CRÉDIT AGRICOLE S.A.

Montrouge, 29 April 2022

Crédit Agricole Group: disclosure on global systemically important banks' (G-SIBs) indicators

Crédit Agricole Group provides data disclosure on global systemically important banks' (G-SIBs) indicators as of 31 December 2021.

General Bank Data

Section 1 - General Information	GSIB	Response	
a. General information provided by the relevant supervisory authority:			
(1) Country code	1001	FR	1.a.(1)
(2) Bank name	1002	Credit Agricole	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2021-12-31	1.a.(3)
(4) Reporting currency	1004	EUR	1.a.(4)
(5) Euro conversion rate	1005	1	1.a.(5)
(6) Submission date (yyyy-mm-dd)	1006	2022-04-30	1.a.(6)
b. General Information provided by the reporting institution:			
(1) Reporting unit	1007	1 000 000	1.b.(1)
(2) Accounting standard	1008	IFRS	1.b.(2)
(3) Date of public disclosure (yyyy-mm-dd)	1009	2022-04-30	1.b.(3)
(4) Language of public disclosure	1010	English	1.b.(4)
(5) Web address of public disclosure	1011	https://www.credit-agricole.com/en/finance/finance/financial-press-releases	1.b.(5)
(6) LEI code	2015	FR969500TJ5KRTCJQWXH	1.b.(6)

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in million EUR	
a. Derivatives			
(1) Counterparty exposure of derivatives contracts	1012	23 506	2.a.(1)
(2) Capped notional amount of credit derivatives	1201	10 539	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	46 874	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	141 449	2.b.(1)
(2) Counterparty exposure of SFTs	1014	6 188	2.b.(2)
c. Other assets	1015	1 585 651	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 0% credit conversion factor (CCF)	1019	15 725	2.d.(1)
(2) Items subject to a 20% CCF	1022	93 467	2.d.(2)
(3) Items subject to a 50% CCF	1023	188 253	2.d.(3)
(4) Items subject to a 100% CCF	1024	80 418	2.d.(4)
e. Regulatory adjustments	1031	24 338	2.e.
f. Total exposures prior to regulatory adjustments (sum of items 2.a.(1) through 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	2 009 017	2.f.
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:			
(1) On-balance sheet and off-balance sheet insurance assets	1701	434 192	2.g.(1)
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	0	2.g.(2)
(3) Investment value in consolidated entities	1208	7 371	2.g.(3)
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	11 617	2.h.
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)	1117	2 424 222	2.i.

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in million EUR	
a. Funds deposited with or lent to other financial institutions	1216	56 787	3.a.
(1) Certificates of deposit	2102	0	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	51 009	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	7 488	3.c.(1)
(2) Senior unsecured debt securities	2104	172 277	3.c.(2)
(3) Subordinated debt securities	2105	9 284	3.c.(3)
(4) Commercial paper	2106	298	3.c.(4)
(5) Equity securities	2107	15 720	3.c.(5)
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108	0	3.c.(6)
d. Net positive current exposure of SFTs with other financial institutions	1219	7 915	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	7 854	3.e.(1)
(2) Potential future exposure	2110	9 188	3.e.(2)
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215	337 821	3.f.

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in million EUR	
a. Funds deposited by or borrowed from other financial institutions			
(1) Deposits due to depository institutions	2111	31 199	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	139 428	4.a.(2)
(3) Loans obtained from other financial institutions	2113	8 232	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	3 555	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	25 695	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	9 725	4.d.(1)
(2) Potential future exposure	2115	7 347	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	225 182	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in million EUR	
a. Secured debt securities	2116	51 488	5.a.
b. Senior unsecured debt securities	2117	59 853	5.b.
c. Subordinated debt securities	2118	30 794	5.c.
d. Commercial paper	2119	5 457	5.d.
e. Certificates of deposit	2120	37 613	5.e.
f. Common equity	2121	16 293	5.f.
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122	0	5.g.
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	201 499	5.h.

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in million EUR	
a. Australian dollars (AUD)	1061	313 435	6.a.
b. Canadian dollars (CAD)	1063	393 719	6.b.
c. Swiss francs (CHF)	1064	527 034	6.c.
d. Chinese yuan (CNY)	1065	815 385	6.d.
e. Euros (EUR)	1066	11 081 453	6.e.
f. British pounds (GBP)	1067	2 655 058	6.f.
g. Hong Kong dollars (HKD)	1068	538 224	6.g.
h. Indian rupee (INR)	1069	11 711	6.h.
i. Japanese yen (JPY)	1070	4 341 766	6.i.
j. New Zealand dollars (NZD)	1109	32 216	6.j.
k. Swedish krona (SEK)	1071	142 418	6.k.
l. United States dollars (USD)	1072	26 742 599	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	47 595 017	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in million EUR	
a. Assets under custody indicator	1074	3 296 803	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in million EUR	
a. Equity underwriting activity	1075	2 821	8.a.
b. Debt underwriting activity	1076	101 931	8.b.
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	104 752	8.c.

Section 9 - Trading Volume	GSIB	Amount in million EUR	
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	363 679	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	1 159 298	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	1 522 978	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	109 165	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	30 847	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	140 012	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in million EUR	
a. OTC derivatives cleared through a central counterparty	2129	10 482 475	10.a.
b. OTC derivatives settled bilaterally	1905	5 160 043	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	15 642 518	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in million EUR	
a. Held-for-trading securities (HFT)	1081	43 979	11.a.
b. Available-for-sale securities (AFS)	1082	52 409	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	50 515	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	7 715	11.d.
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	38 157	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in million EUR	
a. Level 3 assets indicator, including insurance subsidiaries	1229	24 903	12.a

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount in million EUR	
a. Total foreign claims on an ultimate risk basis	1087	487 797	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	17 727	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	505 523	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount in million EUR	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	360 734	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	24 633	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	385 367	14.c.

Contacts

CONTACTS PRESSE CREDIT AGRICOLE

Charlotte de Chavagnac + 33 1 57 72 11 17 charlotte.dechavagnac@credit-agricole-sa.fr
Olivier Tassain + 33 1 43 23 25 41 olivier.tassain@credit-agricole-sa.fr
Bertrand Schaefer + 33 1 49 53 43 76 bertrand.schaefer@ca-fnca.fr

CONTACTS RELATIONS INVESTISSEURS CREDIT AGRICOLE S.A

Investisseurs institutionnels + 33 1 43 23 04 31 investor.relations@credit-agricole-sa.fr
Actionnaires individuels + 33 800 000 777 (numéro vert France uniquement) relation@actionnaires.credit-agricole.com

Clotilde L'Angevin + 33 1 43 23 32 45 clotilde.langevin@credit-agricole-sa.fr

Investisseurs actions :

Fethi Azzoug + 33 1 57 72 03 75 fethi.azzoug@credit-agricole-sa.fr
Joséphine Brouard + 33 1 43 23 48 33 joséphine.brouard@credit-agricole-sa.fr
Oriane Cante + 33 1 43 23 03 07 oriane.cante@credit-agricole-sa.fr
Nicolas Ianna +33 1 43 23 55 51 nicolas.ianna@credit-agricole-sa.fr
Leila Mamou + 33 1 57 72 07 93 leila.mamou@credit-agricole-sa.fr
Anna Pigoulevski + 33 1 43 23 40 59 anna.pigoulevski@credit-agricole-sa.fr
Annabelle Wiriath + 33 1 43 23 55 52 annabelle.wiriath@credit-agricole-sa.fr

Investisseurs crédit et agences de notation :

Caroline Crépin + 33 1 43 23 83 65 caroline.crepin@credit-agricole-sa.fr
Marie-Laure Malo + 33 1 43 23 10 21 marielaure.malo@credit-agricole-sa.fr
Rhita Alami Hassani + 33 1 43 23 15 27 rhita.alamihassani@credit-agricole-sa.fr