CRÉDIT AGRICOLE S.A.
CRÉDIT AGRICOLE GROUP

RISK REPORT

PILLAR 3
30/09/2026

WORKING EVERY DAY IN THE INTEREST
OF OUR CUSTOMERS AND SOCIETY



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1. PILLAR 3 DISCLOSURES

Key phased-in metrics at Crédit Agricole S.A. level (EU KM1)

The key metrics table below provides information required by Articles 447 (a to g) and 438 (b) of Regulation (EU) No 575/2013 (CRR), as amended by Regulation (EU) No 2019/876 (CRR2) and by Regulation (EU) No 2024/1623 (CRR3). It presents an overview of the institution's solvency, leverage and liquidity regulatory prudential ratios as well as their related input components and minimum requirements.

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

EU KM1 - Phased-in Key metrics in millions of euros		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	48 705	49 019	49 172	49 298	48 190
2	Tier 1 capital	57 242	56 827	57 087	57 186	56 545
3	Total capital	72 915	72 931	73 100	72 200	71 832
Risk-weighted exposure amounts						
4	Total risk exposure amount	434 222	434 832	432 648	419 172	413 574
4a	Total risk exposure pre-floor	434 222	434 832	432 648	419 172	413 574
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	11.22%	11.27%	11.37%	11.76%	11.65%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	11.22%	11.27%	11.37%	11.76%	11.65%
6	Tier 1 ratio (%)	13.18%	13.07%	13.19%	13.64%	13.67%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	13.18%	13.07%	13.19%	13.64%	13.67%
7	Total capital ratio (%)	16.79%	16.77%	16.90%	17.22%	17.37%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	16.79%	16.77%	16.90%	17.22%	17.37%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.65%	1.65%	1.65%	1.65%	1.65%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.93	0.93	0.93	0.93	0.93
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.24	1.24	1.24	1.24	1.24
EU 7g	Total SREP own funds requirements (%)	9.65%	9.65%	9.65%	9.65%	9.65%

[1] CET1, Tier 1, Total capital and leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 30/09/2026 to respectively 10.90 %, 12.87 %, 16.48 % and 3.60 %.

EU KM1 - Phased-in Key metrics in millions of euros		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.71%	0.68%	0.67%	0.67%	0.66%
EU 9a	Systemic risk buffer (%)	0.14%	0.14%	0.14%	0.15%	0.18%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	3.35%	3.32%	3.32%	3.32%	3.34%
EU 11a	Overall capital requirements (%)	13.00%	12.97%	12.97%	12.97%	12.99%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.79%	5.83%	5.94%	6.33%	6.22%
Leverage ratio						
13	Total exposure measure	1 551 239	1 527 974	1 492 920	1 463 016	1 455 554
14	Leverage ratio (%)	3.69%	3.72%	3.82%	3.91%	3.88%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	282 473	283 629	283 614	284 695	283 440
EU 16a	Cash outflows - Total weighted value	298 851	295 808	292 853	293 961	295 757
EU 16b	Cash inflows - Total weighted value	98 327	94 941	91 790	91 802	93 087
16	Total net cash outflows (adjusted value)	200 525	200 867	201 063	202 160	202 670
17	Liquidity coverage ratio (%)	140.94%	141.29%	141.11%	140.94%	139.96%
Net Stable Funding Ratio						
18	Total available stable funding	1 087 878	1 093 649	1 078 032	1 074 471	1 062 715
19	Total required stable funding	971 405	(1)967 394	945 624	943 379	931 843
20	NSFR ratio (%)	111.99%	(1)113.05%	114.00%	113.90%	114.04%

Note: the average LCRs reported in the table above now correspond to the arithmetic mean of the last 12 month-end ratios reported over the observation period, in compliance with the requirements of Articles 412 to 415 of Regulation (EU) No 575/2013 (CRR) in force.

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

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

(1) Latest value as of 30/06/2026

2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

2.1 Summary of risk-weighted assets

Overview of total risk exposure amounts (OV1)

30/09/2026		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
(in millions of euros)		30/09/2026	30/06/2026	30/09/2026
1	**Credit risk (excluding CCR)**	**325 517**	**326 647**	**26 041**
2	Of which the standardised approach	164 227	166 872	13 138
3	Of which the Foundation IRB (F-IRB) approach	69 637	66 891	5 571
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	86 882	88 189	6 951
6	**Counterparty credit risk - CCR**	**16 858**	**17 427**	**1 349**
7	Of which the standardised approach	5 034	4 611	403
8	Of which internal model method (IMM)	7 433	8 263	595
EU 8a	Of which exposures to a CCP	496	375	40
9	Of which other CCR	3 895	4 178	312
10	**Credit valuation adjustments risk - CVA risk**	**8 279**	**8 689**	**662**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8 279	8 689	662
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**9**	**3**	**1**
16	**Securitisation exposures in the non-trading book (after the cap)**	**10 563**	**10 508**	**845**
17	Of which SEC-IRBA approach	3 306	2 887	264
18	Of which SEC-ERBA (including IAA)	5 293	5 627	423
19	Of which SEC-SA approach	1 932	2 007	155
EU 19a	Of which 1250% / deduction	32	(13)	3
20	**Position, foreign exchange and commodities risks (Market risk)**	**12 790**	**11 672**	**1 023**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	4 398	3 744	352
22	Of which the Alternative Internal Models Approach (A-IMA)	8 392	7 928	671
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**59 886**	**59 886**	**4 791**

EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	16 277	16 747	1 302
26	Output floor applied (%)	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**TOTAL**	**433 902**	**434 832**	**34 712**

2.2 Credit risk

RWA flow statements of credit risk exposures under the IRB approach

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

30/09/2026

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**155 080**
2	Asset size (+/-)	(294)
3	Asset quality (+/-)	(203)
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	4
8	Other (+/-)	1 932
9	**RWAs as at the end of the reporting period (30/09/2026)**	**156 519**

The variation shown in row 8 “Other (+/-)” of table CR8 is mainly explained by the RWA gains related to the amortisation of securitisation programs by Crédit Agricole CIB during the third quarter of 2026.

2.3 Counterparty credit risk

RWA flow statements of CCR exposures under the IMM

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

30/09/2026

	(in millions of euros)	RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**8 263**
2	Asset size	711
3	Credit quality of counterparties	5
4	Model updates (IMM only)	-
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	115
8	Other	(1 661)
9	**RWAs as at the end of the reporting period (30/09/2026)**	**7 433**

2.4 Market risk

RWA flow statements of market risk exposures under the IMA

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

30/09/2026 *(in millions of euros)*		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total own funds requirements
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**1 224**	**3 417**	**3 287**	**-**	**-**	**7 928**	**634**
1a	Regulatory adjustment	711	2 195	865	-	-	3 771	302
1b	RWEAs at the previous quarter-end (end of the day)	512	1 222	2 423	-	-	4 157	333
2	Movement in risk levels	(219)	75	814	-	-	670	54
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	21	(40)	40	-	-	22	2
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	314	1 258	3 277	-	-	4 849	388
8b	Regulatory adjustment	722	2 334	487	-	-	3 543	283
8	**RWAs as at the end of the reporting period (30/09/2026)**	**1 036**	**3 592**	**3 764**	**-**	**-**	**8 392**	**671**

3.Regulatory Short-Term Liquidity Coverage Ratio (LCR)

Quantitative information on the LCR (EU LIQ 1)

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

Liquidity Coverage Ratio average over 12 months (LCR) *Scope of consolidation:* CREDIT AGRICOLE S.A. *(in millions of euros)*		Total unweighted value (average)				Total weighted value (average)			
EU 1a	**Quarter ending on**	**30/09/2026**	**30/06/2026**	**31/03/2026**	**31/12/2025**	**30/09/2026**	**30/06/2026**	**31/03/2026**	**31/12/2025**
EU 1b	**Number of data points used in the calculation of averages**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					**282 473**	**283 629**	**283 614**	**284 695**
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	**392 943**	**396 443**	**400 199**	**403 371**	**25 793**	**25 705**	**25 596**	**25 525**
3	*Stable deposits*	285 571	285 841	286 966	287 298	14 279	14 292	14 348	14 365
4	*Less stable deposits*	94 814	110 602	113 233	116 073	10 738	11 413	11 248	11 160
5	Unsecured wholesale funding	**367 435**	**365 956**	**363 409**	**364 115**	**163 136**	**163 017**	**163 038**	**165 647**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	173 129	174 283	171 938	169 954	49 561	50 189	49 994	49 921
7	*Non-operational deposits (all counterparties)*	179 114	174 989	173 526	174 484	98 383	96 144	95 099	96 049
8	*Unsecured debt*	15 192	16 684	17 945	19 677	15 192	16 684	17 945	19 677
9	Secured wholesale funding					**42 149**	**40 648**	**37 882**	**36 542**
10	Additional requirements	**201 672**	**198 551**	**197 217**	**199 355**	**46 650**	**47 548**	**49 652**	**52 149**
11	*Outflows related to derivative exposures and other collateral requirements*	16 390	17 803	19 923	22 118	10 737	12 529	15 165	17 535
12	*Outflows related to loss of funding on debt products*	-	-			-	-		
13	*Credit and liquidity facilities*	185 282	180 748	177 294	177 238	35 914	35 019	34 487	34 615
14	Other contractual funding obligations	**50 798**	**48 632**	**46 441**	**46 590**	**12 595**	**11 526**	**10 556**	**9 162**
15	Other contingent funding obligations	**236 020**	**193 376**	**148 446**	**103 628**	**8 528**	**7 365**	**6 129**	**4 936**
16	**TOTAL CASH OUTFLOWS**					**298 851**	**295 808**	**292 853**	**293 961**
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	**303 790**	**298 657**	**291 946**	**288 466**	**31 665**	**30 148**	**29 250**	**29 438**
18	Inflows from fully performing exposures	**71 215**	**70 627**	**70 908**	**71 645**	**54 780**	**52 831**	**51 721**	**51 359**
19	Other cash inflows	**11 882**	**11 961**	**10 819**	**11 005**	**11 882**	**11 961**	**10 819**	**11 005**
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-		
EU-19b	(Excess inflows from a related specialised credit institution)					-	-		
20	**TOTAL CASH INFLOWS**	**386 887**	**381 245**	**373 672**	**371 116**	**98 327**	**94 941**	**91 790**	**91 802**
EU-20a	***Fully exempt inflows***	24	13	13	-	24	13	13	-
EU-20b	***Inflows subject to 90% cap***					-	-		
EU-20c	***Inflows subject to 75% cap***	328 741	323 510	318 669	316 710	98 303	94 928	91 778	91 802
EU-21	**LIQUIDITY BUFFER**					**282 473**	**283 629**	**283 614**	**284 695**
22	**TOTAL NET CASH OUTFLOWS***					**200 525**	**200 867**	**201 063**	**202 160**
23	**LIQUIDITY COVERAGE RATIO****					**140,94%**	**141,29%**	**141,11%**	**140,94%**

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

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

CREDIT AGRICOLE GROUP – PILLAR 3 – 30/09/2026

1. PILLAR 3 DISCLOSURES

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

The key metrics table below provides information required by Articles 447 (a to g) and 438 (b) of Regulation (EU) No 575/2013 (CRR), as amended by Regulation (EU) No 2019/876 (CRR2) and by Regulation (EU) No 2024/1623 (CRR3). It presents an overview of the institution's solvency, leverage and liquidity regulatory prudential ratios as well as their related input components and minimum requirements.

Note that the amounts composing the solvency and leverage regulatory ratios shown below include the retained earnings for the period.[2] The transitional provisions related to the application of IFRS 9 and hybrid debt instruments are no longer applied.

Lastly, from 1st January 2023 global systemically important institutions must fulfil with a leverage ratio buffer requirement equivalent to half of the entity's systemic buffer, which is 0.75% for Crédit Agricole Group since the 1st of January 2026, bringing the requirement to 3.75% for Credit Agricole Group as at 30/09/2026.

EU KM1 - Phased-in Key metrics in millions of euros		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	118 973	118 529	117 683	114 581	113 680
2	Tier 1 capital	127 767	126 585	125 716	122 579	122 157
3	Total capital	144 886	144 188	143 071	138 727	138 466
Risk-weighted exposure amounts						
4	Total risk exposure amount	687 865	687 828	688 155	662 703	658 346
4a	Total risk exposure pre-floor	687 865	687 828	688 155	662 703	658 346
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.30%	17.23%	17.10%	17.29%	17.27%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.30%	17.23%	17.10%	17.29%	17.27%
6	Tier 1 ratio (%)	18.57%	18.40%	18.27%	18.50%	18.56%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	18.57%	18.40%	18.27%	18.50%	18.56%
7	Total capital ratio (%)	21.06%	20.96%	20.79%	20.93%	21.03%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.06%	20.96%	20.79%	20.93%	21.03%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.80%	1.80%	1.80%	1.80%	1.80%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.01	1.01	1.01	1.01	1.01
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.35	1.35	1.35	1.35	1.35
EU 7g	Total SREP own funds requirements (%)	9.80%	9.80%	9.80%	9.80%	9.80%

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

[2] CET1, Tier 1, Total capital and leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 30/09/2026 to respectively 16.90 %, 18.18 %, 20.67 % and 5.42 %.

EU KM1 - Phased-in Key metrics in millions of euros		30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.80%	0.78%	0.78%	0.78%	0.77%
EU 9a	Systemic risk buffer (%)	0.09%	0.09%	0.09%	0.10%	0.11%
10	Global Systemically Important Institution buffer (%)	1.50%	1.50%	1.50%	1.00%	1.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.50%	1.50%	1.50%	1.00%	1.00%
11	Combined buffer requirement (%)	4.89%	4.87%	4.87%	4.37%	4.38%
EU 11a	Overall capital requirements (%)	14.69%	14.67%	14.67%	14.17%	14.18%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.22%	11.05%	10.92%	11.13%	11.21%
Leverage ratio						
13	Total exposure measure	2 308 994	2 287 370	2 246 429	2 214 046	2 202 625
14	Leverage ratio (%)	5.53%	5.53%	5.60%	5.54%	5.55%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.75%	0.75%	0.75%	0.50%	0.50%
EU 14e	Overall leverage ratio requirement (%)	3.75%	3.75%	3.75%	3.50%	3.50%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	320 262	321 389	321 251	322 076	320 530
EU 16a	Cash outflows - Total weighted value	320 529	317 901	314 237	315 071	316 482
EU 16b	Cash inflows - Total weighted value	84 481	81 040	77 613	77 736	79 146
16	Total net cash outflows (adjusted value)	236 048	236 860	236 624	237 335	237 337
17	Liquidity coverage ratio (%)	135.72%	135.75%	135.80%	135.80%	135.15%
Net Stable Funding Ratio						
18	Total available stable funding	1 358 161	1 359 259	1 338 172	1 333 152	1 317 579
19	Total required stable funding	1 162 220	(1) 1 153 599	1 126 861	1 119 491	1 101 012
20	NSFR ratio (%)	116.86%	(1) 117.83%	118.75%	119.09%	119.67%

Note: the average LCRs reported in the table above now correspond to the arithmetic mean of the last 12 month-end ratios reported over the observation period, in compliance with the requirements of Articles 412 to 415 of Regulation (EU) No 575/2013 (CRR) in force.

(1) Final values at 30/06/2026

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

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

EU KM2: Key metrics - MREL and TLAC							
		MREL	TLAC				
		30/09/2026	30/09/2026	30/06/2026	31/03/2026	31/12/2025	30/09/2025
Own funds and eligible liabilities, ratios and components (in €mn)							
1	Own funds and eligible liabilities	221 500	191 668	187 456	185 628	178 734	179 676
EU-1a	Of which own funds and subordinated liabilities	191 668					
2	Total risk exposure amount of the resolution group (TREA)[1]	687 865	687 865	687 828	688 155	662 703	658 346
3	**Own funds and eligible liabilities as a percentage of the TREA[1]**	**32.20%**	**27.86%**	**27.25%**	**26.97%**	**26.97%**	**27.29%**
EU-3a	**Of which own funds and subordinated liabilities**	**27.86%**					
4	Total exposure measure (TEM)[1] of the resolution group	2 308 994	2 308 994	2 287 370	2 246 429	2 214 046	2 202 625
5	**Own funds and eligible liabilities as percentage of the TEM[1]**	**9.59%**	**8.30%**	**8.20%**	**8.26%**	**8.07%**	**8.16%**
EU-5a	**Of which own funds and subordinated liabilities**	**8.30%**					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)		No	No	No	No	No
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)[2]		0	0	0	0	0
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)		N/A	N/A	N/A	N/A	N/A
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	**MREL expressed as a percentage of the TREA[3]**	**21.91%**					
EU-8	**Of which to be met with own funds or subordinated liabilities[3]**	**16.30%**					
EU-9	**MREL expressed as a percentage of the TEM**	**6.17%**					
EU-10	**Of which to be met with own funds or subordinated liabilities**	**6.17%**					

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

[2] As part of its annual resolvability assessment, Crédit Agricole Group has chosen to waive the possibility offered by Article 72b(3) of the Capital Requirements Regulation to use senior preferred debt for compliance with its TLAC requirements in 2026.

[3] This level is supplemented – in accordance with EU directive CRD 5 – a combined capital buffer requirement (including a 2.5 % capital conservation buffer, a 1.5 % G-SIB buffer, a systemic risk buffer of 0.09 % and the counter-cyclical buffer set at 0.80 % for the CA Group at 30 September 2026). Considering the combined capital buffer requirement, the Crédit Agricole Group has to meet a total MREL ratio of above 26.80 % and a subordinated MREL ratio of above 21.19 %.

As at 30 September 2026, Crédit Agricole Group's TLAC ratio is 27.86 % of risk-weighted assets and 8.30 % of leverage exposure, excluding eligible senior preferred debt[4]. It is higher than the respective requirements of 22.89 % of risk-weighted assets (including a 2.5 % capital conservation buffer, a 1.5 % G-SIB buffer, a systemic risk buffer of 0.09 % and the counter-cyclical buffer set at 0.80 % for the CA Group at 30 September 2026) and 6.75 % of the leverage exposure.

At the same date, the Crédit Agricole Group had a MREL ratio of 32.20 % of RWA and 9.59 % of leverage exposure, well above the total MREL requirement.

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

[4] TLAC regulatory ratio, which do not include the retained earnings of the period, amounts at 30/09/2026 to 27.47 % of RWA and 8.18 % of leverage exposure. Total MREL ratio amounts to 31.81 % of RWA and 9.48 % of leverage exposure.

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

2.1 Summary of risk-weighted assets

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

30/09/2026		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
(in millions of euros)		30/09/2026	30/06/2026	30/09/2026
1	**Credit risk (excluding CCR)**	**548 924**	**549 147**	**43 914**
2	Of which the standardised approach	219 354	223 275	17 548
3	Of which the Foundation IRB (F-IRB) approach	107 774	105 369	8 622
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	217 025	215 809	17 362
6	**Counterparty credit risk - CCR**	**17 203**	**17 818**	**1 376**
7	Of which the standardised approach	5 368	5 083	429
8	Of which internal model method (IMM)	7 431	8 168	595
EU 8a	Of which exposures to a CCP	496	375	40
9	Of which other CCR	3 908	4 192	313
10	**Credit valuation adjustments risk - CVA risk**	**8 358**	**8 832**	**669**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8 358	8 832	669
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**9**	**3**	**1**
16	**Securitisation exposures in the non-trading book (after the cap)**	**10 572**	**10 516**	**846**
17	Of which SEC-IRBA approach	3 306	2 887	264
18	Of which SEC-ERBA (including IAA)	5 293	5 627	423
19	Of which SEC-SA approach	1 941	2 015	155
EU 19a	Of which 1250% / deduction	32	(13)	3
20	**Position, foreign exchange and commodities risks (Market risk)**	**13 860**	**12 574**	**1 109**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	5 468	4 646	437
22	Of which the Alternative Internal Models Approach (A-IMA)	8 392	7 928	671
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**

24	**Operational risk**	**88 938**	**88 938**	**7 115**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	25 329	26 231	2 026
26	Output floor applied (%)	55%	55%	
27	Floor adjustment (before application of transitional cap)	-	-	
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	
29	**TOTAL**	**687 865**	**687 828**	**55 029**

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

30/09/2026		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
(in millions of euros)		**RWEAs for modelled approaches that banks have supervisory approval to use**	**RWEAs for portfolios where standardised approaches are used**	**Total actual RWEAs (a + b)**	**RWEAs calculated using full standardised approach**	**RWEAs that is the base of the output floor**
1	Credit risk (excluding counterparty credit risk)	329 570	219 354	548 924	934 489	841 580
2	Counterparty credit risk	12 298	4 905	17 203	46 794	39 051
3	Credit valuation adjustment		8 358	8 358	8 358	8 358
4	Securitisation exposures in the banking book	8 598	1 973	10 572	35 111	28 754
5	Market risk	8 392	5 468	13 860	20 737	20 737
6	Operational risk		88 938	88 938	88 938	88 938
7	Other risk weighted exposure amounts		9	9	9	9
8	**TOTAL**	**358 858**	**329 007**	**687 865**	**1 134 437**	**1 027 428**

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

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

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

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

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

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

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

30/09/2026		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
(in millions of euros)		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	6 190	4 304	13 660	11 773	11 773
EU 1a	Regional governments or local authorities	4	17	244	256	256
EU 1b	Public sector entities	3 293	6 981	3 734	7 422	7 422
EU 1c	Categorised as Multilateral Development Banks in SA	-	11	-	11	11
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	5 790	7 961	10 715	12 887	12 887
3	Equity	-	-	69 038	69 038	69 038
5	Corporates	181 999	253 189	240 969	350 680	312 159
5.1	Of which: F-IRB is applied	90 283	164 960	90 283	197 103	164 960
5.2	Of which: A-IRB is applied	91 716	116 605	91 716	122 984	116 605
EU 5a	Of which: Corporates - General	163 989	209 668	221 900	306 100	267 579
EU 5b	Of which: Corporates - Specialised lending	18 010	43 521	19 069	44 580	44 580
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	70 735	179 112	97 510	205 887	205 887
6.1	Of which: Retail - Qualifying revolving	5 885	6 142	5 885	6 142	6 142
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	64 850	172 970	91 625	199 745	199 745
6.2	Of which: Retail - Secured by residential real estate	49 441	118 718	49 441	173 106	118 718
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	52 329	150 350	56 950	209 359	154 971
EU 7b	Collective investment undertakings (CIU)	-	-	17 437	17 437	17 437
EU 7c	Categorised as exposures in default in SA	7 217	14 749	9 727	17 259	17 259
EU 7d	Categorised as subordinated debt exposures in SA	1 372	4 207	1 564	4 399	4 399
EU 7e	Categorised as covered bonds in SA	609	1 271	753	1 416	1 416
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	32	72	26 624	26 664	26 664
9	**TOTAL**	**329 570**	**622 226**	**548 924**	**934 489**	**841 580**

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

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

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

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

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

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

2.2 Credit risk

RWA flow statements of credit risk exposures under the IRB approach

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

30/09/2026

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**321 178**
2	Asset size (+/-)	964
3	Asset quality (+/-)	818
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	6
8	Other (+/-)	1 834
9	**RWAs as at the end of the reporting period (30/09/2026)**	**324 799**

The variation shown in row 8 “Other (+/-)” of table CR8 is mainly explained by the RWA gains related to the amortisation of securitisation programs by Crédit Agricole CIB during the third quarter of 2026.

2.3 Counterparty credit risk

2.3.1 RWA flow statements of CCR exposures under the IMM

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

30/09/2026

(in millions of euros)		RWA amounts
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**8 168**
2	Asset size	711
3	Credit quality of counterparties	5
4	Model updates (IMM only)	-
5	Methodology and policy (IMM only)	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	115
8	Other	(1 568)
9	**RWAs as at the end of the reporting period (30/09/2026)**	**7 431**

2.4 Market risk

RWA flow statements of market risk exposures under the IMA

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

30/09/2026 *(in millions of euros)*		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total own funds requirements
1	**RWAs as at the end of the previous reporting period (30/06/2026)**	**1 224**	**3 417**	**3 287**	**-**	**-**	**7 928**	**634**
1a	Regulatory adjustment	711	2 195	865	-	-	3 771	302
1b	RWEAs at the previous quarter-end (end of the day)	512	1 222	2 423	-	-	4 157	333
2	Movement in risk levels	(219)	75	814	-	-	670	54
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	21	(40)	40	-	-	22	2
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	314	1 258	3 277	-	-	4 849	388
8b	Regulatory adjustment	722	2 334	487	-	-	3 543	283
8	**RWAs as at the end of the reporting period (30/09/2026)**	**1 036**	**3 592**	**3 764**	**-**	**-**	**8 392**	**671**

3.Regulatory Short-Term Liquidity Coverage Ratio (LCR)

Quantitative information on the LCR (EU LIQ 1)

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

Liquidity Coverage Ratio average over 12 months (LCR) *Scope of consolidation: CREDIT AGRICOLE GROUP* *(in millions of euros)*		Total unweighted value (average)				Total weighted value (average)			
EU 1a	**Quarter ending on**	**30/09/2026**	**30/06/2026**	**31/03/2026**	**31/12/2025**	**30/09/2026**	**30/06/2026**	**31/03/2026**	**31/12/2025**
EU 1b	**Number of data points used in the calculation of averages**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					**320 262**	**321 389**	**321 251**	**322 076**
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	**618 376**	**620 476**	**622 601**	**623 985**	**38 028**	**37 869**	**37 650**	**37 448**
3	*Stable deposits*	425 300	424 771	424 896	423 978	21 265	21 239	21 245	21 199
4	*Less stable deposits*	146 233	195 705	197 705	200 007	15 987	16 630	16 405	16 249
5	Unsecured wholesale funding	**379 870**	**378 267**	**375 168**	**375 427**	**161 387**	**161 166**	**160 689**	**162 895**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	167 254	167 944	164 966	162 119	41 343	41 524	40 790	40 091
7	*Non-operational deposits (all counterparties)*	197 108	193 297	191 930	193 309	104 536	102 616	101 627	102 804
8	*Unsecured debt*	15 509	17 026	18 272	19 999	15 509	17 026	18 272	19 999
9	Secured wholesale funding					**42 117**	**40 597**	**37 822**	**36 495**
10	Additional requirements	**245 173**	**242 748**	**241 696**	**244 609**	**56 841**	**58 479**	**60 931**	**64 120**
11	*Outflows related to derivative exposures and other collateral requirements*	23 358	25 509	27 964	30 824	17 705	20 235	23 206	26 241
12	*Outflows related to loss of funding on debt products*	-	-			-	-		
13	*Credit and liquidity facilities*	221 815	217 238	213 732	213 785	39 136	38 244	37 726	37 879
14	Other contractual funding obligations	**50 528**	**48 464**	**46 085**	**46 078**	**12 325**	**11 358**	**10 200**	**8 650**
15	Other contingent funding obligations	**239 969**	**199 066**	**155 838**	**111 960**	**9 831**	**8 431**	**6 945**	**5 464**
16	**TOTAL CASH OUTFLOWS**					**320 529**	**317 901**	**314 237**	**315 071**
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	**303 427**	**298 343**	**291 631**	**288 218**	**31 656**	**30 139**	**29 231**	**29 405**
18	Inflows from fully performing exposures	**61 123**	**60 541**	**60 605**	**61 610**	**39 881**	**38 082**	**36 819**	**36 690**
19	Other cash inflows	**12 945**	**12 820**	**11 563**	**11 641**	**12 945**	**12 820**	**11 563**	**11 641**
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-		
EU-19b	(Excess inflows from a related specialised credit institution)					-	-		
20	**TOTAL CASH INFLOWS**	**377 495**	**371 704**	**363 799**	**361 468**	**84 481**	**81 040**	**77 613**	**77 736**
EU-20a	***Fully exempt inflows***	24	13	13	-	24	13	13	-
EU-20b	***Inflows subject to 90% cap***	-	-			-	-		
EU-20c	***Inflows subject to 75% cap***	319 348	313 975	308 809	307 088	84 458	81 028	77 601	77 736
EU-21	**LIQUIDITY BUFFER**					**320 262**	**321 389**	**321 251**	**322 076**
22	**TOTAL NET CASH OUTFLOWS***					**236 048**	**236 860**	**236 624**	**237 335**
23	**LIQUIDITY COVERAGE RATIO****					**135,72%**	**135,75%**	**135,80%**	**135,80%**

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

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

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

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

STATEMENT BY THE PERSON RESPONSIBLE

I hereby declare that, to the best of my knowledge, disclosures provided according to Part Eight of Regulation (EU) No 575/2013 (as modified) have been prepared in accordance with the internal control processes agreed upon at the Crédit Agricole S.A's management body level.

Montrouge, 17 November 2026

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

Clotilde L'ANGEVIN

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

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