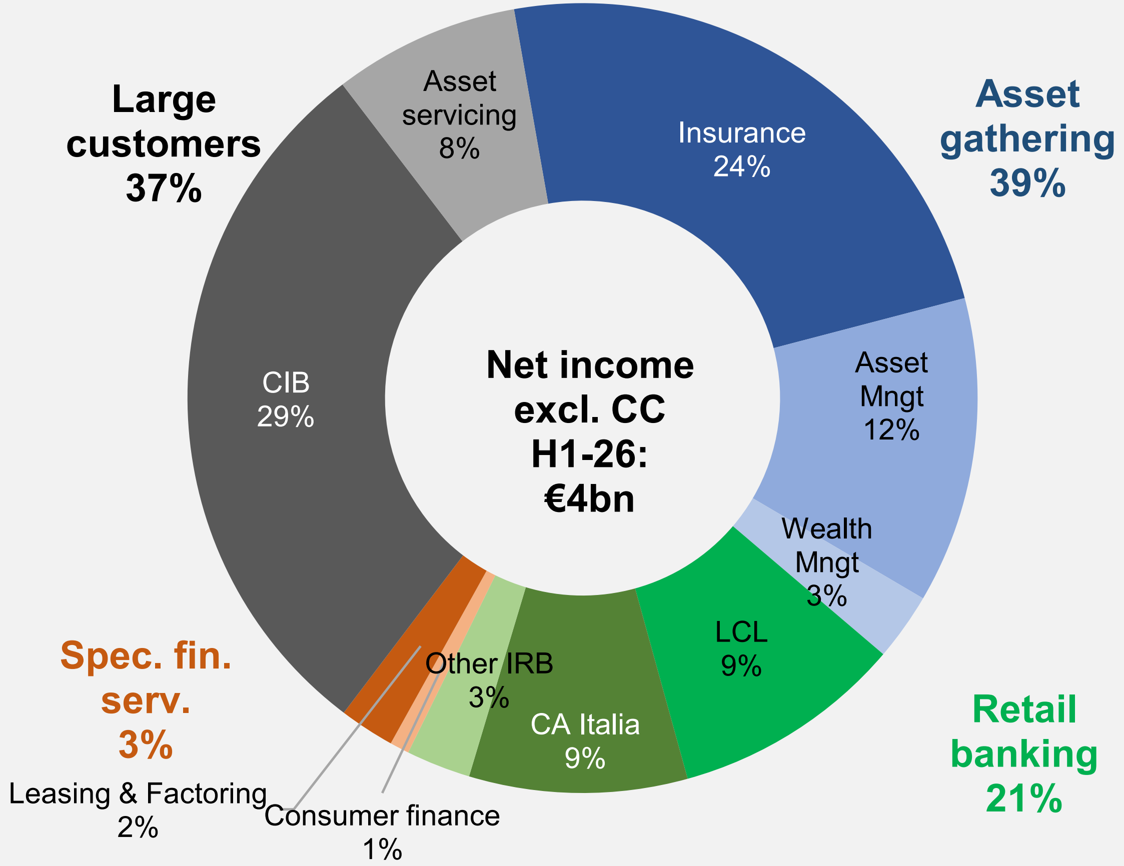
APPENDICES

A STABLE, DIVERSIFIED AND PROFITABLE BUSINESS MODEL

Revenues 6M-2026 by business line (excluding Corporate Centre) (%)



Net income Group share 6M-2026 by business line (excluding Corporate Centre) (%)

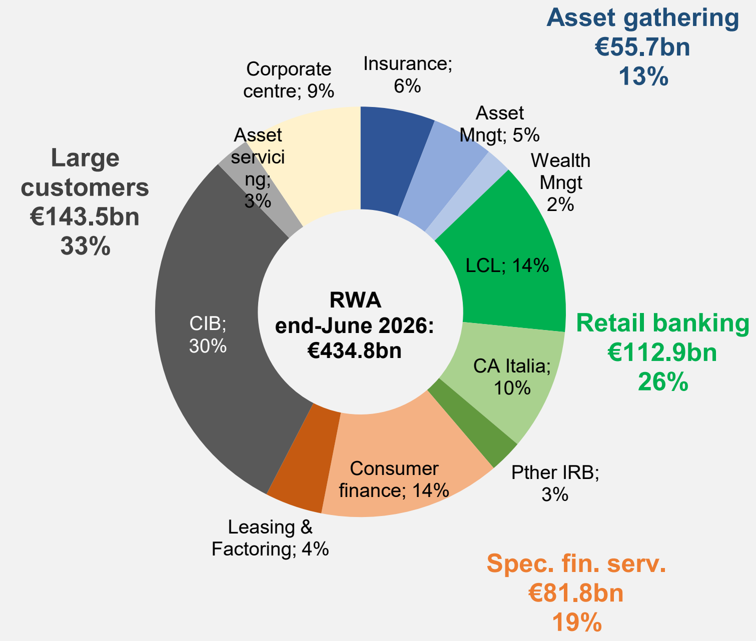


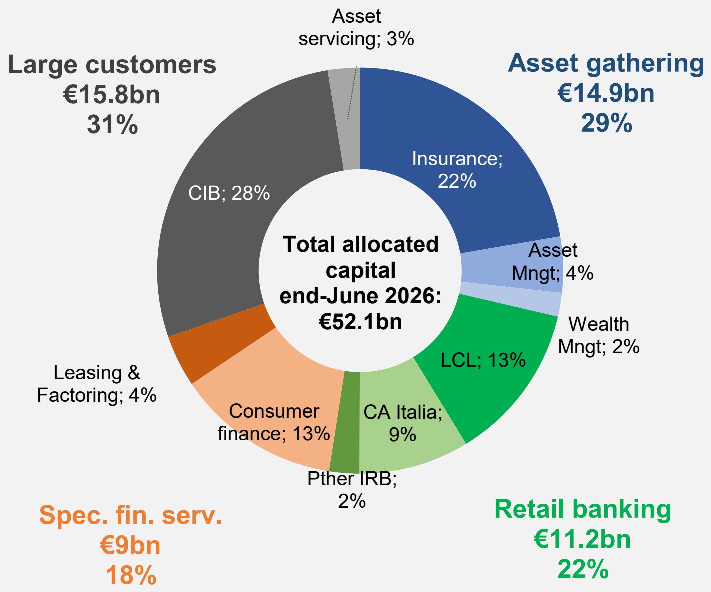
APPENDICES

RWA AND ALLOCATED CAPITAL BY BUSINESS LINE

€bn	Risk-weighted assets			Capital (1)		
	June 2026	March 2026	June 2025	June 2026	March 2026	June 2025
Asset gathering	**55.7**	**55.2**	**51.4**	**14.9**	**14.9**	**13.6**
- Insurance* **	25.6	25.6	24.0	11.6	11.6	10.6
- Asset management	21.1	20.9	19.7	2.3	2.3	2.2
- Wealth Management	9.0	8.8	7.7	1.0	1.0	0.9
French Retail Banking (LCL)	**59.8**	**58.7**	**55.7**	**6.6**	**6.5**	**6.1**
International retail Banking	**53.0**	**51.4**	**44.9**	**5.8**	**5.7**	**4.9**
- CA Italia	41.7	40.4	34.5	4.6	4.4	3.8
- Other IRB	11.4	11.0	10.4	1.3	1.2	1.1
Specialised financial services	**81.8**	**80.7**	**80.7**	**9.0**	**8.9**	**8.9**
Large customers	**143.5**	**143.9**	**134.7**	**15.8**	**15.8**	**14.8**
- Financing activities	82.0	80.0	75.4	9.0	8.8	8.3
- Capital markets and investment banking	49.3	51.6	48.2	5.4	5.7	5.3
- Asset servicing	12.2	12.3	11.1	1.3	1.4	1.2
Corporate Centre	**40.9**	**42.6**	**38.3**			
TOTAL	**434.8**	**432.6**	**405.7**	**52.1**	**51.7**	**48.3**

(1) Methodology: 11% allocation of RWAs for each business line; Insurance: 80% of Solvency 2 capital requirements





DISTRIBUTION OF SHARE CAPITAL AND NUMBER OF SHARES

Breakdown of share capital	30/06/2026 Number of shares	30/06/2026 %	31/12/2025 Number of shares	31/12/2025 %	30/06/2025 Number of shares	30/06/2025 %
SAS Rue La Boétie	1,921,090,370	63.5%	1,921,090,370	63.5%	1,921,090,370	63.5%
Treasury shares (1)	417,264	0.0%	394,529	0.0%	1,128,288	0.0%
Employees (company investment fund, ESOP)	204,022,526	6.7%	198,299,902	6.6%	192,402,648	6.4%
Float	900,372,190	29.8%	906,117,549	29.9%	911,281,044	30.1%
Total shares in issue (period end)	**3,025,902,350**		**3,025,902,350**		**3,025,902,350**	
Total shares in issue, excluding treasury shares (period end)	**3,025,485,086**		**3,025,507,821**		**3,024,774,062**	
Total shares in issue, excluding treasury shares (average number)	**3,025,204,289**		**3,027,231,491**		**3,025,077,923**	

1. Excluded in the calculation of earnings per share

APPENDICES

DATA PER SHARE

(€m)		Q2-2026	Q2-2025	H1-26	H1-25
Net income Group share		2,051	2,328	3,727	4,213
- Interests on AT1, including issuance costs, before tax		(143)	(141)	(258)	(270)
- Foreign exchange impact on reimbursed AT1		3	(6)	3	4
NIGS attributable to ordinary shares	[A]	1,911	2,181	3,472	3,947
Average number shares in issue, excluding treasury shares (m)	[B]	3,025	3,025	3,025	3,025
Net earnings per share	**[A]/[B]**	**0.63 €**	**0.72 €**	**1.15 €**	**1.30 €**

(€m)		30/06/2026	30/06/2025
Shareholder's equity Group share		78,211	75,528
- AT1 issuances		(8,020)	(8,612)
- Unrealised gains and losses on OCI - Group share		2,522	3,136
Net book value (NBV), not revaluated, attributable to ordin. sh.	**[D]**	**72,712**	**70,051**
- Goodwill & intangibles - Group share (**)		(20,204)	(18,969)
Tangible NBV (TNBV), not revaluated attrib. to ordinary sh.	**[E]**	**52,508**	**51,083**
Total shares in issue, excluding treasury shares (period end, m)	[F]	3,025	3,025
NBV per share , after deduction of dividend to pay (€)	[D]/[F]	24.0 €	23.2 €
+ Dividend to pay (€)	[H]	0.57 €	-
NBV per share , before deduction of dividend to pay (€)		24.6 €	23.2 €
TNBV per share, after deduction of dividend to pay (€)	[G]=[E]/[F]	17.4 €	16.9 €

*** including goodwill in the equity-accounted entities*

(€m)		H1-26	H1-25
Net income Group share	[K]	3,727	4,213
NIGS annualised	[N]	7,685	8,384
Interests on AT1, including issuance costs, before tax, foreign exchange impact, annualised	[O]	-513	-536
Result adjusted	[P] = [N]+[O]	7,172	7,848
Tangible NBV (TNBV), not revaluated attrib. to ord. sh. - avg (1)	[J]	50,279	48,699
Stated ROTE adjusted (%) (2)	= [P] / [J]	**14.3%**	**16.1%** (3)

(1) Average of the NTBV not revalued attributable to ordinary shares, calculated between 31/12/2025 and 30/06/2026 (line [E]). Average shareholders' equity Group share restated for intangibles, unrealised gains and/or losses, stock of AT1 debt and proposed dividend distribution on current earnings.

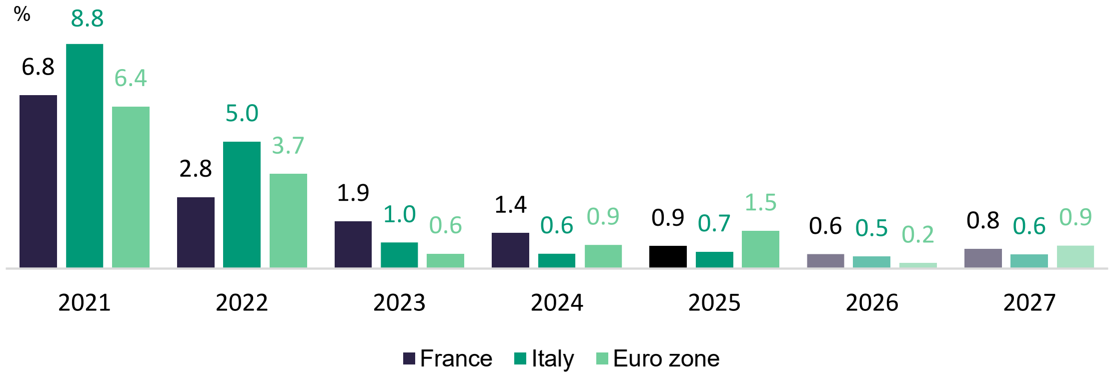
(2) ROTE calculated on the basis of restated tangible equity of all unrealised gains and/or losses

(3) ROTE proforma Banco BPM stands at 15,2% for H1-25, see slide 35 for details

Appendices
Economic scenario

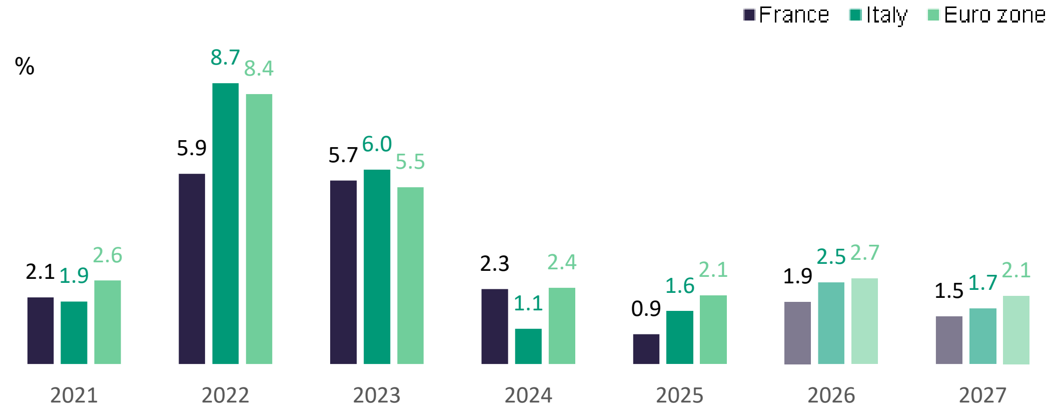
RESILIENCE IN THE FACE OF MOUNTING CHALLENGES

France, Italy, Eurozone – GDP Growth



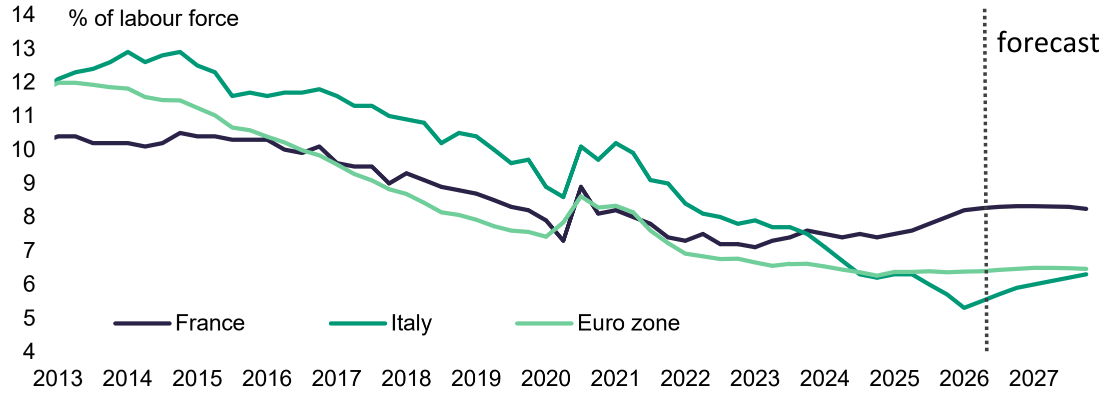
Sources : Eurostat, Crédit Agricole SA / ECO. Forecasts at 03 April 2026

France, Italy, Eurozone – Average annual inflation



Sources : Eurostat, Crédit Agricole SA / ECO. Forecasts at 03 April 2026

France, Italy, Eurozone – Unemployment rate



Sources : Eurostat, Crédit Agricole SA / ECO. Forecasts at 20 June 2026

France – institutional forecasts (GDP France)

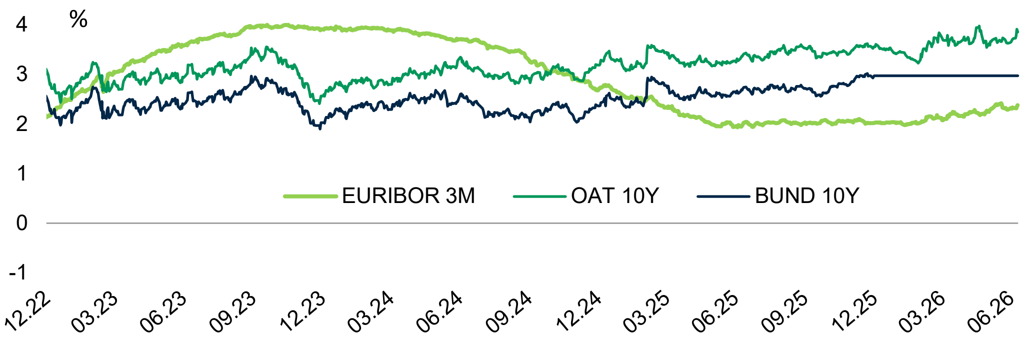
- → IMF (July 2026) : +0.6% in 2026, +0.9% in 2027
- → European Commission (May 2026) : +0.8% in 2026, +1.1% in 2027
- → OECD (June 2026) : +0.7% in 2026, +0.8% in 2027
- → Banque de France (June 2026) : +0.5% in 2026, +0.9% in 2027

Provisioning of performing loans : use of alternative scenarios in addition to the central scenario (April 2026)

- → Central scenario: French GDP +0.9% in 2026 and +0.9% in 2027
- → Unfavourable scenario: French GDP +0.3% in 2026 and -0.6% in 2027
- → Severely adverse scenario: French GDP -1.2% in 2026 and -1.5% in 2027

MODERATE UPWARD PRESSURE ON INTEREST RATES

Interest rates. in euros (%)



Sources : LSEG Datastream, Crédit Agricole SA / ECO. Data at 03 April 2026

Equities (quarterly averages)

→ **EuroStoxx 50** : spot +13.6% Q2/Q1 ; average +1.8% Q2/Q1 (+14.8% Q2/Q2)

Interest rates (month-end)

→ **10-year OAT** : -7 bp over the quarter and +38 bp vs. June-25

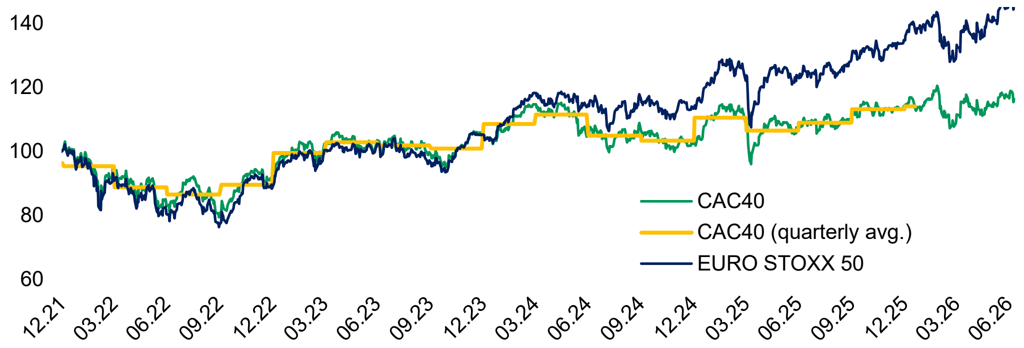
→ **Spread at end-June 26**:

- OAT / Bund : 69 bp (-7 bp vs. March-26 and +6 bp vs. June-25)
- BTP / Bund : 63 bp (-32 bp vs. March-26 ; -22 bp vs. June-25)

Foreign exchange (month-end)

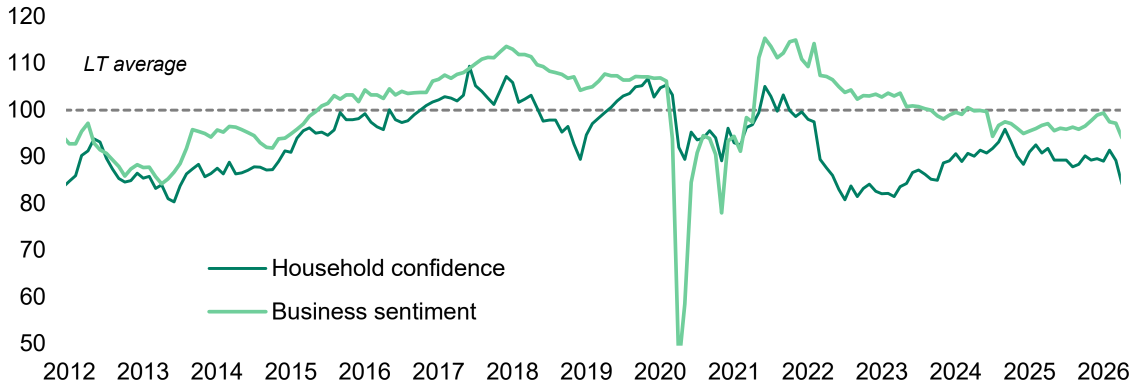
→ **EUR/USD** : -1.1% vs. March-26 and -10.1% vs. June-25

Equity indexes (base 100 = 31/12/2021)



Sources : LSEG Datastream, Crédit Agricole SA / ECO. Data at 03 April 2026

France – Household and corporate leaders' confidence

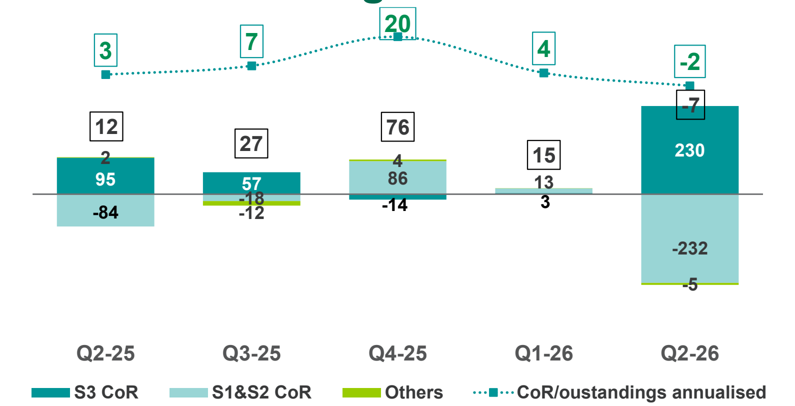


Sources : Insee, Crédit Agricole SA / ECO. Data at 03 April 2026

Appendices
Risk indicators

COST OF RISK

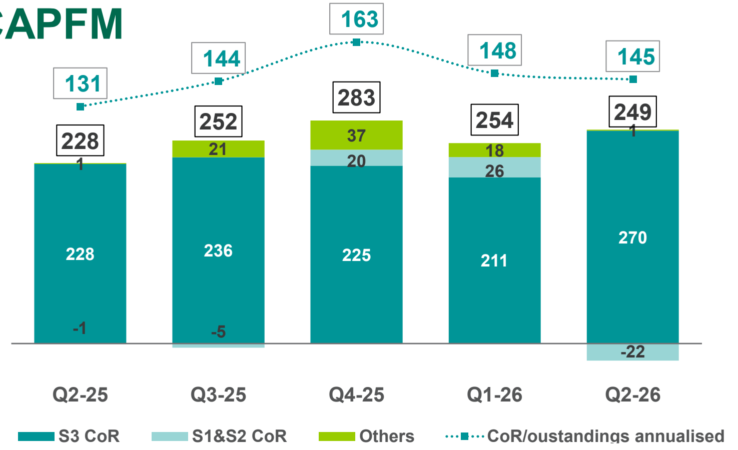
CACIB – Financing activities



CoR / outstandings: -2bp

NPL ratio: 2.2% ; Coverage ratio: 60.2%

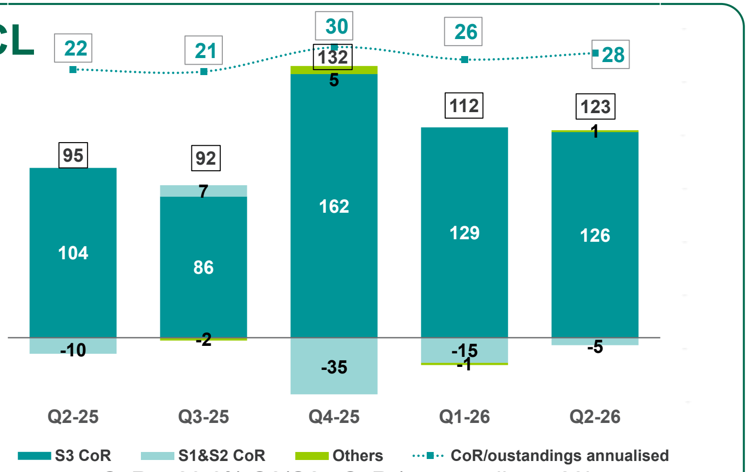
CAPFM



CoR: +9.4% Q2/Q2; CoR / outstandings : 145bp

NPL ratio: 4.7% ; Coverage ratio: 71.3%

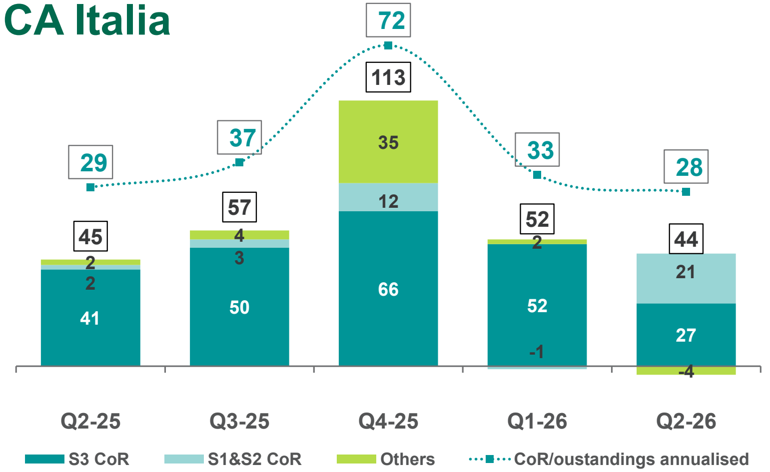
LCL



CoR: +29.6% Q2/Q2 ; CoR / outstandings: 28bp

NPL ratio: 2.4% ; Coverage ratio: 56.7%

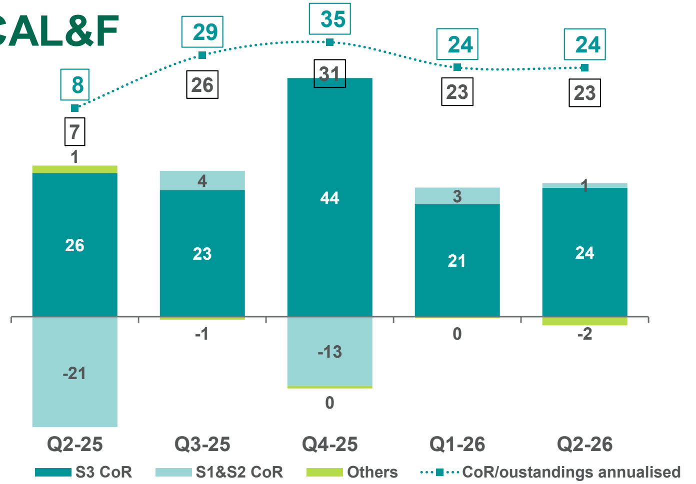
CA Italia



CoR: -2.5% Q2/Q2; CoR / outstandings: 28bp

NPL ratio: 2.6% ; Coverage ratio: 83.6%

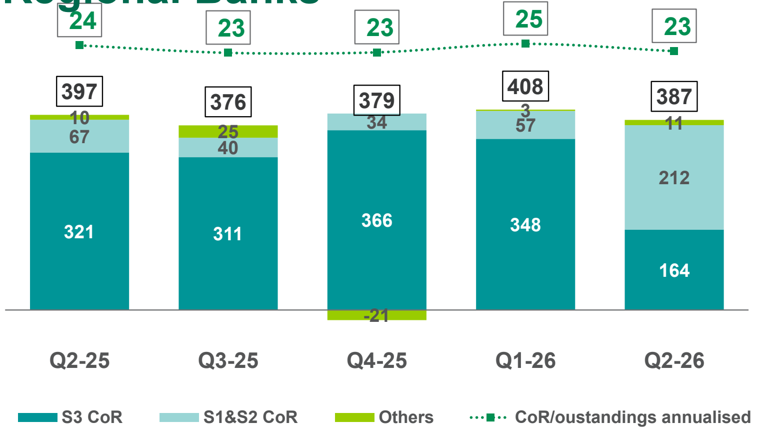
CAL&F



CoR: x3.2 Q2/Q2; CoR / outstandings: 24bp

NPL ratio: 2.8% ; Coverage ratio: 49.2%

Regional Banks



CoR: -2.7% Q2/Q2 ; CoR / outstandings: 23bp

NPL ratio: 2.1% ; Coverage ratio: 91.8%

(*) Cost of risk/outstandings (4 rolling quarters) at 7bp for Financing activities, 150bp for CAPFM, 26bp for LCL, 43bp for CA Italia, 28bp for CAL&F and 23bp for the RBs. Coverage ratios are calculated based on loans and receivables due from customers in default.

APPENDICES

RISK INDICATORS

Change in loans outstanding

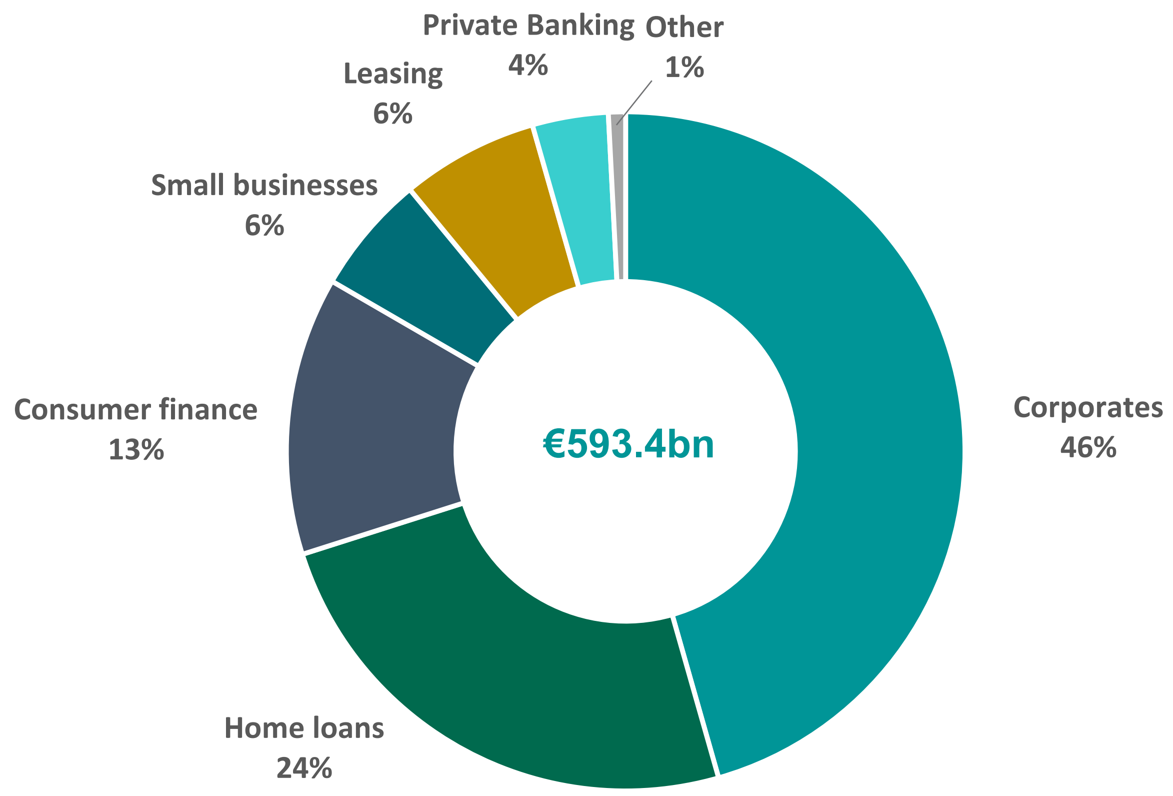
Crédit Agricole Group - Evolution of credit risk outstandings					
€m	June 25	Sept. 25	Dec. 25	March 26	**June 26**
Gross customer loans outstanding	**1,212,138**	**1,218,838**	**1,231,954**	**1,244,967**	**1,262,941**
of which: impaired loans	*25,947*	*26,330*	*27,045*	*27,349*	*29,012*
Loans loss reserves (incl. collective reserves)	**21,620**	**21,868**	**22,230**	**22,593**	**22,751**
of which: loans loss reserves for Stage 1 & 2 outstandings	*9,103*	*9,080*	*9,145*	*9,324*	*9,329*
of which: loans loss reserves for Stage 3 outstandings	*12,517*	*12,788*	*13,084*	*13,269*	*13,422*
Impaired loans ratio	**2.1%**	**2.2%**	**2.2%**	**2.2%**	**2.3%**
Coverage ratio (excl. collective reserves)	**48.2%**	**48.6%**	**48.4%**	**48.5%**	**46.3%**
Coverage ratio (incl. collective reserves)	**83.3%**	**83.1%**	**82.2%**	**82.6%**	**78.4%**

Crédit Agricole S.A. - Evolution of credit risk outstandings					
€m	June 25	Sept. 25	Dec. 25	March 26	**June 26**
Gross customer loans outstanding	**555,811**	**559,849**	**568,845**	**579,156**	**593,437**
of which: impaired loans	*13,012*	*13,014*	*13,441*	*13,402*	*14,809*
Loans loss reserves (incl. collective reserves)	**9,388**	**9,465**	**9,610**	**9,727**	**9,713**
of which: loans loss reserves for Stage 1 & 2 outstandings	*3,316*	*3,292*	*3,301*	*3,422*	*3,210*
of which: loans loss reserves for Stage 3 outstandings	*6,073*	*6,172*	*6,310*	*6,305*	*6,503*
Impaired loans ratio	**2.3%**	**2.3%**	**2.4%**	**2.3%**	**2.5%**
Coverage ratio (excl. collective reserves)	**46.7%**	**47.4%**	**46.9%**	**47.0%**	**43.9%**
Coverage ratio (incl. collective reserves)	**72.2%**	**72.7%**	**71.5%**	**72.6%**	**65.6%**

APPENDICES

DIVERSIFIED LOAN PORTFOLIO

Gross customer loans outstanding[1] of Crédit Agricole S.A. (as of 30 June 2026)



Corporates €270bn	o/w CACIB (€198bn), LCL (€34bn), BPI (€25bn) and CACEIS (€13bn)
Home loans €145bn	o/w LCL (€107bn) and BPI (€38bn)
Consumer loans €79bn	o/w CAPFM (€70bn) and LCL (€9bn)
Small businesses €34bn	o/w LCL (€26bn) and BPI (€8bn)

(1 Gross customer loans outstanding, financial institutions excluded

BREAKDOWN OF COMMERCIAL LENDING AT 30 JUNE 2026 (€1,242BN)

	June 26	
By geographic region	**€bn**	**%**
France (excl. retail banking)	388.4	31%
Western Europe (excl. Italy)	184.2	15%
Italy	181.4	15%
France (retail banking)	181.3	15%
North America	100.0	8%
Japan	62.3	5%
Asia and Oceania excl. Japan	62.2	5%
Africa and Middle-East	37.5	3%
Eastern Europe	23.5	2%
Central and South America	20.3	2%
Not allocated	1.1	0%
Total	**1,242.3**	**100%**

→ **Middle East – end of June 2026**: €21.7bn€[(1)]
- → o/w 90%: Kingdom of Saudi Arabia, United Arab Emirates and Qatar
- → Mainly sovereign and state-owned exposures

→ **Commercial Real Estate – end of Dec. 2025**: €32.9bn / 2.7%
- → o/w 71.6% CACIB, 15.7% LCL and 4.1% CA Italia
- → 84%: Investment Grade exposures; 76%: exposures with LTV<60%
- → Default rate: 2.1%

→ **LBO exposures – end of March 2026**: ~€7.3bn **/** ~0.6%

→ **Private debt funds – end of May 2026**: €2.9bn / ~0.2%

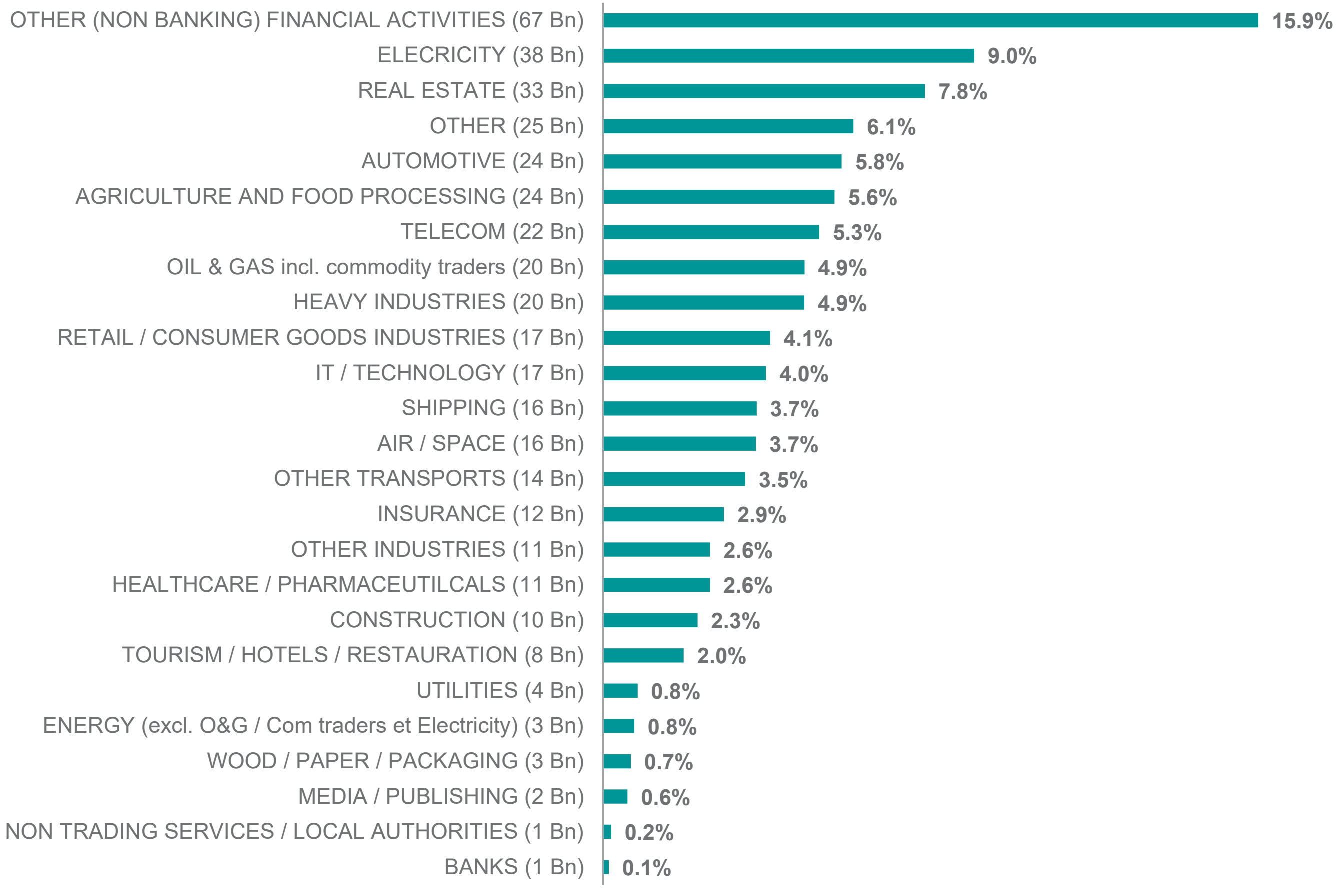
(1) Commercial lending net of protections received

	June 26	
By business sector	**€bn**	**%**
Retail banking	305.4	24.6%
Non-merchant service / Public sector / Local authorities	288.3	23.2%
Other non banking financial activities	71.2	5.7%
Power	63.2	5.1%
Others	49.2	4.0%
Automotive	46.8	3.8%
Oil & Gas	42.5	3.4%
Real estate	39.5	3.2%
Heavy industry	35.2	2.8%
Telecom	31.5	2.5%
Food	30.8	2.5%
IT / computing	29.1	2.3%
Other industries	28.7	2.3%
Retail and consumer goods	25.8	2.1%
Aerospace	23.7	1.9%
Construction	22.7	1.8%
Banks	21.9	1.8%
Shipping	21.7	1.7%
Other transport	20.6	1.7%
Insurance	18.9	1.5%
Healthcare / pharmaceuticals	14.5	1.2%
Tourism / hotels / restaurants	10.3	0.8%
Not allocated	0.5	0.0%
Total	**1,242.3**	**100.0%**

Commercial lending of Crédit Agricole S.A. (100% of on-balance sheet and off-balance sheet commitments, including bank counterparties outside the Group) stood at €1,242bn at the end of June 2026, compared with €1,218bn at the end of March 2026

WELL-BALANCED CORPORATE PORTFOLIO

Crédit Agricole S.A. : €419bn of EAD[(1)(2)] Corporate at 30/06/2026



- → 73.2% of Corporate exposures are Investment Grade[(3)]
- → SME exposure of €29.8bn at 30/06/2026

(1) Exposure at default is a regulatory definition used in Pillar 3. It corresponds to the exposure at default after integration of risk reduction factors. It includes exposures to balance sheet assets and part of the off-balance sheet commitments after application of the credit conversion factor

(2) It is specified that the sector segments shown in the chart above correspond to the internal credit risk monitoring categories, which are based on the main economic activity prior to taking into account any potential risk transfers. As a result, these sector segments may differ from the prudential sector classification.

(3) Internal rating equivalent

APPENDICES

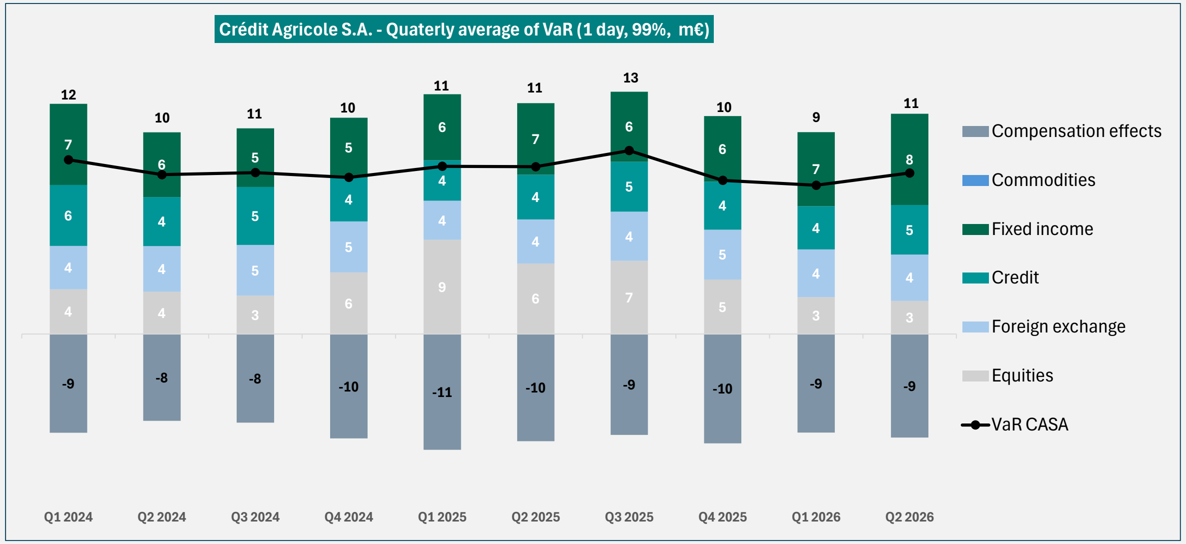
RISK INDICATORS

VaR – Market risk exposures

Crédit Agricole S.A. - Market risk exposures - VaR (99% - 1 day)

in m€	Q2-26			30/06/2026	31/12/2025
	Minimum	Maximum	Average		
Fixed income	6	13	8	6	6
Credit	3	6	5	5	3
Foreign Exchange	3	6	4	4	7
Equities	2	5	3	4	5
Commodities	0	0	0	0	0
Mutualised VaR for Crédit Agricole S.A.	**8**	**16**	**11**	**13**	**9**
Compensation effect*			**-9**	**-7**	**-13**

- The VaR (99% - 1 day) of Crédit Agricole S.A. is measured by taking account of the effects of diversification among the various Group entities.
- VaR (99% - 1 day) as at 30 June 2026: €13m for Crédit Agricole S.A.



* Gains on risk factor diversification

APPENDICES

EXPOSURE TO FRENCH SOVEREIGN RISK – CREDIT AGRICOLE S.A

Banking activity[4] *(in billion euros)*

31/03/2026	Financial assets at fair value through profit or loss	Financial assets at fair value through other comprehensive income (OCI)	Financial assets at amortised cost	Total Bank activity[3]
French government bond (OAT)	8.1	2.4	12.7	**23.2**
Assimilated to French sovereign risk [1]	-	3.7	5.9	**9.6**
Total French sovereign risk of banking portfolio	**8.1**	**6.1**	**18.6**	**32.8**

Insurance activity[4] *(in billion euros)*

31/03/2026	Other models [2]				VFA model [2] (Variable Fee Approach)	Total insurance activity
	Financial assets at fair value through profit or loss	Financial assets at fair value through other comprehensive income (OCI)	Financial assets at amortised cost	Total assets on other models		
French government bond (OAT)	-	1.3	0.4	1.7	**36.8**	**38.5**
Assimilated to French sovereign risk [1]	-	1.6	0.5	2.1	**10.0**	**12.1**
Total French sovereign risk of insurance activities	**-**	**2.9**	**0.9**	3.8	**46.8**	**50.6**

→ The liabilities accounted with VFA model under IFRS 17 are related to Savings. Retirement and Funeral scope. The impact of valuation changes of the financial investments backed by these commitments is not material neither on Crédit Agricole S.A net income nor on its equity because of symmetrical valuation effects of these liabilities.

1. Public sector debt securities equivalent to those of central. regional or local governments
2. VFA model (Variable Fee Approach): Savings. Retirement and Funeral; BBA model (Building Block Approach): Personal protection (death & disability/creditor/group insurance); PAA model (Premium Allocation Approach): P&C
3. Figures before hedging. Hedging on government bonds (OAT) of banking portfolio: €0.4bn; Hedging on assimilated of banking portfolio: €0.2bn
4. Bonds only

EXPOSURE TO FRENCH SOVEREIGN RISK – CREDIT AGRICOLE GROUP

Banking activity[4] *(in billion euros)*

31/03/2026	Financial assets at fair value through profit or loss	Financial assets at fair value through other comprehensive income (OCI)	Financial assets at amortised cost	Total Bank activity [3]
French government bond (OAT)	8.1	2.7	22.6	**33.4**
Assimilated to French sovereign risk [1]	-	3.9	14.0	**17.9**
Total French sovereign risk of banking portfolio	**8.1**	**6.6**	**36.6**	**51.3**

Insurance activity[4] *(in billion euros)*

31/03/2026	Other models [2]				VFA model [2] *(Variable Fee Approach)*	Total insurance activity
	Financial assets at fair value through profit or loss	Financial assets at fair value through other comprehensive income (OCI)	Financial assets at amortised cost	Total assets on other models		
French government bond (OAT)	-	1.3	0.4	**1.7**	**36.8**	**38.5**
Assimilated to French sovereign risk [1]	-	1.6	0.5	**2.1**	**10.0**	**12.1**
Total French sovereign risk of insurance activities	**-**	**2.9**	**0.9**	**3.8**	**46.8**	**50.6**

→ The liabilities accounted with VFA model under IFRS 17 are related to Savings. Retirement and Funeral scope. The impact of valuation changes of the financial investments backed by these commitments is not material neither on Crédit Agricole Group net income nor on its equity because of symmetrical valuation effects of these liabilities.

1. Public sector debt securities equivalent to those of central. regional or local governments
2. VFA model (Variable Fee Approach): Savings. Retirement and Funeral; BBA model (Building Block Approach): Personal protection (death & disability/creditor/group insurance); PAA model (Premium Allocation Approach): P&C
3. Figures before hedging. Hedging on government bonds (OAT) of banking portfolio: €0.6bn; Hedging on assimilated of banking portfolio: €0.3bn
4. Bonds only

Appendices
Financial structure and balance sheet

APPENDICES

FINANCIAL STRUCTURE AND BALANCE SHEET

Solvency (€bn)

	30/06/26	31/12/25
Share capital and reserves	31.8	31.8
Consolidated reserves	45.2	41.7
Other comprehensive income	(2.5)	(3.0)
Net income (loss) for the year	3.7	7.1
EQUITY - GROUP SHARE	**78.2**	**77.7**
(-) Expected dividend	(1.7)	(3.4)
(-) AT1 instruments accounted as equity	(8.0)	(8.1)
Eligible minority interests	5.1	4.8
(-) Prudential filters	(0.5)	(0.3)
o/w: Prudent valuation	(1.3)	(1.0)
(-) Deduction of goodwills and intangible assets	(19.7)	(18.9)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.1)	(0.0)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	0.0	0.0
Amount exceeding thresholds	(2.6)	(0.7)
Insufficient coverage for non-performing exposures (Pillar 2)	0.0	(0.0)
Other CET1 components	(1.7)	(1.6)
COMMON EQUITY TIER 1 (CET1)	**49.0**	**49.3**
Additionnal Tier 1 (AT1) instruments	8.0	7.9
Other AT1 components	(0.2)	(0.0)
TOTAL TIER 1	**56.8**	**57.2**
Tier 2 instruments	15.9	14.9
Other Tier 2 components	0.2	0.1
TOTAL CAPITAL	**72.9**	**72.2**
RWAs	**434.8**	**419.2**
CET1 ratio	**11.3%**	**11.8%**
Tier 1 ratio	**13.1%**	**13.6%**
Total capital ratio	**16.8%**	**17.2%**

APPENDICES

FINANCIAL STRUCTURE AND BALANCE SHEET

Change in Equity (m€)

€m	Group share	Non-controlling interests	Total	Subordinated debt
At 31 December 2025	**77,662**	**8,202**	**85,864**	**26,171**
Impacts of new standards	-	-	-	
Capital increase	-	-	-	
Dividends paid out in H1 26	(3,419)	(512)	(3,931)	
Dividends received from Regional Banks and subsidiaries				
Change in treasury shares held	(3)	-	(3)	
Issuance / redemption of equity instruments	(129)	749	621	
Remuneration for equity instruments issued	(253)	(20)	(273)	
Impact of acquisitions/disposals on non-controlling interests	-	-	-	
Change due to share-based payments	15	3	18	
Change in other comprehensive income	388	50	438	
Change in share of reserves of equity affiliates	108	17	125	
Result for the period	3,727	485	4,212	
Other	115	(244)	(130)	
At 30 June 2026	**78,211**	**8,730**	**86,941**	**26,618**

APPENDICES

FINANCIAL STRUCTURE AND BALANCE SHEET

Balance sheet (€bn)

Assets	30/06/2026	31/12/2025
Cash and Central banks	150.3	164.8
Financial assets at fair value through profit or loss	706.8	643.6
Hedging derivative instruments	15.1	16.4
Financial assets at fair value through other comprehensive income	242.1	234.0
Loans and receivables due from credit institutions	563.3	570.1
Loans and receivables due from customers	583.7	559.2
Debt securities	98.6	91.3
Revaluation adjustment on interest rate hedged portfolios	-3.4	-3.4
Current and deferred tax assets	5.6	5.4
Accruals, prepayments and sundry assets	49.8	44.5
Non-current assets held for sale and discontinued operations	-	-
Insurance contrats issued- Assets	0.1	0.0
Reinsurance contracts held - Assets	1.0	1.2
Investments in equity affiliates	9.0	7.1
Investment property	9.7	9.8
Property, plant and equipment	10.5	10.3
Intangible assets	3.4	3.4
Goodwill	16.5	16.4
Total assets	**2,462.2**	**2,374.3**

Liabilities	30/06/2026	31/12/2025
Central banks	1.0	0.2
Financial liabilities at fair value through profit or loss	470.6	423.9
Hedging derivative instruments	22.6	23.7
Due to banks	178.1	186.0
Customer accounts	906.2	894.5
Debt securities in issue	294.2	285.1
Revaluation adjustment on interest rate hedged portfolios	-7.7	-8.4
Current and deferred tax liabilities	4.4	3.9
Accruals and sundry liabilities	66.2	61.0
Liabilities associated with non-current assets held for sale	-	-
Insurance contrats issued - Liabilities	409.5	388.4
Reinsurance contracts held - Liabilities	0.1	0.1
	-	-
Provisions	3.5	3.9
Subordinated debt	26.6	26.2
Shareholder's equity	78.2	77.7
Non-controlling interests	8.7	8.2
Total liabilities	**2,462.2**	**2,374.3**

Appendices
Activity indicators

APPENDICES

ACTIVITY INDICATORS – AG DIVISION

Asset under management (€bn)

€bn	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	Δ Jun./Jun.
Asset management – Amundi	2,156	2,192	2,240	2,247	2,267	2,317	2,380	2,398	2,581	+13.9%
Savings/retirement	338	343	347	352	359	367	373	378	392	+9.1%
Wealth management(1)	269	274	279	278	278	290	298	299	317	+14.0%
Assets under management - Total	**2,763**	**2,809**	**2,867**	**2,878**	**2,905**	**2,974**	**3,051**	**3,075**	**3,290**	+13.3%

(1) excluding institutional clients' assets under custody

€bn	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	Δ Jun./Jun.
LCL Private Banking	63.8	64.8	64.4	64.7	64.0	64.4	65.1	64.8	68.2	+6.6%
CAI Wealth Management	204.9	209.2	214.7	213.3	214.2	225.8	232.9	233.9	248.8	+16.2%
Of which France	*40.7*	*41.6*	*41.8*	*43.6*	*45.4*	*46.5*	*47.7*	*48.3*	*50.5*	+11.4%
Of which International(1)	*164.3*	*167.5*	*173.0*	*169.7*	*168.8*	*179.2*	*185.2*	*185.6*	*198.2*	+17.4%
Total	**269**	**274**	**279**	**278**	**278**	**290**	**298**	**299**	**317**	+14.0%

(1) excluding institutional clients' assets under custody

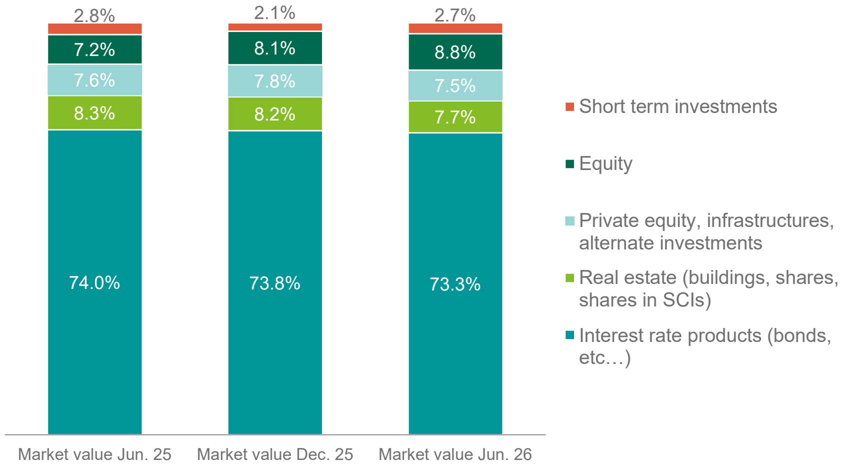
APPENDICES

ACTIVITY INDICATORS – AG DIVISION – INSURANCES

Life insurance asset under management (€bn)

€bn	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	Δ Jun./Jun.
Unit-linked	99.8	102.8	104.1	105.7	108.4	112.2	116.1	116.4	125.6	+15.9%
In Euros	238.2	240.5	243.2	246.7	251.0	254.6	256.9	261.7	266.5	+6.2%
Total	**337.9**	**343.2**	**347.3**	**352.4**	**359.4**	**366.7**	**373.0**	**378.1**	**392.1**	+9.1%
Share of unit-linked	*29.5%*	*29.9%*	*30.0%*	*30.0%*	*30.2%*	*30.6%*	*31.1%*	*30.8%*	*32.0%*	+1,9 pt

Insurance – Breakdown of investments (excluding unit-linked) *



Combined ratio – P&C

	Q2-25	Q2-26
Combined ratio	94.7%	96.7%

Combined property & casualty ratio in France (Pacifica) including discounting and excluding undiscounting net of reinsurance: (claims + operating expenses + fee and commission income)/gross earned premiums

* Net of securities sold under repurchase agreements and amounts due to unit-holders of consolidated UCIs in particular

APPENDICES

ACTIVITY INDICATORS – AG DIVISION – INSURANCE REVENUES

Business	Model Average weight	Components	Evolution and volatility factors	Relative sensitivity estimated by model
Savings. Retirement. Funeral	**VFA** **~70%**	• CSM allocation • Loss component (*) • RA amortisation • Operating variances (*) • Reinsurance (*)	• **Allocation of the CSM of the VFA model** essentially depends on: ○ the evolution of **outstandings** (amount. behaviour of policyholders) ○ **current market conditions** (interest rates, Equities, spreads) largely absorbed by the CSM ○ **forward-looking market conditions** (over-return scenario) • From time to time. VFA and BBA revenues may be affected by the observation of **operating variances** and/or the re-evaluation of the **profitability** of some contracts (loss component)	+++ + ++ ++
Death & disability (excl. funeral). Creditor. Group insurance	**BBA** **~15%**		• **Allocation of the CSM of the** BBA model depends on: ○ **the profitability of the Death & Disability and Creditor portfolio** ○ **the evolution of claims on these portfolios** ○ **The financial markets evolution (interest rates and spreads)**	+ + +
P&C	**PAA** **~15%**	• Technical result (net of reinsurance) • Financial result (*)	• Evolution of premiums and cost of **reinsurance** • Level of **claims,** with: ○ the occurrence of **major weather events** ○ the change in the **rate curves of the current financial year** • **Financial result** depending on market conditions	+ ++++ ++ ++
Other non-insurance activities	**~0%**	• Refinancing cost • Equity investments	• **Refinancing cost** • Change in the valuation of **equity investments classified as JVR** held by the **holding company**	++ +

(*) components included in "other revenues" in the previous publications

APPENDICES

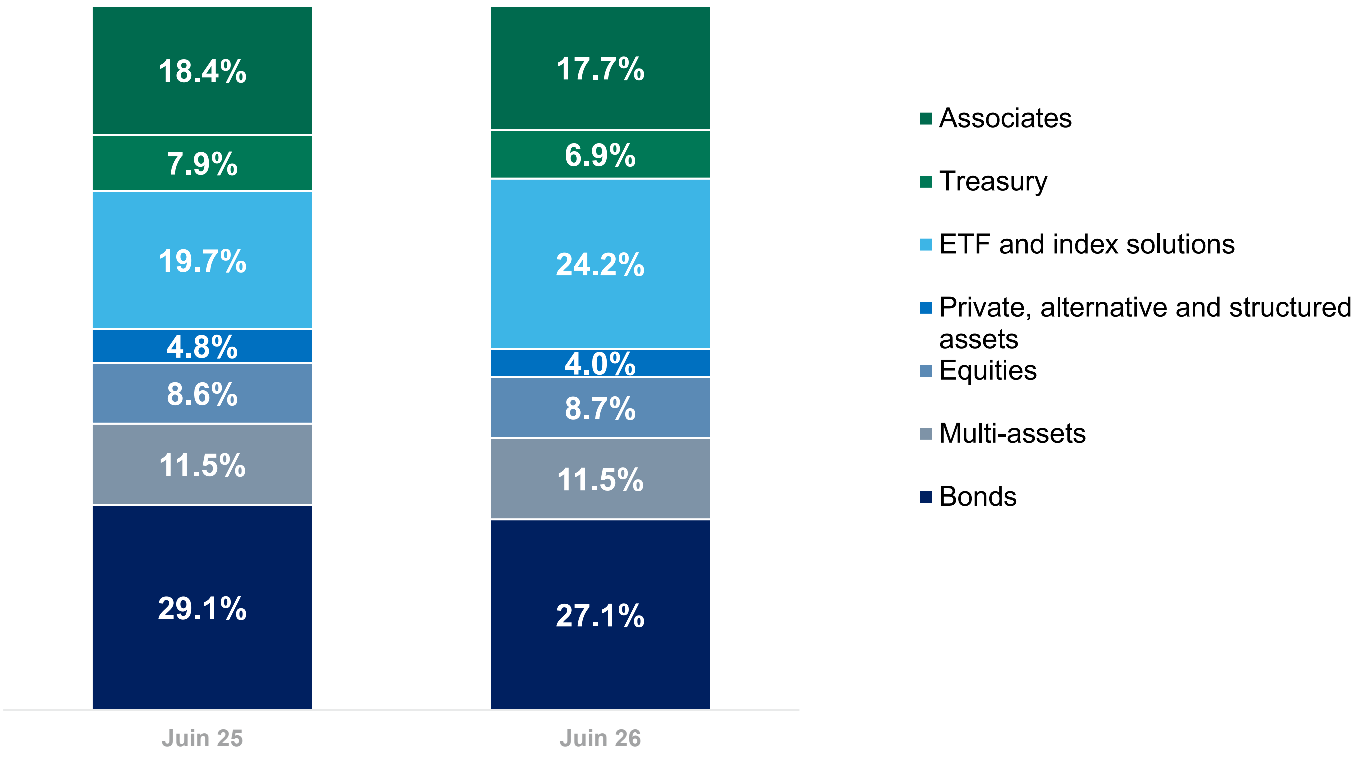
ACTIVITY INDICATORS – AG DIVISION – INSURANCE REVENUES

Revenues by activity - 2024 proforma series (€m)	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25	Q4-25	Q1-26	Q2-26	Q2/Q2
Savings, Retirement, Funeral (VFA)	568	411	513	505	587	495	460	520	631	**+7.5%**
Death & disability (excl. funeral), Creditor, Group insurance (BBA)	87	117	68	103	89	85	164	105	110	**+24.0%**
P&C (PAA)	99	101	134	122	113	91	161	89	124	**+9.3%**
Other non-insurance activities	20	6	0	-3	1	4	10	-10	-4	**(496.5%)**
TOTAL	**774**	**635**	**715**	**727**	**790**	**675**	**795**	**704**	**862**	**9.1%**

APPENDICES

ACTIVITY INDICATORS – AG DIVISION – AMUNDI

Breakdown of assets under management by asset class (€bn)



ACTIVITY INDICATORS – SFS DIVISION

Consumer finance and leasing/factored revenues (€bn)

CAPFM OUTSTANDINGS

Personal Finance & Mobility - Gross managed loans

(€bn)	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Crédit Agricole Group (LCL & RBs)	**23.1**	**23.4**	**23.7**	**23.8**	**24.1**	**24.4**	**24.7**	**24.8**	**25.1**	**4.2%**
Automobile (CA Auto Bank + auto partnershir	**46.0**	**46.6**	**48.4**	**49.6**	**49.1**	**49.6**	**49.2**	**49.6**	**50.2**	**2.3%**
o/w CA Auto Bank	*29.3*	*29.6*	*29.9*	*28.9*	*29.0*	*29.0*	*28.5*	*28.8*	*28.5*	*-1.7%*
Other entities	**46.6**	**46.8**	**47.3**	**47.4**	**47.8**	**48.0**	**48.5**	**48.6**	**49.0**	**2.5%**
o/w CAPFM France	*13.4*	*13.1*	*12.9*	*12.6*	*12.4*	*12.4*	*12.3*	*12.2*	*11.9*	*-4.2%*
o/w Agos	*17.3*	*17.5*	*17.7*	*17.7*	*18.0*	*18.1*	*18.2*	*18.2*	*18.5*	*2.7%*
o/w Other entitiés	*15.9*	*16.3*	*16.7*	*17.1*	*17.4*	*17.7*	*18.0*	*18.2*	*18.6*	*6.9%*
-	**115.8**	**116.8**	**119.3**	**120.7**	**121.0**	**122.0**	**122.5**	**123.0**	**124.3**	**2.8%**
O/w total consolidated loans	*68.6*	*68.9*	*69.1*	*68.7*	*68.0*	*68.0*	*67.6*	*67.6*	*67.4*	*-0.8%*

CAL&F OUTSTANDINGS

Leasing & Factoring (CAL&F) - Leasing book and factored receivables

(€bn)	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Leasing portfolio	**19.8**	**20.1**	**20.3**	**20.5**	**20.8**	**20.9**	**21.7**	**22.1**	**22.2**	**6.5%**
incl. France	*15.7*	*15.9*	*16.0*	*16.1*	*16.4*	*16.4*	*16.6*	*17.1*	*17.1*	*4.4%*
Factored turnover	**32.2**	**30.0**	**34.6**	**32.1**	**33.8**	**32.6**	**36.0**	**33.7**	**35.9**	**6.2%**
incl. France	*19.9*	*18.1*	*21.2*	*19.3*	*20.6*	*19.7*	*22.4*	*20.1*	*21.4*	*4.0%*

ACTIVITY INDICATORS – FRB DIVISION

Customer assets and loans outstanding (€bn)

LCL - Customer savings (€bn)

Customer savings (€bn)*	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Securities	14.4	14.6	14.8	14.7	14.7	15.3	14.9	15.0	19.4	+32.4%
Mutual funds and REITs	9.6	10.4	10.2	9.6	9.7	10.4	10.9	11.6	12.7	+31.5%
Life insurance	62.3	63.8	64.7	64.7	65.7	67.3	68.5	68.2	78.2	+18.9%
Off-balance sheet savings	**86.4**	**88.8**	**89.7**	**89.0**	**90.1**	**93.0**	**94.2**	**94.7**	**110.3**	**+22.5%**
Demand deposits	59.3	59.5	60.1	58.3	59.9	60.1	60.2	58.5	61.9	+3.4%
Home purchase savings plans	9.2	9.0	8.9	8.8	8.7	8.5	8.3	8.3	8.0	(7.1%)
Bonds	11.7	11.4	11.2	11.6	11.9	12.0	12.2	12.9	12.2	+3.2%
Passbooks*	53.0	53.2	53.4	56.7	56.3	55.6	55.7	57.7	56.9	+1.0%
Time deposits	32.3	31.3	31.7	32.0	29.3	28.0	28.6	29.5	28.1	(4.0%)
On-balance sheet savings	**165.4**	**164.5**	**165.3**	**167.5**	**166.0**	**164.2**	**165.0**	**166.8**	**167.2**	**+0.7%**
TOTAL	**251.8**	**253.3**	**255.0**	**256.5**	**256.0**	**257.2**	**259.3**	**261.6**	**277.5**	**+8.4%**

Passbooks o/w (€bn)*	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Livret A	17.1	17.4	17.5	18.2	18.4	18.4	18.3	18.6	18.7	+1.6%
LEP	2.4	2.4	2.5	2.6	2.5	2.5	2.5	2.6	2.6	+5.1%
LDD	10.1	10.2	10.1	10.5	10.5	10.5	10.3	10.5	10.5	+0.0%
TOTAL	**29.6**	**30.0**	**30.0**	**31.3**	**31.4**	**31.5**	**31.1**	**31.8**	**31.8**	**+1.4%**

* Including liquid company savings. Outstanding Livret A, LDD and LEP before centralisation with the CDC.

Retail Banking in France (LCL) - Loans outstandings

Loans outstanding (€bn)	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Corporate	31.5	31.6	31.9	31.9	32.6	33.3	33.5	33.4	34.1	+4.6%
Professionals	24.4	24.4	24.6	24.7	24.8	25.0	25.2	25.4	25.4	+2.6%
Consumer credit	8.6	8.7	8.9	8.5	8.6	8.6	8.7	8.4	8.6	(0.2%)
Home loans	103.7	104.1	105.3	105.6	105.6	106.1	106.5	106.2	107.0	+1.3%
TOTAL	**168.2**	**168.8**	**170.7**	**170.7**	**171.5**	**172.9**	**173.8**	**173.4**	**175.0**	**+2.0%**

ACTIVITY INDICATORS – FRB DIVISION

Revenues (€m)

Revenues (€m)	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25	Q4-25	Q1-26	Q2-26	∆ Q2/Q2
Net interest income *,**	**514**	**506**	**469**	**461**	**497**	**497**	**522**	**521**	**579**	**+16.6%**
Home purchase savings plans (PEL/CEL)	1	0	0	0	-1	1	1	-1	2	N.S.
Net interest income excl. HPSP	***513***	***506***	***469***	***461***	***498***	***496***	***521***	***522***	***577***	*+15.8%*
Fee and commission Income**	**465**	**473**	**491**	**502**	**479**	**485**	**501**	**521**	**523**	**+9.0%**
- Securities	30	28	31	24	22	29	21	34	48	x 2,2
- Insurance	193	190	188	217	204	206	212	228	216	+6.3%
*- Account management and payment instruments***	242	255	271	262	254	250	268	258	258	+1.5%
TOTAL	**979**	**979**	**960**	**963**	**976**	**982**	**1,023**	**1,042**	**1,102**	**+12.9%**
TOTAL excl. HPSP	**978**	**979**	**960**	**963**	**978**	**981**	**1,022**	**1,043**	**1,100**	**+12.5%**

* incl. other revenues

** Accounting restatement between NII and commissions made since Q1-25

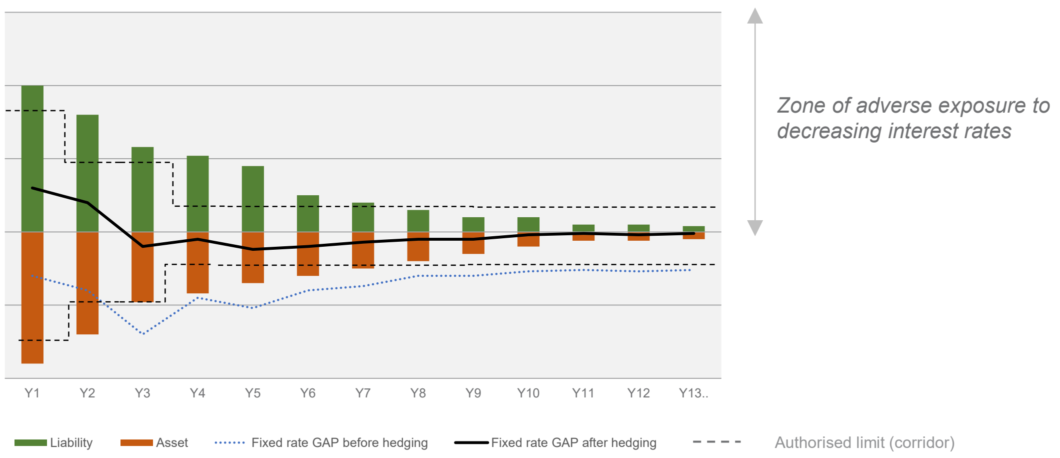
APPENDICES

ALM POLICY

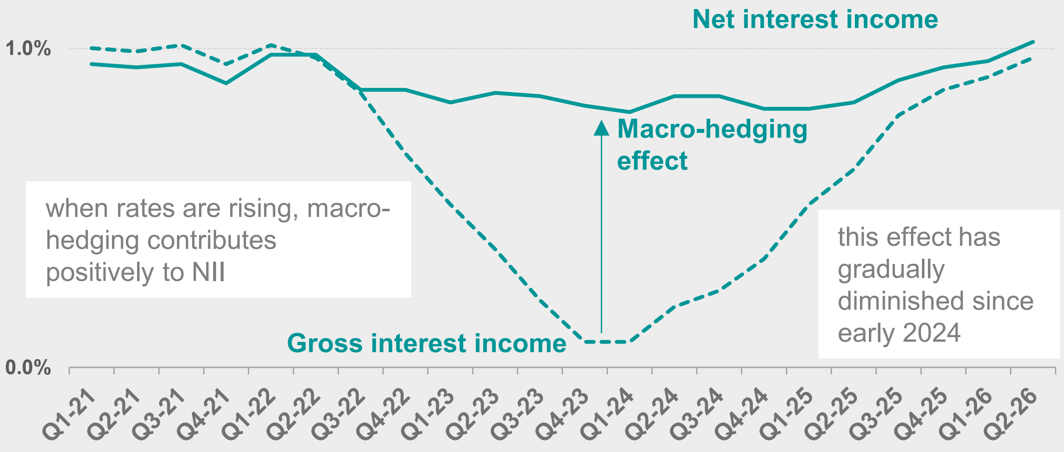
Principles of ALM for the banking portfolio

- **Global interest rate risk quantified using static and dynamic measurements** drawing on the calculation of interest rate gaps or impasses, year by year, measuring the difference between fixed-rate assets and liabilities on the balance sheet. Balance sheet outflow depends on customer behaviour.
- **CAG is structurally a fixed-rate receiver,** the gaps are reduced by entering into **fixed-rate payer swap** contracts
- **Governance,** standards and main fixed-rate asset and liability flow models centralised at CASA. **Daily management decentralised** within the entities, consolidated and reported to CASA each quarter.
- **Entity management** through gap limits (interest rate corridor)

Fixed rate gap for illustration (not in line with reality)

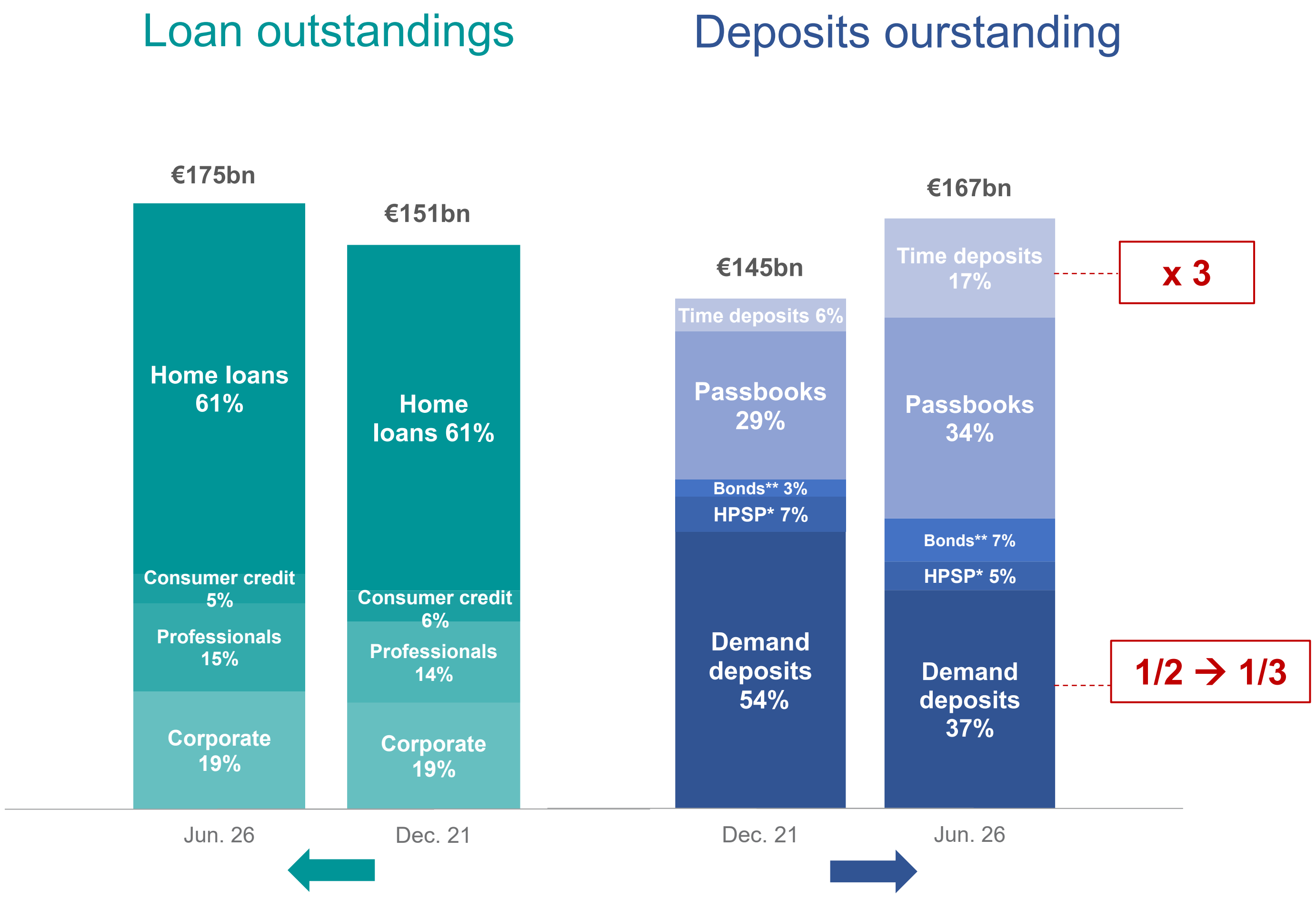


LCL: Change in interest margin and impact of macro-hedging



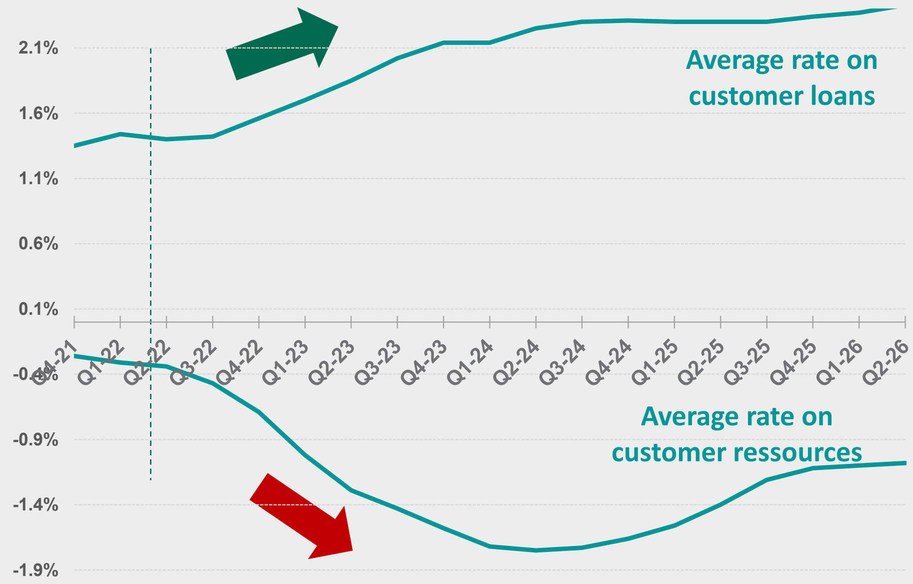
Macro-hedging reduces the sensitivity of LCL's NII to changes in interest rates

Change in LCL's balance sheet structure – between end-2021 and June 2026



Change in average customer rates (resources and loans)

Gradual repricing of the loan book. constrained by the usury rate & reduced production



Increase in the cost of resources: shift in the deposit mix & rise in interest rates

** bonds marketed to LCL customers related to life insurance or securities*

Average rates incorporating fixed rate and variable rate before hedging. Trends are the same after hedging.

APPENDICES

ACTIVITY INDICATORS – RB DIVISION

Customer assets and loans outstanding (€bn)

Customer assets (€bn)*	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Securities	46.8	48.4	47.8	49.3	49.3	50.2	49.8	49.5	51.4	+4.1%
Mutual funds and REITs	29.6	31.0	30.3	32.3	32.8	33.9	34.3	34.7	36.6	+11.5%
Life insurance	219.8	222.2	226.9	231.0	235.0	238.2	244.1	247.6	254.8	+8.4%
Off-balance sheet assets	**296.2**	**301.6**	**305.0**	**312.6**	**317.2**	**322.3**	**328.1**	**331.8**	**342.7**	**+8.1%**
Demand deposits	201.2	200.1	199.0	196.8	200.8	203.7	204.9	202.6	205.9	+2.6%
Home purchase savings schemes	93.5	91.3	90.7	87.7	85.7	84.3	84.1	81.4	79.0	(7.9%)
Passbook accounts	207.6	209.6	215.8	218.0	219.5	220.6	224.3	224.2	223.7	+1.9%
Time deposits	99.3	100.3	100.4	100.6	100.2	100.7	102.7	104.5	105.2	+5.1%
On-balance sheet assets	**601.5**	**601.3**	**605.9**	**603.2**	**606.1**	**609.3**	**615.9**	**612.6**	**613.9**	**+1.3%**
TOTAL	**897.8**	**903.0**	**910.9**	**915.7**	**923.3**	**931.6**	**944.1**	**944.4**	**956.6**	**+3.6%**

Passbooks, o/w (€bn)*	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Livret A	85.8	86.9	90.2	91.3	92.0	91.9	93.7	93.5	93.2	+1.3%
LEP	24.5	24.9	26.4	26.7	25.6	25.9	26.8	27.0	26.8	+4.7%
LDD	43.1	43.4	44.6	45.1	45.5	45.4	46.0	45.9	45.6	+0.4%
Mutual shareholders passbook account	15.3	15.9	16.6	17.6	18.5	19.2	19.6	20.0	20.3	+9.4%

** including customer financial instruments. Livret A, LDD and LEP outstandings before centralisation with the CDC.*

Loans outstanding (€bn)	Jun. 24	Sept. 24	Dec. 24	Mar. 25	Jun. 25	Sept. 25	Dec. 25	Mar. 26	Jun. 26	∆ Jun./Jun.
Home loans	390.4	391.0	392.0	392.3	393.6	395.6	397.7	399.0	401.5	+2.0%
Consumer credit	23.6	23.9	24.3	24.2	24.6	24.9	25.4	25.3	25.7	+4.4%
SMEs	122.4	124.1	125.8	126.6	127.1	127.6	129.1	130.7	130.9	+3.0%
Small businesses	29.9	29.8	29.6	29.5	29.4	29.3	29.4	29.4	29.5	+0.2%
Farming loans	46.8	47.2	46.6	47.1	47.8	48.0	47.5	48.1	49.0	+2.4%
Local authorities	30.8	29.7	29.5	29.0	29.1	29.0	29.3	28.7	28.4	(2.6%)
TOTAL	**644.0**	**645.8**	**647.8**	**648.8**	**651.7**	**654.4**	**658.5**	**661.2**	**664.9**	**+2.0%**

APPENDICES

ACTIVITY INDICATORS – RB DIVISION

Fee and commission income breakdown/Evolution of credit risk outstanding (€m)

€m	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25	Q4-25	Q1-26	Q2-26	∆ Q2/Q2
Services and other banking transactions	230	231	238	243	237	232	232	245	232	(2.0%)
Securities	76	77	77	87	77	79	86	96	84	+9.0%
Insurance	885	890	850	1,043	912	916	1,018	1,025	954	+4.6%
Account management and payment instruments	550	562	553	561	560	553	575	554	566	+1.2%
Net fees & commissions from other customer activities(1)	119	125	111	113	108	110	121	104	108	(0.8%)
TOTAL(1)	**1,859**	**1,886**	**1,829**	**2,046**	**1,894**	**1,890**	**2,033**	**2,024**	**1,944**	**+2.6%**

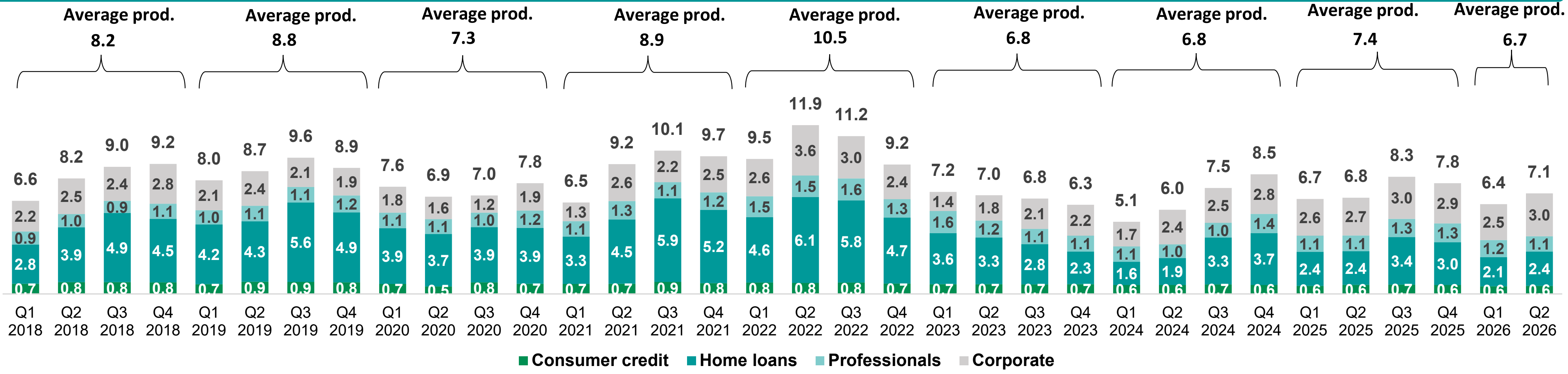
(1) Revenues generated by the subsidiaries of the Regional Banks, namely fees and commisions from leasing and operating leasing transactions

Regional Banks - Evolution of credit risk outstandings					
€m	June 25	Sept. 25	Dec. 25	March 26	**June 26**
Gross customer loans outstanding	**656,226**	**658,896**	**662,958**	**665,704**	**669,685**
of which: impaired loans	*12,932*	*13,313*	*13,597*	*13,939*	*14,194*
Loans loss reserves (incl. collective reserves)	**12,228**	**12,400**	**12,611**	**12,856**	**13,025**
of which: loans loss reserves for Stage 1 & 2 outstandings	*5,787*	*5,787*	*5,843*	*5,900*	*6,116*
of which: loans loss reserves for Stage 3 outstandings	*6,442*	*6,613*	*6,768*	*6,956*	*6,910*
Impaired loans ratio	**2.0%**	**2.0%**	**2.1%**	**2.1%**	**2.1%**
Coverage ratio (excl. collective reserves)	**49.8%**	**49.7%**	**49.8%**	**49.9%**	**48.7%**
Coverage ratio (incl. collective reserves)	**94.6%**	**93.1%**	**92.8%**	**92.2%**	**91.8%**

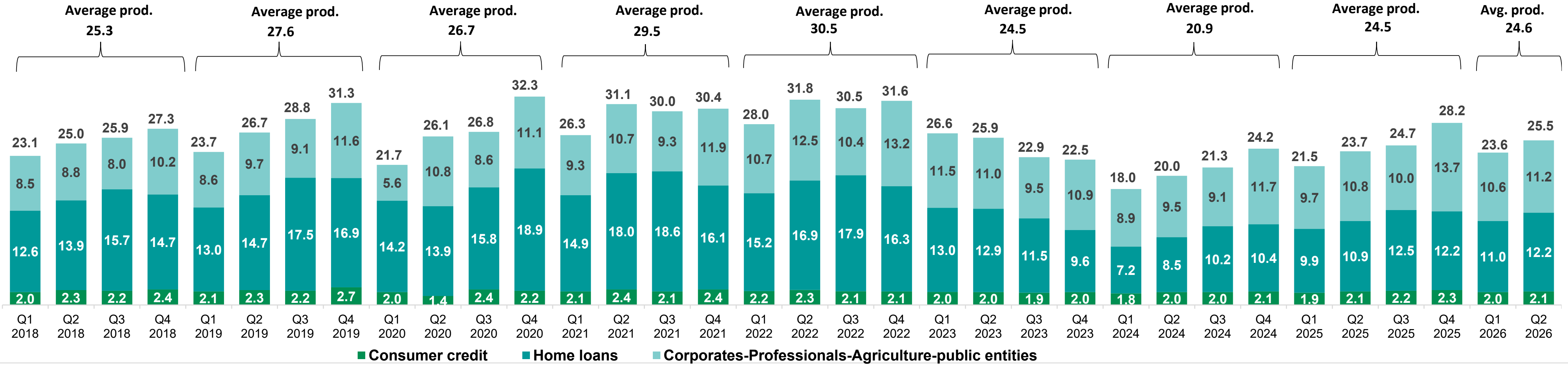
APPENDICES

CHANGE IN FRENCH RETAIL BANKING NEW LOANS PRODUCTION

LCL new loans production (excluding SGL) since 2018 (€bn)



Regional Banks new loans production (excluding SGL) since 2018 (€bn)



APPENDICES

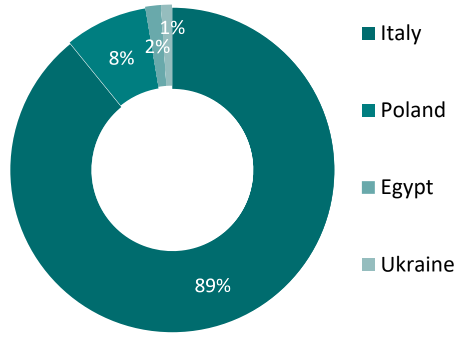
ACTIVITY INDICATORS – BPI DIVISION

Loans outstanding/On-balance sheet deposits/Revenues by entity and by type of customer (%)

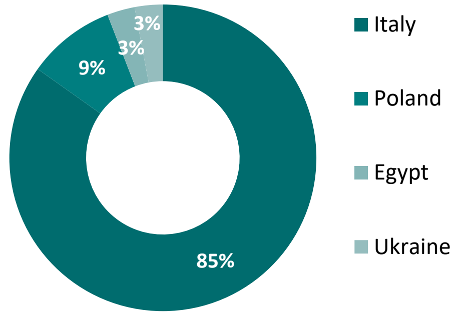
CA Italy (€bn)	June 24	Sept 24	Dec. 24	Mar 25	June 25	Sept 25	Dec 25	Mar 26	June 26	∆ June. / June.
Total loans outstanding	**61.0**	**61.3**	**62.1**	**61.1**	**62.0**	**62.1**	**62.8**	**62.5**	**63.6**	**+2.6%**
o/w retail customer loans	30.2	30.7	30.9	30.8	31.1	31.4	31.6	31.5	31.7	+2.2%
o/w professionals loans	7.9	7.9	7.9	7.6	7.6	7.5	7.7	7.4	7.4	(3.1%)
o/w corporates loans, including SMEs	19.7	19.6	20.2	19.6	20.2	20.0	20.2	20.5	21.4	+5.8%
dont leasing et autres	3.1	3.1	3.2	3.1	3.1	3.2	3.2	3.1	3.1	+0.1%
On-balance sheet customer assets	**65.3**	**64.2**	**66.0**	**64.1**	**65.5**	**65.1**	**66.5**	**65.4**	**65.3**	**(0.3%)**
Off-balance sheet customer assets	**51.4**	**53.2**	**54.0**	**54.1**	**55.0**	**56.2**	**57.2**	**56.4**	**59.1**	**+7.5%**
Total assets (€bn)	**116.7**	**117.4**	**120.0**	**118.2**	**120.5**	**121.3**	**123.7**	**121.8**	**124.4**	**+3.3%**

IRB Others (€bn)	June 24	Sept 24	Dec 24	Mar 25	June 25	Sept 25	Dec 25	Mar 26	June 26	∆ June. / June.
Total loans outstanding	**7.0**	**7.3**	**7.3**	**7.4**	**7.4**	**7.5**	**7.8**	**7.6**	**8.0**	**+7.9%**
o/w retail customer loans	4.1	4.2	4.3	4.4	4.4	4.5	4.6	4.5	4.7	+8.1%
o/w SMEs and professionnals	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	+6.4%
o/w Large corporates	2.6	2.7	2.6	2.7	2.6	2.6	2.8	2.7	2.8	+7.3%
On-balance sheet customer assets	**10.2**	**10.2**	**11.2**	**11.0**	**10.6**	**10.6**	**11.5**	**11.0**	**11.7**	**+9.9%**
Off-balance sheet customer assets	**0.8**	**0.9**	**0.9**	**1.0**	**1.0**	**1.1**	**1.2**	**0.9**	**1.3**	**+23.4%**
Total assets (€bn)	**11.0**	**11.0**	**12.1**	**12.0**	**11.7**	**11.8**	**12.7**	**11.9**	**13.0**	**+11.1%**

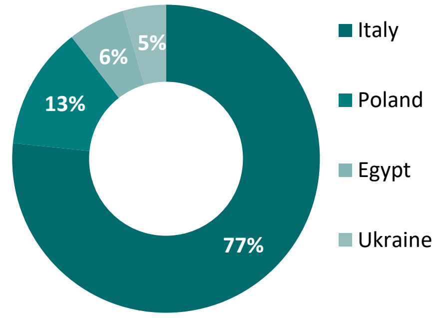
Outstanding loans Q2-26 by entity



Outstanding on-B/S deposits Q2-26 by entity



Revenues Q2-26 by entity



ACTIVITY INDICATORS – BPI DIVISION

Revenues (€m)

IRB Italy - Changes in detailed revenues

Revenues (€m)	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25	Q4-25	Q1-26	Q2-26	∆ Q2/Q2
Net interest income	**453**	**447**	**449**	**424**	**433**	**430**	**431**	**430**	**442**	**+2.0%**
Fee and commission Income	**328**	**322**	**292**	**326**	**328**	**326**	**331**	**343**	**355**	**+8.2%**
- Fees and commissions on managed assets	139	129	118	162	151	143	137	176	163	+7.8%
- Banking fees and commissions	189	194	173	164	177	184	194	167	192	+8.5%
Other revenues	**4**	**(6)**	**(7)**	**27**	**6**	**3**	**(11)**	**24**	**5**	**(13.1%)**
TOTAL	**784**	**764**	**733**	**777**	**767**	**759**	**751**	**798**	**802**	**+4.5%**

Appendices

Crédit Agricole Group

CONTRIBUTION OF THE BUSINESS LINES TO Q2-26 EARNINGS

	Q2-26							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	**3,975**	**1,102**	**1,071**	**2,196**	**898**	**2,343**	**(705)**	**10,880**
Operating expenses	(2,743)	(654)	(554)	(920)	(484)	(1,289)	502	(6,143)
Gross operating income	**1,232**	**448**	**517**	**1,275**	**414**	**1,054**	**(203)**	**4,737**
Cost of risk	(387)	(123)	(57)	(2)	(272)	(16)	(5)	(862)
Equity-accounted entities	5	-	-	81	(22)	9	111	183
Net income on other assets	(3)	(5)	0	(0)	(1)	(5)	2	(11)
Income before tax	**847**	**321**	**460**	**1,354**	**118**	**1,042**	**(96)**	**4,047**
Tax	(209)	(72)	(163)	(363)	(45)	(259)	32	(1,080)
Net income from discont'd or held-for-sale ope.	-	-	-	-	-	-	-	-
Net income	**638**	**249**	**297**	**991**	**74**	**783**	**(64)**	**2,967**
Non controlling interests	(4)	(0)	(41)	(128)	(22)	0	6	(189)
Net income Group Share	**634**	**249**	**255**	**863**	**52**	**783**	**(58)**	**2,778**

	Q2-25 (1)							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	**3,364**	**976**	**1,031**	**1,967**	**881**	**2,224**	**(805)**	**9,638**
Operating expenses	(2,690)	(597)	(540)	(864)	(438)	(1,257)	514	(5,872)
Gross operating income	**674**	**380**	**491**	**1,104**	**442**	**967**	**(291)**	**3,766**
Cost of risk	(397)	(95)	(61)	(7)	(235)	(20)	(26)	(840)
Equity-accounted entities	1	-	-	58	(13)	10	141	198
Net income on other assets	1	1	0	449	1	0	0	452
Income before tax	**278**	**286**	**430**	**1,604**	**194**	**958**	**(175)**	**3,576**
Tax	(96)	(69)	(130)	(249)	(58)	(149)	102	(648)
Net income from discont'd or held-for-sale ope.	-	-	0	-	-	-	-	0
Net income	**182**	**218**	**300**	**1,356**	**136**	**810**	**(73)**	**2,928**
Non controlling interests	(0)	(0)	(40)	(247)	(22)	(43)	1	(352)
Net income Group Share	**182**	**217**	**260**	**1,108**	**114**	**767**	**(72)**	**2,576**

(1) Q2-25 is expressed on a pro forma basis (Banco BPM accounted for using the equity method at 20.1%)
RB: Regional Banks; AG: Asset Gathering, including Insurance; IRB: International Retail Banking, SFS: Specialized financial services; LC: Large customers; CC: Corporate Centre

APPENDICES

CONTRIBUTION OF THE BUSINESS LINES TO H1-26 EARNINGS

	H1-26							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	**7,603**	**2,144**	**2,137**	**4,153**	**1,765**	**4,701**	**(1,623)**	**20,880**
Operating expenses	(5,350)	(1,322)	(1,090)	(1,840)	(962)	(2,607)	994	(12,176)
Gross operating income	**2,253**	**822**	**1,046**	**2,314**	**803**	**2,094**	**(629)**	**8,704**
Cost of risk	(795)	(235)	(130)	(20)	(550)	(65)	(28)	(1,822)
Equity-accounted entities	11	-	-	225	(21)	17	222	454
Net income on other assets	26	(4)	0	(0)	(4)	(5)	2	16
Income before tax	**1,496**	**583**	**917**	**2,519**	**229**	**2,041**	**(433)**	**7,352**
Tax	(438)	(184)	(326)	(702)	(61)	(535)	146	(2,101)
Net income from discontinued or held-for-sale operations	-	-	-	-	-	-	-	-
Net income	**1,059**	**398**	**590**	**1,816**	**167**	**1,506**	**(286)**	**5,251**
Non controlling interests	(3)	(0)	(84)	(249)	(45)	1	3	(376)
Net income Group Share	**1,056**	**398**	**507**	**1,568**	**123**	**1,507**	**(284)**	**4,875**

	H1-25 (1)							
€m	RB	LCL	IRB	AG	SFS	LC	CC	Total
Revenues	**6,716**	**1,939**	**2,079**	**4,016**	**1,749**	**4,632**	**(1,767)**	**19,364**
Operating expenses	(5,220)	(1,222)	(1,075)	(1,799)	(912)	(2,617)	982	(11,864)
Gross operating income	**1,496**	**717**	**1,003**	**2,217**	**837**	**2,015**	**(785)**	**7,500**
Cost of risk	(717)	(186)	(128)	(17)	(484)	5	(48)	(1,575)
Equity-accounted entities	7	-	-	86	23	16	244	375
Net income on other assets	3	2	0	449	1	0	0	456
Income before tax	**790**	**533**	**875**	**2,734**	**376**	**2,036**	**(588)**	**6,756**
Tax	(267)	(181)	(267)	(599)	(71)	(453)	190	(1,648)
Net income from discontinued or held-for-sale operations	-	-	0	-	-	-	-	0
Net income	**523**	**352**	**608**	**2,135**	**305**	**1,583**	**(399)**	**5,108**
Non controlling interests	(0)	(0)	(82)	(348)	(43)	(78)	7	(545)
Net income Group Share	**523**	**352**	**526**	**1,787**	**263**	**1,504**	**(391)**	**4,564**

(1) H1-25 is expressed on a pro forma basis (Banco BPM accounted for using the equity method)

RB: Regional Banks; AG: Asset Gathering, including Insurance; IRB: International Retail Banking, SFS: Specialized financial services; LC: Large customers; CC: Corporate Centre

APPENDICES

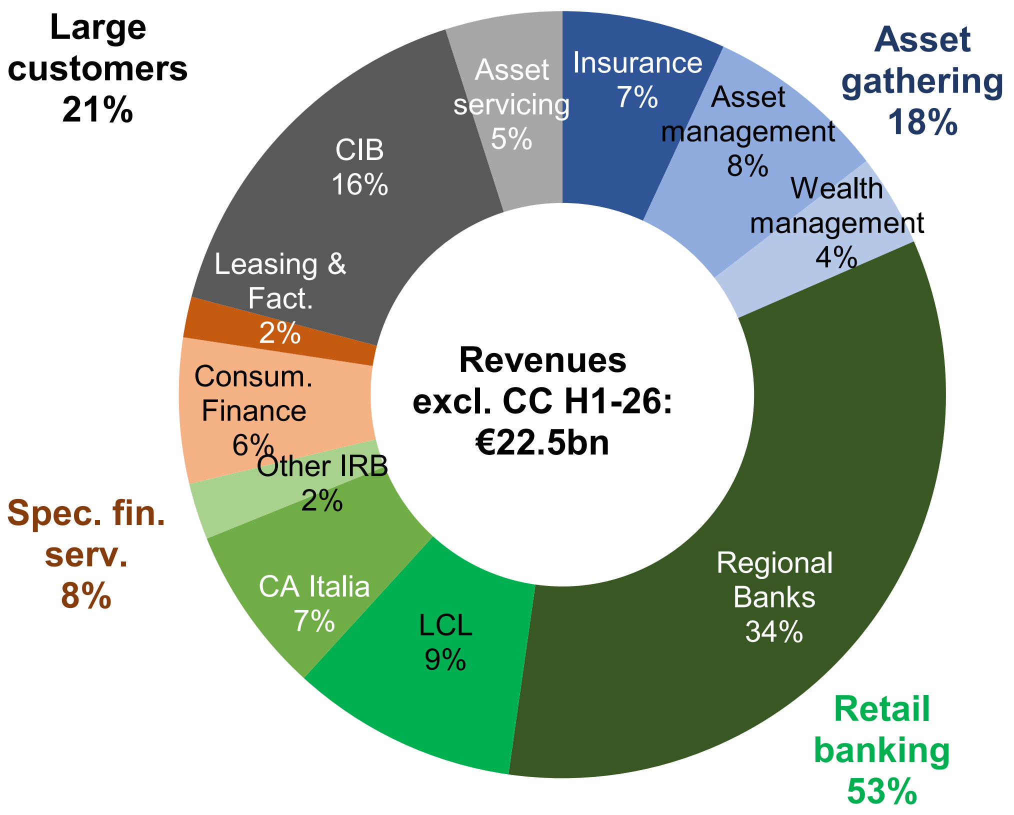
INCOME STATEMENT

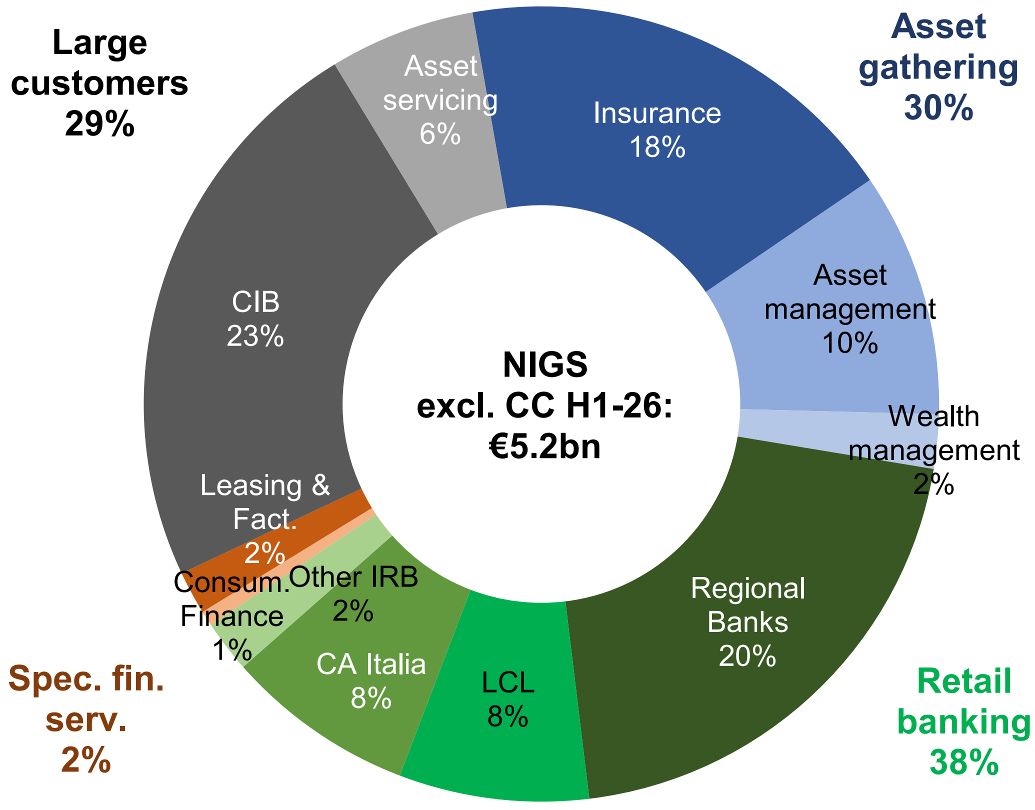
€m	Q2-26	Q2-25	∆ Q2/Q2	H1-26	H1-25	∆ H1/H1
Revenues	**10,880**	**9,638**	+12.9%	**20,880**	**19,364**	+7.8%
Operating expenses	(6,143)	(5,872)	+4.6%	(12,176)	(11,864)	+2.6%
Gross operating income	**4,737**	**3,766**	**+25.8%**	**8,704**	**7,500**	**+16.1%**
Cost of risk	(862)	(840)	+2.7%	(1,822)	(1,575)	+15.7%
Equity-accounted entities	183	198	(7.3%)	454	375	+21.2%
Net income on other assets	(11)	452	n.m.	16	456	(96.6%)
Change in value of goodwill	-	0	n.m.	-	0	n.m.
Income before tax	**4,047**	**3,576**	**+13.2%**	**7,352**	**6,756**	**+8.8%**
Tax	(1,080)	(648)	+66.6%	(2,101)	(1,648)	+27.5%
Net income from discont'd or held-for-sale ope.	-	(0)	n.m.	-	0	n.m.
Net income	**2,967**	**2,928**	**+1.3%**	**5,251**	**5,108**	**+2.8%**
Non controlling interests	(189)	(352)	(46.2%)	(376)	(545)	(30.9%)
Net income Group Share	**2,778**	**2,577**	**+7.8%**	**4,875**	**4,564**	**+6.8%**
Cost/Income ratio (%)	**56.5%**	**60.9%**	**-4.5 pp**	**58.3%**	**61.3%**	**-3.0 pp**

APPENDICES

CRÉDIT AGRICOLE GROUP

Revenues and Net income Group share 6M-26 by business line (excluding Corporate Centre) (€m)





APPENDICES

FINANCIAL STRUCTURE AND BALANCE SHEET

Solvency (€bn)

	30/06/26	*31/12/25*
Share capital and reserves	32.4	33.1
Consolidated reserves	116.0	109.1
Other comprehensive income	(2.4)	(2.8)
Net income (loss) for the year	4.9	8.8
EQUITY - GROUP SHARE	**150.9**	**148.1**
(-) Expected dividend	(0.8)	(1.7)
(-) AT1 instruments accounted as equity	(8.0)	(8.1)
Eligible minority interests	3.9	3.8
(-) Prudential filters	(2.1)	(1.7)
o/w: Prudent valuation	(2.9)	(2.5)
(-) Deduction of goodwills and intangible assets	(20.7)	(19.6)
Deferred tax assets that rely on future profitability excluding those arising from temporary differences	(0.1)	(0.1)
Shortfall in adjustments for credit risk relative to expected losses under the internal ratings-based approach	0.0	0.0
Amount exceeding thresholds	0.0	0.0
Insufficient coverage for non-performing exposures (Pillar 2)	(1.5)	(1.5)
Other CET1 components	(3.0)	(4.7)
COMMON EQUITY TIER 1 (CET1)	**118.5**	**114.6**
Additionnal Tier 1 (AT1) instruments	8.0	7.9
Other AT1 components	0.1	0.1
TOTAL TIER 1	**126.6**	**122.6**
Tier 2 instruments	15.9	14.9
Other Tier 2 components	1.7	1.3
TOTAL CAPITAL	**144.2**	**138.7**
RWAs	**687.8**	**662.7**
CET1 ratio	**17.2%**	**17.3%**
Tier 1 ratio	**18.4%**	**18.5%**
Total capital ratio	**21.0%**	**20.9%**

APPENDICES

FINANCIAL STRUCTURE AND BALANCE SHEET

Balance sheet (€bn)

Assets	30/06/2026	31/12/2025
Cash and Central banks	153.5	168.3
Financial assets at fair value through profit or loss	717.8	654.4
Hedging derivative instruments	23.2	25.1
Financial assets at fair value through other comprehensive income	254.5	245.1
Loans and receivables due from credit institutions	149.1	153.6
Loans and receivables due from customers	1240.2	1209.7
Debt securities	135.3	127.4
Revaluation adjustment on interest rate hedged portfolios	-10.0	-10.4
Current and deferred tax assets	7.7	7.6
Accruals, prepayments and sundry assets	50.7	45.2
Non-current assets held for sale and discontinued operations	-	0.0
Insurance contrats issued- Assets	0.2	0.0
Reinsurance contracts held - Assets	1.0	1.2
Investments in equity affiliates	8.3	6.5
Investment property	12.0	11.8
Property, plant and equipment	15.6	15.4
Intangible assets	3.9	3.8
Goodwill	17.4	17.1
Total assets	**2,780.5**	**2,681.9**

Liabilities	30/06/2026	31/12/2025
Central banks	1.0	0.2
Financial liabilities at fair value through profit or loss	465.8	419.8
Hedging derivative instruments	25.2	26.6
Due to banks	95.0	98.0
Customer accounts	1214.1	1199.4
Debt securities in issue	303.4	293.8
Revaluation adjustment on interest rate hedged portfolios	-8.2	-9.1
Current and deferred tax liabilities	3.7	3.2
Accruals and sundry liabilities	75.9	71.4
Liabilities associated with non-current assets held for sale	-	-
Insurance contrats issued - Liabilities	414.8	392.1
Reinsurance contracts held - Liabilities	0.1	0.1
Provisions	5.5	5.7
Subordinated debt	26.3	26.1
Shareholder's equity	150.9	148.1
Non-controlling interests	7.0	6.5
Total liabilities	**2,780.5**	**2,681.9**

Appendices
ESG indicators

APPENDICES

ESG INDICATORS

	March 26	Dec. 25	Dec. 24
Total Financing of transitions (€bn) (1)	223.5	220.4	202.1
Environmental transition o/w:	121.4	119.0	113.9
Energy-efficient buildings	*86.3*	*86.1*	*87.7*
Clean transport and mobility	*8*	*7.7*	*5.2*
Others	*27.1*	*25.2*	*20.9*
Cohesion and social inclusion o/w:	78.4	78.0	70.7
cess to home ownership (low-income households, interest-free loans)	*36.4*	*36.3*	*32.8*
Health for everyone	*13.4*	*13.4*	*12.9*
Professionals and SMEs in fragile and rural areas to be revitalised	*19.2*	*19.0*	*19.5*
Others	*9.4*	*9.3*	*5.5*
Other financing of transitions	23.7	23.3	17.5
Financing of low-carbon energy (€bn) (2)	29.3	27.5	23.4
Investment in low-carbon energy (€bn) (3)	na	6.1	6
Exposure to fossil fuel extraction (€bn)	3.4	3.3	4.5
Video consultations carried out to combat medical deserts (4)	12,100	40,200	29,600
Financing of agri-food transition (€bn) (5)	7.7	7.5	5.8

(1) Financing of environmental transition, cohesion and social inclusion, general financing of transitions.
(2) Low-carbon energy outstandings made up of renewable energy produced by the clients of all Crédit Agricole Group entities, including nuclear energy outstandings for CACIB
(3) Portfolios of CAA (listed securities, listed securities under mandate, and unlisted securities) and of Amundi Transition Energétique. na = not available.
(4) Video consultations carried out via Omedys video consultations rooms.
(5) Financing of agri-food transition according to the Group's internal sustainable assets framework including helping farmers to set up through financing, organic farming or new farming practices.

Appendices
Legal Risks

LEGAL RISKS

The main current legal risks for Crédit Agricole S.A. and its fully-consolidated subsidiaries are described in the management report for financial year 2025, found in the 2025 Universal Registration Document. They will be updated in the Amendment A02 to the 2025 Universal Registration Document

Appendices

Ratings

FINANCIAL RATING(1)

Crédit Agricole S.A. - Ratings

Ratings	LT / ST Counterparty	Issuer / LT senior preferred debt	Outlook / Review	Issuer / ST senior preferred debt	Last review date	Rating action
S&P Global Ratings	AA-/A-1+ (RCR)	A+	Stable outlook	A-1	21/10/2025	LT / ST ratings affirmed; outlook unchanged
Moody's	Aa3/P-1 (CRR)	A1	Stable outlook	P-1	16/06/2026	LT / ST ratings affirmed; outlook unchanged
Fitch Ratings	AA- (DCR)	AA-	Stable outlook	F1+	12/05/2026	upgrade of LT / ST ratings; outlook unchanged
DBRS	AA (high) / R-1 (high) (COR)	AA (low)	Stable outlook	R-1 (middle)	16/07/2025	LT / ST ratings affirmed; outlook unchanged

1. The ratings reflect the analysis of Crédit Agricole Group

A WELL-DIVERSIFIED BUSINESS MODEL AND SOUND FINANCIAL MANAGEMENT (2)

S&P Global

A+ stable (1)

- "Sound earnings, cooperative status, and conservative capital policy support the **Group's very solid capital position**."
- "Firm leader in the French retail banking market, generating **good and predictable risk-adjusted earnings**".
- "**Increasingly diverse business model and income sources**, with leading franchises, notably in retail banking, insurance, and asset management."

As of 21/10/2025

MOODY'S

A1 stable (1)

- "**Robust capital generation** stemming from **stable and diversified earnings** and high profit retention at group level"
- "**Solid asset quality**"
- Moody's confirms the rating of senior unsecured debt following the introduction of **full depositor preference** in Europe

As of 21/04/2026

FitchRatings

AA- stable (1)

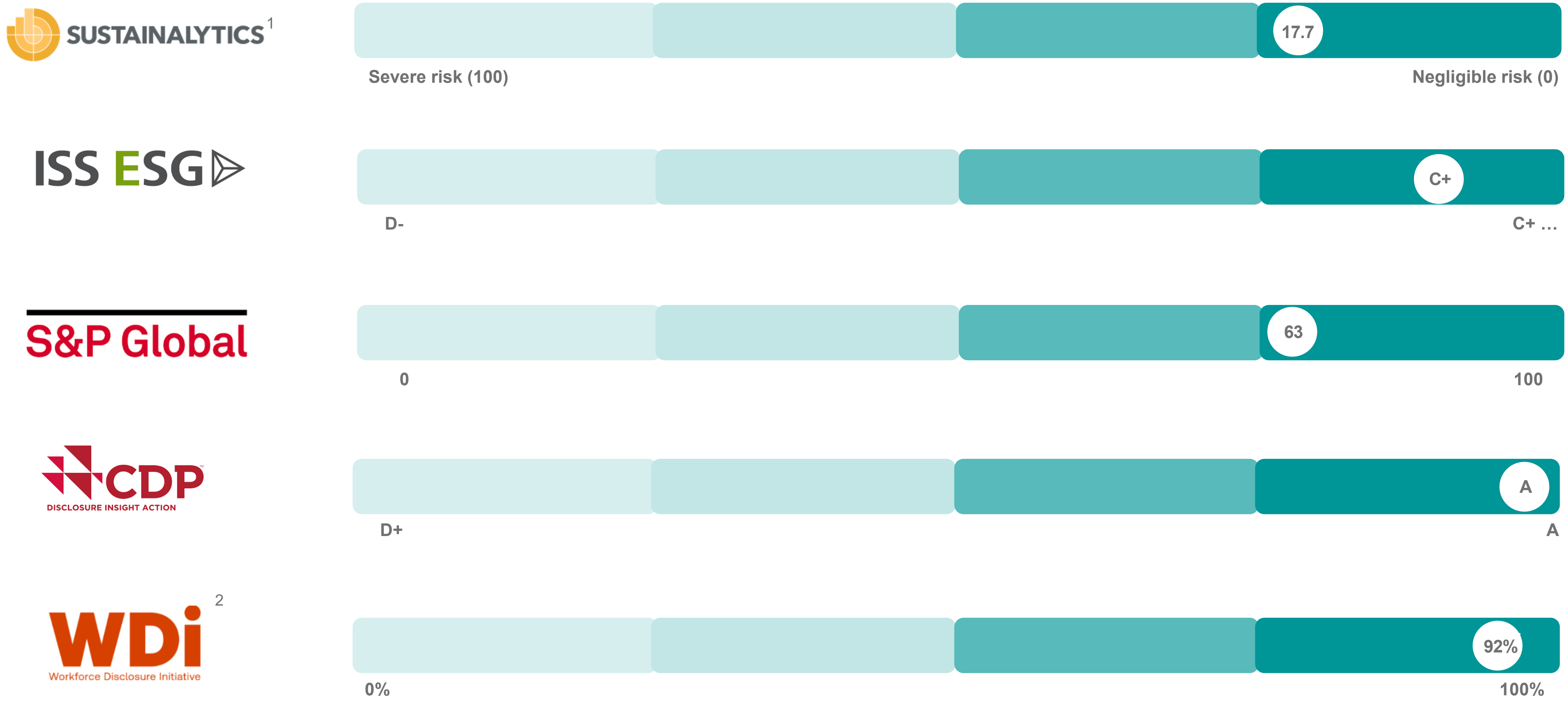
- "A very **diverse business model** leveraging its leading franchises,
- a low-risk appetite, **sound asset quality**,
- stable profitability and **strong capitalisation** and funding."
- A further downgrade of France's sovereign rating to 'A' from 'A+' would result in **a downgrade of CA's ratings**, because the group's Long-Term IDRs and Viability Rating (VR) are **capped by the sovereign rating**

As of 12/05/2026

(1) Issuer credit rating / Long Term Senior Preferred rating
(2) The ratings reflect the analysis of Crédit Agricole Group

APPENDICES

NON-FINANCIAL RATING



Ratings as of 01/07/2026

1. ESG risk score on a reverse scale (100-0): the lower the score, the better the ESG risk
2. The Workforce Disclosure Initiative measures the transparency of published data on a variety of topics including human capital, governance and procurement (+20 points vs 2021).

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CRÉDIT AGRICOLE GROUP

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