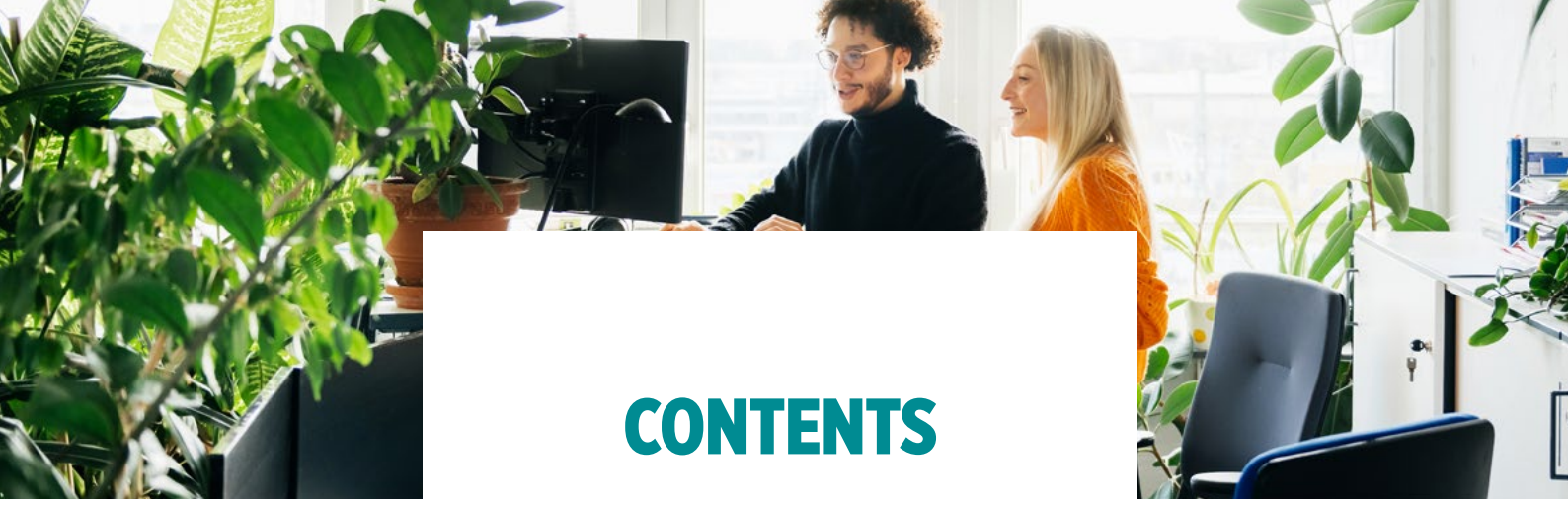




**BASEL III**  
**PILLAR 3 DISCLOSURES**  
**REVIEW AT 30 JUNE 2022**





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# BASEL III PILLAR 3 DISCLOSURES

Note that the amounts comprising the prudential solvability and leverage ratios shown below take into account the transitional provisions relating to hybrid debt instruments (until 31 December 2021) and relating to the introduction of IFRS 9. They also include the retained earnings of the period. Finally, the measurement of exposure for leverage ratio purposes and the minimum leverage ratio requirement, as at 31 March 2022, 31 December 2021, 30 September 2021 and 30 June 2021, takes into account the effect of the temporary neutralization of central bank exposures, applicable until 31 March 2022.

As at 30 June 2022, the CIB Credit Agricole Group ratios are above the required minimum requirements.

## Impact of the application of IFRS 9 transitional provisions

The transitional provisions of IFRS 9 were applied for the first time in accordance with the Decree of 30 June 2021.

<i>€ million</i>	<b>30.06.2022</b>	<b>31.12.2021</b>
<b>Available capital (amounts)</b>		
1 Common Equity Tier 1 (CET1) capital	15,604	15,590
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,302	15,375
3 Tier 1 capital	24,791	24,008
4 Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24,489	23,793
5 Total capital	29,286	27,991
6 Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28,984	27,776
<b>Risk-weighted assets (amounts)</b>		
7 Total risk-weighted assets	143,707	133,515
8 Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	143,703	133,508
<b>Capital ratios</b>		
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	10.86%	11.68%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.65%	11.52%
11 Tier 1 (as a percentage of risk exposure amount)	17.25%	17.98%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.04%	17.82%
13 Total capital (as a percentage of risk exposure amount)	20.38%	20.96%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.17%	20.80 %
<b>Leverage ratio</b>		
15 Leverage ratio total exposure measure	694,203	593,757
16 Leverage ratio	3.57%	4.04%
17 Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3.53%	4.01%

Crédit Agricole CIB does not apply the temporary treatment described in Article 468 of CRR No. 2019/876 and was not impacted by any change in this provision during the period. Crédit Agricole CIB's capital and leverage and capital ratios already reflect the total impact of unrealised gains and losses measured at fair value through other comprehensive income.

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND MANAGEMENT OF CAPITAL

# 1. COMPOSITION AND MANAGEMENT OF CAPITAL

Under the Basel 3 agreements, (EU) Regulation No. 575/2013 of the European Parliament and of the Council of 26 June 2013 (Capital Requirements Regulation), as amended by CRR No. 2019/876 (referred to as "CRR2"), requires supervised financial institutions (mainly credit institutions and investment firms) to disclose quantitative and qualitative information on their risk management activities. Those information are available on the website <https://www.ca-cib.com/about-us/financial-information/activity-reports-universal-registration-documents>

## SOLVENCY RATIOS

### ◆ Position as of 30 June 2022

#### ► Simplified regulatory capital

€ million	30.06.2022		31.12.2021	
	Phased in	Fully loaded	Phased in	Fully loaded
<b>Equity Group share (carrying amount) <sup>1</sup></b>	<b>27,467</b>	<b>27,467</b>	<b>26,400</b>	<b>26,400</b>
(-) Expected dividend	(636)	(636)	(553)	(553)
(-) AT1 instruments accounted as equity	(9,009)	(9,009)	(7,909)	(7,909)
<b>Equity Group share</b>	<b>17,823</b>	<b>17,823</b>	<b>17,939</b>	<b>17,939</b>
(-) Increases in the value of equity resulting from securitised assets	(319)	(319)	(289)	(289)
Cash flow hedging reserve	1,201	1,201	(109)	(109)
Cumulative gains and losses due to changes in the credit risk for the liabilities assessed at fair value	(302)	(302)	274	274
Profits and losses in fair value arising from the institution's own credit risk related to derivative instruments in the liability	(29)	(29)	(19)	(19)
(-) Prudent valuation	(915)	(915)	(772)	(772)
<b>Prudential filters</b>	<b>(364)</b>	<b>(364)</b>	<b>(915)</b>	<b>(915)</b>
Goodwill	(1,079)	(1,079)	(1,063)	(1,063)
Intangible assets	(337)	(337)	(304)	(304)
<b>(-) Deductions of goodwill and other intangible assets</b>	<b>(1,417)</b>	<b>(1,417)</b>	<b>(1,367)</b>	<b>(1,367)</b>
Deferred tax assets depending on future profitability and not arising from temporary differences <sup>1</sup>	(5)	(5)	(12)	(12)
Insufficiency of credit risk adjustments relative to expected losses using the internal rating approach deducted CET1	(7)	(7)	(7)	(7)
Deductible period overrun	0	0	0	0
Other CET1 components	(426)	(727)	(48)	(263)
<b>Total CET1</b>	<b>15,604</b>	<b>15,302</b>	<b>15,590</b>	<b>15,375</b>
AT1 instruments	9,009	9,009	8,377	7,908
Other AT1 components	178	178	40	40
<b>TOTAL TIER 1</b>	<b>24,791</b>	<b>24,489</b>	<b>24,008</b>	<b>23,324</b>
Tier 2 instruments	3,992	3,992	3,511	3,458
Other Tier 2 components	503	503	473	473
<b>TOTAL CAPITAL</b>	<b>29,286</b>	<b>28,984</b>	<b>27,991</b>	<b>27,255</b>
<b>TOTAL EXPOSURE AMOUNT TO RISK (RWA)</b>	<b>143,707</b>	<b>143,703</b>	<b>133,515</b>	<b>133,508</b>
<b>Ratio CET1</b>	<b>10.86%</b>	<b>10.65%</b>	<b>11.68%</b>	<b>11.52%</b>
<b>Ratio Tier 1</b>	<b>17.25%</b>	<b>17.04%</b>	<b>17.98%</b>	<b>17.47%</b>
<b>Ratio Total capital</b>	<b>20.38%</b>	<b>20.17%</b>	<b>20.96%</b>	<b>20.41%</b>

<sup>1</sup> Information covered by the auditors' opinion.

For the sake of clarity, the complete table on the composition of capital (EU CC1) is presented on the Crédit Agricole CIB's website: [Regulated information | Crédit Agricole CIB \(ca-cib.com\)](#).

◆ **Change over the period**

**Fully-loaded Common Equity Tier 1 (CET1) capital** amounted to €15.3 billion at 30 June 2022, stable compared to end-2021 (-€0.1 billion).

The changes are detailed below by ratio category:

- capital instruments and reserves amounted to €17.8 billion, stable to end-2021;
- prudential filters were down slightly (positive impact of +€0.6 billion) compared to end-2021;
- deductions for goodwill and other intangible assets amounted to -€1.4 billion, stable compared to end-2021.

**Phased-in Common Equity Tier 1 (CET1)** amounted to €15.6 billion at 30 June 2022, a difference of +€0.3 billion compared to fully-loaded Common Equity Tier 1 (CET1) capital. This difference is entirely due to a measure under the “Quick Fix” Regulation of 26 June 2020, referred to in the paragraph on transitional provisions, which extended the possibility of incorporating the impacts of the application of IFRS 9 in solvency ratios to 2024. During this transitional phase, the impacts related to the application of IFRS 9 may thus be included in CET1 capital.

**Fully-loaded Tier 1 (T1) capital totalled** €24.5 billion, an increase of +€1.2 billion versus 31 December 2021, corresponding to the increase in Additional Tier 1 capital (+€1.2 billion, of which 0.1 billion changes in AT1 in US dollars) due to several issuance of additional instruments in March 2022 (0.5 billion euros on the one hand and 0.45 billion euros on the other hand after redemption of an issue of the same amount that was included in the older issue stock) and in June 2022 (€0.15 billion).

**Phased-in Tier 1 (T1) capital stood at** €24.8 billion, up +€0.8 billion compared to 31 December 2021, with an increase in Additional Tier 1 capital of +€0.8 billion.

**As of 1st of January 2022, there are no more AT1 capital instruments that are not eligible for a grandfather clause.** Phased and non-phased AT1 are now identical.

**Fully-loaded Tier 2 capital** was €4.5 billion, up by +€0.5 billion compared with 31 December 2021. This was due to two issues in March 2022, with +0.35 billion euros and +0.15 billion euros in June 2022.

**Phased-in Tier 2 (T2) capital amounted to** €4.5 billion, up +€0.5 billion compared to 31 December 2021.

As with AT1 capital instruments, there are no more non-eligible Tier 2 instruments with a grandfather clause.

**Fully-loaded total capital amounted to** €29 billion, up +€1.7 billion compared with 31 December 2021.

**Overall, phased-in total capital amounted to** €29.3 billion, up +€1.3 billion versus 31 December 2021.

◆ **Prudential requirements**

Pillar 1 requirements are governed by the CRR. The regulator also sets minimum requirements within the framework of Pillar 2 on a discretionary basis.

SREP capital requirement	30.06.2022	31.12.2021
Pillar 1 minimum CET1 requirement	4.50%	4.50%
CET1 additional Pillar 2 requirement (P2R)	0.84%	0.84%
Combined buffer requirement	2.55%	2.54%
<b>CET1 requirement</b>	<b>7.90%</b>	<b>7.88%</b>
Pillar 1 minimum AT1 requirement	1.50%	1.50%
AT1 component of P2R	0.28%	0.28%
Pillar 1 minimum Tier 2 requirement	2.00%	2.00%
Tier 2 component of P2R	0.38%	0.38%
<b>Overall capital requirement</b>	<b>12.05%</b>	<b>12.04%</b>

◆ **Minimum Pillar 1 requirements**

Pillar 1 capital requirements include a minimum CET1 capital ratio of 4.5%, a minimum Tier 1 capital ratio of 6% and a minimum total capital ratio of 8%.

◆ **Minimum Pillar 2 requirements**

The Crédit Agricole CIB Group is notified annually by the European Central Bank (ECB) of the minimum capital requirements following the publication of the results of the Supervisory Review and Evaluation Process (SREP).

- a Pillar 2 Requirement (P2R) of 1.5%. This requirement applies to all the capital tiers and automatically leads to capital distribution restrictions (coupons of additional Tier 1 capital instruments, dividends, variable remuneration) in the event of non-compliance; this requirement is therefore public. 75% of P2R can be covered by Tier 1 capital, at least 75% of which must be CET1 capital;
- Pillar 2 Guidance (P2G) that is not public and must be fully comprised of Common Equity Tier 1 (CET1) capital.

◆ **Combined buffer requirements and distribution restriction threshold**

Regulations have provided for the establishment of capital buffers, to be fully covered by Common Equity Tier 1 capital and subject to the following overall requirements:

Combined buffer requirement	30.06.2022	31.12.2021
Phased-in capital conservation buffer	2.50%	2.50%
Phased-in systemic buffer	0.00%	0.00%
Countercyclical buffer	0.05%	0.04%
<b>Combined buffer requirement</b>	<b>2.55%</b>	<b>2.54%</b>

The tables below meet the publication requirements of CRR2 Article 440 (a and b).

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND MANAGEMENT OF CAPITAL

### ► Amount of institution-specific countercyclical capital buffer (EU CCYB2)

€ million	30.06.2022	31.12.2021
1 Total risk exposure amount	143,707	133,515
2 Institution specific countercyclical capital buffer rate	0.05%	0.04%
3 <b>Institution specific countercyclical capital buffer requirement</b>	<b>76</b>	<b>52</b>

### ► Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (EU CCYB1)

Breakdown by country	30.06.2022												
	General credit exposures		Relevant credit exposures – Market risk			Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures value for non-trading book		Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures - Securitisation positions in the non-trading book	Total			
Germany	11	10,267	-	-	2,768	13,046	228	-	34	261	3,266	3.35%	0.00%
Belgium	4	3,160	-	-	22	3,185	59	-	1	60	745	0.76%	0.00%
Bulgaria	-	11	-	-	-	11	0	-	-	0	2	0.00%	0.50%
Croatia	0	36	-	-	-	36	0	-	-	0	1	0.00%	0.00%
Denmark	-	1,074	-	-	71	1,145	15	-	1	15	193	0.20%	0.00%
Estonia	-	15	-	-	-	15	0	-	-	0	1	0.00%	0.00%
France	2,409	41,001	154	2,589	22,827	68,981	891	219	373	1,483	18,543	19.00%	0.00%
Hong Kong	22	5,366	-	-	183	5,571	105	-	3	108	1,344	1.38%	1.00%
Ireland	7	5,043	-	-	23	5,073	97	-	1	97	1,216	1.25%	0.00%
Island	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Lithuania	-	0	-	-	23	23	0	-	1	1	14	0.01%	0.00%
Luxembourg	93	15,043	-	-	2,983	18,119	437	-	1	438	5,476	5.61%	0.50%
Norway	-	2,077	-	-	105	2,181	55	-	1	57	708	0.73%	1.50%
Netherlands	85	7,529	-	-	949	8,562	303	-	11	314	3,925	4.02%	0.00%
Czech Republic	-	118	-	-	-	118	4	-	-	4	50	0.05%	0.50%
Romania	-	45	-	-	-	45	3	-	-	3	38	0.04%	0.00%
United kingdom	91	15,790	-	-	3,227	19,108	466	-	49	515	6,440	6.60%	0.00%
Slovakia	-	4	-	-	-	4	0	-	-	0	2	0.00%	1.00%
Sweden	64	2,234	-	-	27	2,325	84	-	0	85	1,058	1.08%	0.00%
Other countries <sup>1</sup>	4,363	122,971	-	-	30,180	157,514	3,971	-	393	4,364	54,555	55.91%	0.00%
<b>TOTAL</b>	<b>7,148</b>	<b>231,783</b>	<b>154</b>	<b>2,589</b>	<b>63,387</b>	<b>305,062</b>	<b>6,718</b>	<b>219</b>	<b>869</b>	<b>7,806</b>	<b>97,576</b>	<b>100%</b>	<b>0.05%</b>

<sup>1</sup> For which no countercyclical buffer has been defined by the competent authority.

## LEVERAGE RATIO

### ◆ Regulatory framework

The leverage ratio is the ratio between the category 1 equities and the leverage exposure, i.e. the elements of assets and off-balance sheet after some reprocessing on derivatives, transactions between Group's affiliated entities, securities finance transactions, items deducted from the numerator and the off-balance sheet.

Since the publication in the Official Journal of the European Union on 7 June 2019 of the CRR 2 European regulation, the leverage ratio has been subject to a minimum requirement of Pillar 1 applicable from 28 June 2021:

- the minimum leverage ratio requirement is 3%;
- from 1 January 2023 onwards, for institutions of global systemic importance (G-SII), and thus for the Credit Agricole Group, a leverage ratio buffer will be added, defined as half the systemic buffer of the entity;
- finally, failure to comply with the leverage ratio buffer requirement will result in a distribution restriction and the calculation of a maximum distributable amount (L-MMD).

### ◆ Position as of 30 June 2022

The following elements meet the publication requirements of article 451 of CRR2.

#### ► Leverage ratio – common disclosure (EU LR2)

€ million

		30.06.2022	31.12.2021
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	412,924	368,398
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	5,163	5,120
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(30,673)	(17,852)
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(1,554)	(2,093)
<b>7</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>385,860</b>	<b>353,572</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	30,131	20,460
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	53,875	48,847
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	14,769	15,249
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(4,909)	(4,711)
<b>13</b>	<b>Total derivatives exposures</b>	<b>93,866</b>	<b>79,846</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	353,205	315,678
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(231,654)	(198,193)
16	Counterparty credit risk exposure for SFT assets	10,737	7,369
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
<b>18</b>	<b>Total securities financing transaction exposures</b>	<b>132,288</b>	<b>124,854</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	250,520	237,530
20	(Adjustments for conversion to credit equivalent amounts)	(120,011)	(102,888)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
<b>22</b>	<b>Off-balance sheet exposures</b>	<b>130,509</b>	<b>134,642</b>
<b>Excluded exposures</b>			
EU-22a	(Excluded exposures of the total exposure pursuant to Article 429bis, §1, point c of CRR)	(34,805)	(44,432)
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND MANAGEMENT OF CAPITAL

<i>€ million</i>		<b>30.06.2022</b>	<b>31.12.2021</b>
EU-22d	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22e	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22f	(Excluded excess collateral deposited at triparty agents)	(13,515)	(13,343)
EU-22g	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a (1) CRR)	-	-
EU-22h	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a (1) CRR)	-	-
EU-22i	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22j	(Total exempted exposures)	-	-
<b>EU-22k</b>	<b>(Total exempted Exposures)</b>	<b>(48,320)</b>	<b>(57,774)</b>
<b>Capital and total exposure measure</b>			
<b>23</b>	<b>Tier 1 capital</b>	<b>24,791</b>	<b>24,008</b>
<b>24</b>	<b>Total exposure measure</b>	<b>694,203</b>	<b>593,757</b>
<b>Leverage ratio</b>			
<b>25</b>	<b>Leverage ratio (%)</b>	<b>3.57%</b>	<b>4.04%</b>
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	3.57%	4.04%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	3.57%	3.78%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.06%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.06%
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
<b>Disclosure of mean values</b>			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	156,893	154,304
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	121,551	117,485
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	729,545	630,576
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	729,545	671,959
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3.40%	3.81%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3.40%	3.57%



► **Summary reconciliation of accounting assets and leverage ratio exposures (EU LR1)**

<i>€ million</i>		<b>30.06.2022</b>
1	Total assets as per published financial statements	681,546
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(7,961)
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	(320,531)
9	Adjustment for securities financing transactions (SFTs)	(220,917)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	132,301
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	(34,805)
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	464,570
<b>13</b>	<b>Total exposure measure</b>	<b>694,203</b>

► **LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (EU LR3)**

<i>€ million</i>		<b>30.06.2022</b>
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>360,206</b>
EU-2	Trading book exposures	41,675
EU-3	Banking book exposures, of which:	318,531
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	105,302
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	4,198
EU-7	Institutions	34,018
EU-8	Secured by mortgages of immovable properties	368
EU-9	Retail exposures	16,103
EU-10	Corporates	131,921
EU-11	Exposures in default	4,562
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	22,059

## 2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### 2.1 Overview of risk-weighted assets

#### 2.1.1 OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (OV1)

Credit, market and operational risk-weighted assets amounted to €143.7 billion at 30 June 2022, compared with €133.5 billion at 31 December 2021.

€ million		Risk weighted exposure amounts (RWEAs)			Total own funds requirements
		30.06.2022	31.03.2022	31.12.2021	30.06.2022
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>79,404</b>	<b>81,264</b>	<b>74,134</b>	<b>6,352</b>
2	Of which the standardised approach	8,009	7,897	7,161	641
3	Of which the Foundation IRB (F-IRB) approach	1,431	1,661	1,761	114
4	Of which slotting approach	-	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	1,139	1,179	1,155	91
5	Of which the Advanced IRB (A-IRB) approach	68,207	69,922	63,467	5,457
<b>6</b>	<b>Counterparty credit risk - CCR</b>	<b>21,334</b>	<b>20,432</b>	<b>18,242</b>	<b>1,707</b>
7	Of which the standardised approach	1,415	1,647	954	113
8	Of which internal model method (IMM)	11,431	10,932	10,175	914
EU 8a	Of which exposures to a CCP	337	363	341	27
EU 8b	Of which credit valuation adjustment - CVA	4,916	4,222	3,951	393
9	Of which other CCR	3,235	3,267	2,822	259
<b>15</b>	<b>Settlement risk</b>	<b>33</b>	<b>9</b>	<b>15</b>	<b>3</b>
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	<b>10,786</b>	<b>10,102</b>	<b>9,862</b>	<b>863</b>
17	Of which SEC-IRBA approach	3,722	3,106	3,180	298
18	Of which SEC-ERBA (including IAA)	5,844	5,734	5,508	468
19	Of which SEC-SA approach	1,220	1,263	1,174	98
EU 19a	Of which 1250% / deduction	-	-	-	-
<b>20</b>	<b>Position, foreign exchange and commodities risks (market risk)</b>	<b>10,063</b>	<b>10,022</b>	<b>9,104</b>	<b>805</b>
21	Of which the standardised approach	934	2,163	1,694	75
22	Of which IMA	9,129	7,859	7,409	730
<b>EU 22a</b>	<b>Large exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>23</b>	<b>Operational risk</b>	<b>22,088</b>	<b>22,177</b>	<b>22,159</b>	<b>1,767</b>
EU 23a	Of which basic indicator approach	-	-	-	-
EU 23b	Of which standardised approach	587	558	530	47
EU 23c	Of which advanced measurement approach	21,500	21,619	21,629	1,720
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,368	1,393	1,434	109
<b>29</b>	<b>TOTAL</b>	<b>143,707</b>	<b>144,006</b>	<b>133,515</b>	<b>11,497</b>

#### 2.1.2 CHANGES IN RISK-WEIGHTED ASSETS

The table below presents the changes in Crédit Agricole CIB Group's risk-weighted assets in the first half year 2022:

€ million	31.12.2021	Foreign exchange	Organic change	Portfolio effects	Impacts of models and regulation changes	Total variation H1 2022	30.06.2022
Credit and counterparty risk	102,238	3,288	3,082	2,807	141	9,318	111,556
Of which CVA	3,951	-	965	-	-	965	4,916
Market risk	9,118	-	945	-	-	945	10,063
Operational risk	22,159	-	(71)	-	-	(71)	22,088
<b>TOTAL</b>	<b>133,515</b>	<b>3,288</b>	<b>3,956</b>	<b>2,807</b>	<b>141</b>	<b>10,192</b>	<b>143,707</b>

Risk-weighted assets stood at €143.7 billion, up +€10.2 billion for the first half 2022.

This change can mainly be attributed to:

- the appreciation of the USD against the EUR in the amount of +€3.3 billion;
- the +€6.9 billion change at constant rates attributable principally to:
  - an organic increase in credit and counterparty risk (+€3.1 billion) including CVA (+€1.0 billion);
  - regulatory and model effects in the amount of +€0.1 billion;
  - portfolio effects on credit risk (+€2.8 billion);
  - an increase in market risks (+€0.9 billion);
  - a decrease in operational risk (-€0.1 billion).

2.2 Credit and counterparty risks

GENERAL PRESENTATION OF CREDIT AND COUNTERPARTY RISK

◆ Exposure by type of risk

► Gross exposure and exposure at default (EAD) to overall risk (credit, counterparty, dilution and settlement/delivery)

€ million	30.06.2022													
	Standardised				IRB				Total					
	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Capital requirement	
Central governments or central banks	1,277	1,278	1,221	975	120,828	140,691	137,545	2,159	122,105	141,969	138,765	3,134	251	
Institutions	12,646	33,711	33,419	1,036	86,559	95,924	91,215	7,655	99,205	129,635	124,634	8,691	695	
Corporates	24,879	3,743	3,011	2,859	309,521	259,252	215,201	74,802	334,400	262,994	218,212	77,661	6 213	
Retail customers	279	219	219	162	15,890	15,924	15,921	703	16,169	16,143	16,140	864	69	
Loans to individuals	265	206	205	154	14,600	14,633	14,631	532	14,865	14,839	14,836	686	55	
o/w secured by real estate assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w other	265	206	205	154	14,600	14,633	14,631	532	14,865	14,839	14,836	686	55	
Loans to small and medium businesses	14	14	14	8	1,290	1,290	1,290	170	1,304	1,304	1,304	178	14	
o/w secured by real estate assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w other	14	14	14	8	1,290	1,290	1,290	170	1,304	1,304	1,304	178	14	
Shares	277	-	277	278	647	-	549	1,741	923	-	825	2,018	161	
Securitisations	6,255	4,852	4,852	1,220	53,970	53,947	53,947	9,566	60,225	58,799	58,799	10,786	863	
Assets other than credit obligation	3,642	-	3,642	3,298	17	-	17	17	3,659	-	3,659	3,315	265	
<b>TOTAL</b>	<b>49,255</b>	<b>43,803</b>	<b>46,640</b>	<b>9,828</b>	<b>587,432</b>	<b>565,737</b>	<b>514,395</b>	<b>96,641</b>	<b>636,687</b>	<b>609,540</b>	<b>561,035</b>	<b>106,469</b>	<b>8,518</b>	

€ million	31.12.2021													
	Standardised				IRB				Total					
	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Gross exposure <sup>1</sup>	Gross exposure after CRM <sup>2</sup>	EAD	RWA	Capital requirement	
Central governments or central banks	1,254	1,274	1,224	1,009	108,608	120,404	118,045	1,268	109,862	121,678	119,268	2,277	182	
Institutions	11,062	30,152	29,897	818	86,907	101,125	91,447	7,164	97,969	131,277	121,344	7,982	639	
Corporates	22,363	3,209	2,431	2,298	296,126	254,504	206,765	69,874	318,489	257,712	209,196	72,172	5,774	
Retail customers	303	246	246	185	15,091	15,091	15,091	558	15,394	15,337	15,337	743	59	
Loans to individuals	303	246	246	185	14,930	14,930	14,930	547	15,233	15,177	15,177	731	59	
o/w secured by real estate assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w other	303	246	246	185	14,930	14,930	14,930	547	15,233	15,177	15,177	731	59	
Loans to small and medium businesses	-	-	-	-	161	161	161	11	161	161	161	11	1	
o/w secured by real estate assets	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w other	-	-	-	-	161	161	161	11	161	161	161	11	1	
Shares	255	-	255	256	641	-	541	1,728	896	-	796	1,984	159	
Securitisations	6,153	4,859	4,859	1,174	49,149	49,126	49,126	8,687	55,302	53,985	53,985	9,862	789	
Assets other than credit obligation	3,296	-	3,296	3,100	17	-	17	17	3,313	-	3,313	3,117	249	
<b>TOTAL</b>	<b>44,686</b>	<b>39,739</b>	<b>42,207</b>	<b>8,840</b>	<b>556,540</b>	<b>540,250</b>	<b>481,032</b>	<b>89,296</b>	<b>601,225</b>	<b>579,989</b>	<b>523,239</b>	<b>98,136</b>	<b>7,970</b>	

<sup>1</sup> Initial gross exposure.

<sup>2</sup> Gross exposure after credit risk mitigation (CRM).

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### ► Credit quality of forbore exposures (CQ1)

30.06.2022									
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing Forborne	Non-performing Forborne		On performing Forborne exposures	On non-performing Forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	of which impaired					
<i>€ million</i>									
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	-	-	-	-	-	-	-	-
<b>010</b>	<b>Loans and advances</b>	<b>1,866</b>	<b>2,482</b>	<b>2,480</b>	<b>2,480</b>	<b>(143)</b>	<b>(778)</b>	<b>2,075</b>	<b>1,012</b>
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	16	4	3	3	(1)	(3)	-	-
040	Credit institutions	-	46	46	46	-	(26)	-	-
050	Other financial corporations	-	18	18	18	-	(16)	-	-
060	Non-financial corporations	1,840	2,413	2,413	2,413	(143)	(733)	2,072	1,012
070	Households	10	2	1	1	-	-	3	-
<b>080</b>	<b>Debt securities</b>	<b>-</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>090</b>	<b>Loan commitments given</b>	<b>316</b>	<b>87</b>	<b>87</b>	<b>87</b>	<b>(18)</b>	<b>(17)</b>	<b>145</b>	<b>-</b>
<b>100</b>	<b>TOTAL</b>	<b>2,182</b>	<b>2,573</b>	<b>2,572</b>	<b>2,568</b>	<b>(161)</b>	<b>(795)</b>	<b>2,220</b>	<b>1,012</b>

31.12.2021									
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing Forborne	Non-performing Forborne		On performing Forborne exposures	On non-performing Forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	of which impaired					
<i>€ million</i>									
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	-	-	-	-	-	-	-	-
<b>010</b>	<b>Loans and advances</b>	<b>1,919</b>	<b>2,340</b>	<b>2,340</b>	<b>2,340</b>	<b>(142)</b>	<b>(789)</b>	<b>2,173</b>	<b>1,207</b>
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	15	3	3	3	(1)	(3)	-	-
040	Credit institutions	-	46	45	45	-	(26)	-	-
050	Other financial corporations	-	18	18	18	-	(16)	-	-
060	Non-financial corporations	1,894	2,271	2,271	2,271	(141)	(744)	2,163	1,205
070	Households	10	3	3	3	-	-	10	2
<b>080</b>	<b>Debt securities</b>	<b>-</b>	<b>4</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>090</b>	<b>Loan commitments given</b>	<b>150</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>(3)</b>	<b>(20)</b>	<b>100</b>	<b>26</b>
<b>100</b>	<b>TOTAL</b>	<b>2,070</b>	<b>2,399</b>	<b>2,398</b>	<b>2,394</b>	<b>(144)</b>	<b>(810)</b>	<b>2,273</b>	<b>1,233</b>

► Performing and non-performing exposures and related provisions (CR1)

30.06.2022															
€ million	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
	Of which Bucket 1	Of which Bucket 2		Of which Bucket 2	Of which Bucket 3		Of which Bucket 1	Of which Bucket 2		Of which Bucket 2	Of which Bucket 3				
<b>Cash balances at central banks and other demand deposits</b>	<b>80,557</b>	<b>80,557</b>	-	<b>18</b>	-	<b>18</b>	(6)	(6)	-	(18)	-	(18)	-	<b>45</b>	-
<b>Loans and advances</b>	<b>203,499</b>	<b>181,848</b>	<b>21,652</b>	<b>5,089</b>	-	<b>5,089</b>	(962)	(195)	(766)	(2,378)	-	(2,378)	-	<b>87,255</b>	<b>1,335</b>
Central banks	783	783	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	9,487	8,744	743	161	-	161	(9)	(7)	(2)	(34)	-	(34)	-	3,809	121
Credit institutions	29,244	29,150	94	496	-	496	(16)	(12)	(4)	(376)	-	(376)	-	183	-
Other financial corporations	4,803	4,718	85	356	-	356	(1)	(1)	-	(331)	-	(331)	-	1,995	-
Non-financial corporations	147,047	126,427	20,619	4,021	-	4,021	(934)	(175)	(760)	(1,621)	-	(1,621)	-	73,170	1,208
Of which SMEs	761	731	30	7	-	7	(3)	(3)	(1)	(3)	-	(3)	-	215	-
Households	12,136	12,026	110	55	-	55	(1)	(1)	-	(16)	-	(16)	-	8 098	6
<b>Debt Securities</b>	<b>34,924</b>	<b>34,808</b>	<b>43</b>	<b>31</b>	-	<b>27</b>	(11)	(11)	-	(27)	-	(27)	-	-	-
Central banks	3,281	3,281	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	19,909	19,909	-	-	-	-	(8)	(8)	-	-	-	-	-	-	-
Credit institutions	4,854	4,851	-	1	-	1	(2)	(2)	-	(1)	-	(1)	-	-	-
Other financial corporations	2,274	2,197	16	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	4,607	4,570	27	30	-	26	(1)	-	(1)	(26)	-	(26)	-	-	-
<b>Off-balance sheet exposures</b>	<b>318,424</b>	<b>307,831</b>	<b>10,593</b>	<b>728</b>	-	<b>728</b>	(361)	(131)	(230)	(122)	-	(122)	-	<b>19 683</b>	<b>176</b>
Central banks	8,359	8,359	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	22,967	22,273	694	-	-	-	(6)	(3)	(3)	-	-	-	-	1 909	-
Credit institutions	44,848	44,715	134	-	-	-	(10)	(9)	(1)	-	-	-	-	211	-
Other financial corporations	76,106	76,046	59	-	-	-	(10)	(5)	(5)	-	-	-	-	360	-
Non-financial corporations	163,801	154,100	9,701	728	-	728	(335)	(115)	(220)	(122)	-	(122)	-	17 204	176
Households	2,343	2,337	6	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>637,405</b>	<b>605,044</b>	<b>32,288</b>	<b>5,865</b>	-	<b>5,861</b>	<b>(1,340)</b>	<b>(343)</b>	<b>(996)</b>	<b>(2,545)</b>	-	<b>(2,545)</b>	-	<b>106,983</b>	<b>1,510</b>

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

31.12.2021															
€ million	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Collateral and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
	Of which Bucket 1	Of which Bucket 2		Of which Bucket 2	Of which Bucket 3		Of which Bucket 1	Of which Bucket 2		Of which Bucket 2	Of which Bucket 3				
<b>Cash balances at central banks and other demand deposits</b>	<b>69,102</b>	<b>69,102</b>	-	<b>16</b>	-	<b>16</b>	-	-	-	<b>(16)</b>	-	<b>(16)</b>	-	<b>20</b>	-
<b>Loans and advances</b>	<b>204,979</b>	<b>185,267</b>	<b>19,712</b>	<b>4,271</b>	-	<b>4,271</b>	<b>(735)</b>	<b>(210)</b>	<b>(525)</b>	<b>(2,225)</b>	-	<b>(2,225)</b>	-	<b>84,273</b>	<b>1,455</b>
Central banks	333	333	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	8,409	7,559	851	47	-	47	(7)	(6)	(2)	(29)	-	(29)	-	3,362	16
Credit institutions	39,746	39,711	34	415	-	415	(11)	(11)	-	(364)	-	(364)	-	212	-
Other financial corporations	10,581	10,166	415	348	-	348	(3)	(3)	(1)	(306)	-	(306)	-	6,992	-
Non-financial corporations	133,232	114,852	18,380	3,394	-	3,394	(710)	(188)	(522)	(1,496)	-	(1,496)	-	65,533	1,430
Of which SMEs	767	732	35	7	-	7	(4)	(2)	(1)	(3)	-	(3)	-	331	-
Households	12,679	12,646	33	67	-	67	(3)	(2)	-	(31)	-	(31)	-	8,174	8
<b>Debt Securities</b>	<b>33,772</b>	<b>33,635</b>	<b>49</b>	<b>31</b>	-	<b>27</b>	<b>(10)</b>	<b>(9)</b>	<b>(1)</b>	<b>(27)</b>	-	<b>(27)</b>	-	-	-
Central banks	3,095	3,095	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	19,668	19,668	-	-	-	-	(7)	(7)	-	-	-	-	-	-	-
Credit institutions	4,962	4,945	-	1	-	1	(2)	(2)	-	(1)	-	(1)	-	-	-
Other financial corporations	2,182	2,109	13	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	3,864	3,818	36	30	-	26	(1)	-	(1)	(26)	-	(26)	-	-	-
<b>Off-balance sheet exposures</b>	<b>297,844</b>	<b>287,379</b>	<b>10,465</b>	<b>697</b>	-	<b>697</b>	<b>(401)</b>	<b>(146)</b>	<b>(255)</b>	<b>(118)</b>	-	<b>(118)</b>	-	<b>20,344</b>	<b>115</b>
Central banks	5,947	5,947	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	15,668	14,797	871	-	-	-	(5)	(2)	(3)	-	-	-	-	2,417	-
Credit institutions	42,926	42,906	20	-	-	-	(10)	(10)	-	-	-	-	-	116	-
Other financial corporations	58,320	58,319	2	-	-	-	(5)	(5)	-	-	-	-	-	379	-
Non-financial corporations	172,606	163,043	9,563	697	-	697	(381)	(130)	(252)	(118)	-	(118)	-	17,432	115
Households	2,376	2,368	8	-	-	-	(1)	(1)	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>605,696</b>	<b>575,382</b>	<b>30,226</b>	<b>5,015</b>	-	<b>5,011</b>	<b>(1,146)</b>	<b>(366)</b>	<b>(781)</b>	<b>(2,387)</b>	-	<b>(2,387)</b>	-	<b>104,637</b>	<b>1,569</b>

► Changes in the stock of non-performing loans and advances (CR2)

		30.06.2022
<i>€ million</i>		Gross carrying account
<b>1</b>	<b>Initial stock of non-performing loans and advances (31/12/2021)</b>	<b>4,271</b>
2	Inflows to non-performing portfolios	1,169
3	Outflows from non-performing portfolios	(350)
4	Outflows due to write-offs	-
5	Outflow due to other situations	-
<b>6</b>	<b>Final stock of non-performing loans and advances (30/06/2022)</b>	<b>5,089</b>
		31.12.2021
<i>€ million</i>		Gross carrying account
<b>1</b>	<b>Initial stock of non-performing loans and advances (31/12/2020)</b>	<b>4,599</b>
2	Inflows to non-performing portfolios	714
3	Outflows from non-performing portfolios	(1,042)
4	Outflows due to write-offs	-
5	Outflow due to other situations	-
<b>6</b>	<b>Final stock of non-performing loans and advances (31/12/2021)</b>	<b>4,271</b>

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### ► Collateral obtained by taking possession and execution processes (CQ7)

		30.06.2022		31.12.2021	
		Collateral obtained by taking possession		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
€ million					
010	Property, plant and equipment (PP&E)	1	-	1	-
020	Other than PP&E	-	-	-	-
030	Residential immovable property	-	-	-	-
040	Commercial Immovable property	-	-	-	-
050	Movable property (auto, shipping, etc.)	-	-	-	-
060	Equity and debt instruments	-	-	-	-
070	Other	-	-	-	-
<b>080</b>	<b>TOTAL</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>

### ► Quality of non-performing exposures by geography (CQ4)

		30.06.2022						
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative charges in fair value due to credit risk on non-performing exposures
			of which non-performing		of which: subject to impairment			
			of which: defaulted					
€ million								
<b>10</b>	<b>On balance sheet exposures</b>	<b>243,543</b>	<b>5 120</b>	<b>5 120</b>	<b>243,466</b>	<b>(3,378)</b>	-	-
<b>20</b>	<b>Europe</b>	<b>137,127</b>	<b>2 121</b>	<b>2 121</b>	<b>137,055</b>	<b>(1,594)</b>	-	-
	France	59,649	636	636	59,585	(418)	-	-
	Luxembourg	11,653	30	30	11,652	(68)	-	-
	United Kingdom	11,56	43	43	11,56	(81)	-	-
	Italy	10,408	232	232	10,404	(163)	-	-
	Other (Europe)	43,857	1 179	1 179	43,854	(865)	-	-
<b>30</b>	<b>Asia and Oceania</b>	<b>45,078</b>	<b>662</b>	<b>662</b>	<b>45,078</b>	<b>(305)</b>	-	-
	Singapore	8,038	166	166	8,038	(130)	-	-
	Hong Kong	6,564	-	-	6,564	(10)	-	-
	Japan	6,453	119	119	6,453	(52)	-	-
	Others (Asia and Oceania)	24,024	377	377	24,024	(113)	-	-
<b>40</b>	<b>North America</b>	<b>32,12</b>	<b>316</b>	<b>316</b>	<b>32,115</b>	<b>(267)</b>	-	-
	United States	27,183	263	263	27,178	(188)	-	-
	Other (North America)	4,938	53	53	4,938	(79)	-	-
<b>50</b>	<b>South and central America</b>	<b>12,775</b>	<b>1,405</b>	<b>1,405</b>	<b>12,775</b>	<b>(738)</b>	-	-
<b>60</b>	<b>Africa and Middle East</b>	<b>16,321</b>	<b>615</b>	<b>615</b>	<b>16,321</b>	<b>(473)</b>	-	-
<b>70</b>	<b>Other countries</b>	<b>121</b>	<b>-</b>	<b>-</b>	<b>121</b>	<b>-</b>	-	-
<b>80</b>	<b>Off balance sheet exposures</b>	<b>319,152</b>	<b>728</b>	<b>728</b>	<b>-</b>	<b>-</b>	<b>483</b>	-
<b>90</b>	<b>Europe</b>	<b>212,632</b>	<b>639</b>	<b>639</b>	<b>-</b>	<b>-</b>	<b>264</b>	-
	France	109,879	45	45	-	-	51	-
	United Kingdom	24,321	-	-	-	-	31	-
	Luxembourg	15,188	-	-	-	-	4	-
	Germany	14,467	3	3	-	-	25	-
	Italy	10,434	1	1	-	-	6	-
	Switzerland	8,578	-	-	-	-	3	-
	Other (Europe)	29,764	590	590	-	-	144	-
<b>100</b>	<b>Asia et Oceania</b>	<b>26,134</b>	<b>2</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>14</b>	-
	Singapore	6,628	2	2	-	-	2	-
	Japan	4,608	-	-	-	-	-	-
	Other (Asia et Oceania)	14,898	-	-	-	-	12	-
<b>110</b>	<b>North America</b>	<b>67,781</b>	<b>11</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>155</b>	-
	United States	63,508	-	-	-	-	145	-
	Other (North America)	4,273	11	11	-	-	10	-
<b>120</b>	<b>South and central America</b>	<b>5,252</b>	<b>52</b>	<b>52</b>	<b>-</b>	<b>-</b>	<b>37</b>	-
<b>130</b>	<b>Africa and Middle East</b>	<b>7,308</b>	<b>23</b>	<b>23</b>	<b>-</b>	<b>-</b>	<b>13</b>	-
<b>140</b>	<b>Other countries</b>	<b>45</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	-
<b>150</b>	<b>TOTAL</b>	<b>562,695</b>	<b>5,847</b>	<b>5,847</b>	<b>243,466</b>	<b>(3,378)</b>	<b>483</b>	<b>-</b>



		31.12.2021							
		Gross carrying/nominal amount			Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative charges in fair value due to credit risk on non-performing exposures		
		of which non-performing	of which: defaulted	of which: subject to impairment					
€ million									
<b>10</b>	<b>On balance sheet exposures</b>	<b>243,052</b>	<b>4,302</b>	<b>4,302</b>	<b>242,961</b>	<b>(2,998)</b>	-	-	
<b>20</b>	<b>Europe</b>	<b>143,072</b>	<b>1,698</b>	<b>1,698</b>	<b>142,985</b>	<b>(1,206)</b>	-	-	
	France	69,448	807	807	69,370	(473)	-	-	
	United Kingdom	10,989	43	43	10,989	(87)	-	-	
	Italy	10,518	128	128	10,513	(110)	-	-	
	Luxembourg	9,910	31	31	9,910	(73)	-	-	
	Other (Europe)	42,208	689	689	42,203	(463)	-	-	
<b>30</b>	<b>Asia et Oceania</b>	<b>44,642</b>	<b>396</b>	<b>396</b>	<b>44,642</b>	<b>(276)</b>	-	-	
	Singapore	7,152	162	162	7,152	(113)	-	-	
	Japan	6,719	130	130	6,719	(64)	-	-	
	Hong Kong	6,695	-	-	6,695	(6)	-	-	
	Other (Asia et Oceania)	24,075	103	103	24,075	(93)	-	-	
<b>40</b>	<b>North America</b>	<b>28,010</b>	<b>231</b>	<b>231</b>	<b>28,005</b>	<b>(280)</b>	-	-	
	United States	23,581	180	180	23,576	(203)	-	-	
	Other (North America)	4,429	51	51	4,429	(77)	-	-	
<b>50</b>	<b>South and central America</b>	<b>11,556</b>	<b>1,376</b>	<b>1,376</b>	<b>11,556</b>	<b>(766)</b>	-	-	
<b>60</b>	<b>Africa and Middle East</b>	<b>15,590</b>	<b>601</b>	<b>601</b>	<b>15,590</b>	<b>(469)</b>	-	-	
<b>70</b>	<b>Other countries</b>	<b>182</b>	-	-	<b>182</b>	-	-	-	
<b>80</b>	<b>Off balance sheet exposures</b>	<b>298,541</b>	<b>697</b>	<b>697</b>	-	-	<b>519</b>	-	
<b>90</b>	<b>Europe</b>	<b>201,014</b>	<b>606</b>	<b>606</b>	-	-	<b>258</b>	-	
	France	112,998	42	42	-	-	54	-	
	United Kingdom	21,012	-	-	-	-	37	-	
	Germany	12,005	21	21	-	-	36	-	
	Luxembourg	11,302	-	-	-	-	4	-	
	Switzerland	8,940	-	-	-	-	2	-	
	Other (Europe)	34,757	543	543	-	-	125	-	
<b>100</b>	<b>Asia et Oceania</b>	<b>23,884</b>	<b>6</b>	<b>6</b>	-	-	<b>13</b>	-	
	Singapore	5,357	6	6	-	-	4	-	
	Japan	4,019	-	-	-	-	-	-	
	Other (Asia et Oceania)	14,507	-	-	-	-	9	-	
<b>110</b>	<b>North America</b>	<b>60,774</b>	<b>14</b>	<b>14</b>	-	-	<b>196</b>	-	
	United States	55,944	4	4	-	-	184	-	
	Other (North America)	4,830	10	10	-	-	11	-	
<b>120</b>	<b>South and central America</b>	<b>5,398</b>	<b>42</b>	<b>42</b>	-	-	<b>32</b>	-	
<b>130</b>	<b>Africa and Middle East</b>	<b>7,430</b>	<b>29</b>	<b>29</b>	-	-	<b>20</b>	-	
<b>140</b>	<b>Other countries</b>	<b>42</b>	-	-	-	-	-	-	
<b>150</b>	<b>TOTAL</b>	<b>541,593</b>	<b>4,999</b>	<b>4,999</b>	<b>242,961</b>	<b>(2,998)</b>	<b>519</b>	-	

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### ► Credit quality of loans and advances to non-financial corporations by industry (CQ5)

30.06.2022							
€ million		Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
		Of which: non-performing	of which:				
			of which: defaulted	loans and advances subject to impairment			
010	Agriculture, forestry and fishing	630	96	96	630	(77)	-
020	Mining and quarrying	10,956	444	444	10,956	(268)	-
030	Manufacturing	37,277	590	590	37,277	(556)	-
040	Electricity, gas, steam and air conditioning supply	18,885	91	91	18,885	(123)	-
050	Water supply	937	-	-	937	(4)	-
060	Construction	3,056	107	107	3,056	(52)	-
070	Wholesale and retail trade	13,618	381	381	13,618	(351)	-
080	Transport and storage	21,525	1,568	1,568	21,525	(532)	-
090	Accommodation and food service activities	3,361	225	225	3,361	(215)	-
100	Information and communication	9,997	50	50	9,997	(37)	-
110	Financial and insurance activities	13,830	28	28	13,830	(40)	-
120	Real estate activities	8,531	251	251	8,531	(182)	-
130	Professional, scientific and technical activities	1,778	-	-	1,778	(11)	-
140	Administrative and support service activities	3,060	111	111	3,060	(45)	-
150	Public administration and defence, compulsory social security	91	-	-	91	-	-
160	Education	56	-	-	56	(1)	-
170	Human health services and social work activities	2,012	77	77	2,012	(44)	-
180	Arts, entertainment and recreation	287	-	-	287	(5)	-
190	Other services	1,181	2	2	1,181	(12)	-
<b>200</b>	<b>TOTAL</b>	<b>151,067</b>	<b>4,021</b>	<b>4,021</b>	<b>151,067</b>	<b>(2,555)</b>	<b>-</b>

31.12.2021							
€ million		Gross carrying amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
		Of which: non-performing	of which:				
			of which: defaulted	loans and advances subject to impairment			
010	Agriculture, forestry and fishing	684	68	68	684	(68)	-
020	Mining and quarrying	10,372	87	87	10,372	(85)	-
030	Manufacturing	32,874	443	443	32,874	(371)	-
040	Electricity, gas, steam and air conditioning supply	14,108	104	104	14,108	(97)	-
050	Water supply	707	-	-	707	(3)	-
060	Construction	2,839	43	43	2,839	(72)	-
070	Wholesale and retail trade	13,454	363	363	13,454	(305)	-
080	Transport and storage	21,017	1,556	1,556	21,017	(614)	-
090	Accommodation and food service activities	3,333	223	223	3,333	(223)	-
100	Information and communication	7,844	74	74	7,844	(31)	-
110	Financial and insurance activities	11,978	236	236	11,978	(158)	-
120	Real estate activities	7,973	43	43	7,973	(58)	-
130	Professional, scientific and technical activities	1,676	-	-	1,676	(10)	-
140	Administrative and support service activities	4,133	84	84	4,133	(57)	-
150	Public administration and defence, compulsory social security	86	-	-	86	-	-
160	Education	59	-	-	59	(1)	-
170	Human health services and social work activities	2,432	69	69	2,432	(37)	-
180	Arts, entertainment and recreation	268	-	-	268	(4)	-
190	Other services	789	2	2	789	(13)	-
<b>200</b>	<b>TOTAL</b>	<b>136,625</b>	<b>3,394</b>	<b>3,394</b>	<b>136,625</b>	<b>(2,206)</b>	<b>-</b>

► Maturity of exposures (CR1-A)

		30.06.2022					
€ million	On demand <sup>1</sup>	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total	
1	Loans and advances	1,600	229,065	73,242	19,759	2	323,668
2	Debt securities	-	25,419	19,537	19,132	-	64,088
<b>3</b>	<b>TOTAL</b>	<b>1,600</b>	<b>254,484</b>	<b>92,779</b>	<b>38,892</b>	<b>2</b>	<b>387,756</b>

		31.12.2021					
€ million	On demand <sup>1</sup>	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total	
1	Loans and advances	1,279	232,707	69,768	18,243	-	321,997
2	Debt securities	-	20,296	18,588	17,895	-	56,779
<b>3</b>	<b>TOTAL</b>	<b>1,279</b>	<b>253,004</b>	<b>88,356</b>	<b>36,138</b>	<b>-</b>	<b>378,776</b>

<sup>1</sup> The configuration of the "On demand" column changed between first production and 31 December 2021. This column is now completed for the scope of loans and advances.

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### 2.3 Credit risk

#### ◆ Exposures using the standardised approach

##### ► Standardised approach - Credit risk exposure and CRM effects (CR4)

30.06.2022						
Exposure classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Central governments or central banks	1,165	63	1,165	31	975	81.52%
2 Regional government or local authorities	-	48	-	24	-	-
3 Public sector entities	2	1	2	1	-	15.22%
4 Multilateral development banks	31	-	31	-	31	100.00%
5 International organisations	-	-	-	-	-	-
6 Institutions	5,079	661	26,141	372	795	3.00%
7 Corporates	22,960	1,243	2,045	508	2,426	95.01%
8 Retail	274	4	215	3	161	73.94%
9 Secured by mortgages on immovable property	-	-	-	-	-	-
10 Exposures in default	182	16	21	14	44	126.06%
11 Exposures associated with particularly high risk	-	-	-	-	-	-
12 Covered bonds	-	-	-	-	-	-
13 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14 Collective investment undertakings	28	-	28	-	2	5.85%
15 Equity	277	-	277	-	278	100.34%
16 Other items	3,642	-	3,642	-	3,298	90.57%
<b>17 TOTAL</b>	<b>33,640</b>	<b>2,035</b>	<b>33,566</b>	<b>953</b>	<b>8,009</b>	<b>23.20%</b>

31.12.2021						
Exposure classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Central governments or central banks	1,189	18	1,189	8	1,009	84.32%
2 Regional government or local authorities	-	44	-	22	-	-
3 Public sector entities	2	1	2	4	0	5.41%
4 Multilateral development banks	-	-	-	-	-	-
5 International organisations	-	-	-	-	-	-
6 Institutions	3,840	550	22,925	303	641	2.76%
7 Corporates	20,493	1,291	1,563	490	1,938	94.44%
8 Retail	299	3	243	2	184	75.00%
9 Secured by mortgages on immovable property	-	-	-	-	-	-
10 Exposures in default	195	5	20	2	32	143.58%
11 Exposures associated with particularly high risk	-	-	-	-	-	-
12 Covered bonds	-	-	-	-	-	-
13 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14 Collective investment undertakings	28	-	28	-	1	3.80%
15 Equity	255	-	255	-	256	100.41%
16 Other items	3,296	-	3,296	-	3,100	94.05%
<b>17 TOTAL</b>	<b>29,598</b>	<b>1,913</b>	<b>29,521</b>	<b>831</b>	<b>7,161</b>	<b>23.59%</b>

◆ Credit derivatives used for hedging

► IRB approach - effect on the RWEAs of credit derivatives used as CRM techniques (CR7)

		30.06.2022	
€ million		Pre-credit derivatives RWA	Actual RWA
<b>1</b>	<b>Exposures under F-IRB</b>	<b>1,431</b>	<b>1,431</b>
2	Central governments and central banks	-	-
3	Institutions	-	-
4	Corporates	1,431	1,431
4.1	of which Corporates - SMEs	45	45
4.2	of which Corporates - Specialised lending	3	3
<b>5</b>	<b>Exposures under A-IRB</b>	<b>71,022</b>	<b>68,207</b>
6	Central governments and central banks	1,911	1,911
7	Institutions	2,508	2,737
8	Corporates	65,901	62,857
8.1	of Corporates - which SMEs	433	433
8.2	of which Corporates - Specialised lending	13,396	13,396
9	Retail	703	703
9.1	of which Retail – SMEs - Secured by immovable property collateral	-	-
9.2	of which Retail – non-SMEs - Secured by immovable property collateral	-	-
9.3	of which Retail – Qualifying revolving	-	-
9.4	of which Retail – SMEs - Other	170	170
9.5	of which Retail – Non-SMEs- Other	532	532
<b>10</b>	<b>TOTAL (including F-IRB exposures and A-IRB exposures)</b>	<b>72,453</b>	<b>69,638</b>

		31.12.2021	
€ million		Pre-credit derivatives RWA	Actual RWA
<b>1</b>	<b>Exposures under F-IRB</b>	<b>1,761</b>	<b>1,761</b>
2	Central governments and central banks	-	-
3	Institutions	-	-
4	Corporates	1,761	1,761
4.1	of which Corporates - SMEs	64	64
4.2	of which Corporates - Specialised lending	28	28
<b>5</b>	<b>Exposures under A-IRB</b>	<b>65,938</b>	<b>63,467</b>
6	Central governments and central banks	1,029	1,029
7	Institutions	2,802	2,975
8	Corporates	61,549	58,905
8.1	of Corporates - which SMEs	394	394
8.2	of which Corporates - Specialised lending	12,179	12,179
9	Retail	558	558
9.1	of which Retail – SMEs - Secured by immovable property collateral	-	-
9.2	of which Retail – non-SMEs - Secured by immovable property collateral	-	-
9.3	of which Retail – Qualifying revolving	-	-
9.4	of which Retail – SMEs - Other	11	11
9.5	of which Retail – Non-SMEs- Other	547	547
<b>10</b>	<b>TOTAL (including F-IRB exposures and A-IRB exposures)</b>	<b>67,698</b>	<b>65,228</b>

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### ► IRB approach - Disclosure of the extent of use of CRM techniques (CR7-A)

		30.06.2022												Credit risk Mitigation methods in the calculation of RWAs	
€ million		Credit risk Mitigation techniques													
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)			
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and substitution effects)	
A-IRB	Total exposures														
1	Central governments and central banks	127,743	0.00%	-	-	-	-	-	-	-	-	-	-	1,911	
2	Institutions	53,254	0.00%	-	-	-	-	0.00%	0.00%	-	-	-	-	2,737	
3	Corporates	173,575	2.03%	12.19%	5.67%	-	6.52%	-	-	-	-	-	-	62,857	
3.1	Of which Corporates – SMEs	1,053	8.02%	0.76%	0.76%	-	-	-	-	-	-	-	-	433	
3.2	Of which Corporates – Specialised lending	46,007	1.05%	45.49%	20.90%	-	24.59%	-	-	-	-	-	-	13,396	
3.3	Of which Corporates – Other	126,515	2.34%	0.18%	0.18%	-	-	-	-	-	-	-	-	49,028	
4	Retail	15,921	-	-	-	-	-	-	-	-	-	-	-	703	
4.1	Of which Retail – Immoveable property SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.2	Of which Retail – Immoveable property non-SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.3	Of which Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.4	Of which Retail – Other SMEs	1,290	-	-	-	-	-	-	-	-	-	-	-	170	
4.5	Of which Retail – Other non-SMEs	14,631	-	-	-	-	-	-	-	-	-	-	-	532	
<b>5</b>	<b>TOTAL</b>	<b>370,493</b>	<b>0.95%</b>	<b>5.71%</b>	<b>2.66%</b>	<b>-</b>	<b>3.05%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>68,207</b>	

		30.06.2022												Credit risk Mitigation methods in the calculation of RWAs	
€ million		Funded credit Protection (FCP)											Unfunded credit Protection (UFCP)		
		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWA without substitution effects (reduction effects only)	RWA with substitution effects (both reduction and substitution effects)
F-IRB															
1	Central governments and central banks	5	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	429	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporates	4,386	0.26%	6.73%	6.70%	0.04%	-	-	-	-	-	-	-	-	1,431
3.1	Of which Corporates – SMEs	88	0.12%	-	-	-	-	-	-	-	-	-	-	-	45
3.2	Of which Corporates – Specialised lending	8	-	133.33%	133.33%	-	-	-	-	-	-	-	-	-	3
3.3	Of which Corporates – Other	4,290	0.27%	6.63%	6.59%	0.04%	-	-	-	-	-	-	-	-	1,383
4	<b>TOTAL</b>	<b>4,820</b>	<b>0.24%</b>	<b>6.13%</b>	<b>6.10%</b>	<b>0.03%</b>	-	-	-	-	-	-	-	-	<b>1,431</b>

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

		31.12.2021												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs	
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)	RWA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
€ million	A-IRB	Total exposures												
	1	Central governments and central banks	109,441	0.00%	-	-	-	-	-	-	-	-	-	1,029
	2	Institutions	62,350	0.00%	-	-	-	-	-	-	-	-	-	2,975
	3	Corporates	173,688	2.20%	11.62%	5.58%	-	6.05%	-	-	-	-	-	58,905
	3.1	Of which Corporates – SMEs	657	16.73%	1.22%	1.22%	-	-	-	-	-	-	-	394
	3.2	Of which Corporates – Specialised lending	54,012	0.89%	36.81%	17.36%	-	19.45%	-	-	-	-	-	12,179
	3.3	Of which Corporates – Other	119,020	2.72%	0.25%	0.25%	-	-	-	-	-	-	-	46,333
	4	Retail	15,091	-	-	-	-	-	-	-	-	-	-	558
	4.1	Of which Retail – Immovable property SMEs	-	-	-	-	-	-	-	-	-	-	-	-
	4.2	Of which Retail – Immovable property non-SMEs	-	-	-	-	-	-	-	-	-	-	-	-
	4.3	Of which Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-
	4.4	Of which Retail – Other SMEs	161	-	-	-	-	-	-	-	-	-	-	11
	4.5	Of which Retail – Other non-SMEs	14,930	-	-	-	-	-	-	-	-	-	-	547
	<b>5</b>	<b>TOTAL</b>	<b>360,570</b>	<b>1.06%</b>	<b>5.60%</b>	<b>2.69%</b>	<b>-</b>	<b>2.91%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>63,467</b>



		31.12.2021												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs	
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)	RWA with substitution effects (both reduction and substitution effects)	
		Total exposures	Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)		Part of exposures covered by Credit Derivatives (%)
F-IRB														
1	Central governments and central banks	5	-	-	-	-	-	-	-	-	-	-	-	-
2	Institutions	403	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporates	4,695	0.25%	5.94%	5.94%	-	-	-	-	-	-	-	-	1,761
3.1	Of which Corporates – SMEs	122	0.07%	8.81%	8.81%	-	-	-	-	-	-	-	-	64
3.2	Of which Corporates – Specialised lending	74	-	-	-	-	-	-	-	-	-	-	-	28
3.3	Of which Corporates – Other	4,498	0.25%	5.96%	5.96%	-	-	-	-	-	-	-	-	1,668
<b>4</b>	<b>TOTAL</b>	<b>5,102</b>	<b>0.23%</b>	<b>5.46%</b>	<b>5.46%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,761</b>

## BASEL III PILLAR 3 DISCLOSURES

COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

### ◆ Change in RWAs

#### ► RWA flow statements of credit risk exposures under the IRB approach (CR8)

€ million		30.06.2022
RWA amounts		
<b>1</b>	<b>RWAs as at the end of the previous reporting period (31/03/2022)</b>	<b>71,584</b>
2	Asset size (+/-)	(1,749)
3	Asset quality (+/-)	(809)
4	Model updates (+/-)	431
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	2,817
8	Other (+/-) <sup>1</sup>	(2,635)
<b>9</b>	<b>RWAs as at the end of the reporting period (30/06/2022)</b>	<b>69,638</b>

<sup>1</sup> The change shown in line 8 "Other (+/-)" of the CR8 table can primarily be explained by the implementation of a synthetic securitization operation (CEDAR\_2022\_1) at 30.06.2022.

## 2.4 Counterparty risk

### ◆ Change in RWAs using the internal models method (IMM)

#### ► RWA flow statements of CCR exposures under the IMM (CCR7)

€ million		30.06.2022
RWA amounts		
<b>0010</b>	<b>RWAs as at the end of the previous reporting period (31/03/2022)</b>	<b>10,932</b>
0020	Asset size	2,591
0030	Credit quality of counterparties	(336)
0040	Model updates (IMM only)	55
0050	Methodology and policy (IMM only)	-
0060	Acquisitions and disposals	-
0070	Foreign exchange movements	(1,660)
0080	Other	(153)
<b>0090</b>	<b>RWAs as at the end of the reporting period (30/06/2022)</b>	<b>11,431</b>

### 2.4.1 RISK MITIGATION TECHNIQUES APPLIED TO CREDIT AND COUNTERPARTY RISK

#### ► CRM techniques overview: Disclosure of the use of credit risk mitigation techniques (CR3)

€ million		30.06.2022				
		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
1	Loans and advances	200,574	88,590	77,678	10,912	8,788
2	Debt securities	34,955	-	-	-	-
<b>3</b>	<b>TOTAL</b>	<b>235,529</b>	<b>88,590</b>	<b>77,678</b>	<b>10,912</b>	<b>8,788</b>
4	Of which non-performing exposures	3,785	1,335	1,295	40	-

€ million		31.12.2021				
		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
1	Loans and advances	192,640	85,728	74,832	10,896	8,184
2	Debt securities	33,803	-	-	-	-
<b>3</b>	<b>TOTAL</b>	<b>226,443</b>	<b>85,728</b>	<b>74,832</b>	<b>10,896</b>	<b>8,184</b>
4	Of which non-performing exposures	2,847	1,455	1,417	38	-

## 2.4.2 EXPOSURES TO EQUITIES INCLUDED IN THE BANKING BOOK

### ► Equity exposures under the simple risk-weighted approach (CR10.5)

€ million	30.06.2022					
	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected loss amount
Categories						
Exchange-traded equity exposures	-	-	190%	-	-	-
Private equity exposures	1	-	290%	1	3	-
Other equity exposures	405	-	370%	307	1,136	7
<b>TOTAL</b>	<b>406</b>	<b>-</b>	<b>-</b>	<b>308</b>	<b>1,139</b>	<b>7</b>

€ million	31.12.2021					
	On-balance sheet amount	Off-balance sheet amount	Risk weight	Exposure amount	RWAs	Expected loss amount
Categories						
Exchange-traded equity exposures	-	-	190%	-	-	-
Private equity exposures	1	-	290%	1	3	-
Other equity exposures	411	-	370%	311	1,152	7
<b>TOTAL</b>	<b>412</b>	<b>-</b>	<b>-</b>	<b>312</b>	<b>1,155</b>	<b>7</b>

## 2.5 Market risks

### EXPOSURE TO MARKET RISKS IN THE TRADING BOOK

#### ◆ Exposures using the internal model approach

#### ► RWA flow statements of market risk exposures under the IMA (MR2-B)

€ million		30.06.2022						Total own funds requirements
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	
<b>1</b>	<b>RWAs at previous period end (31/03/2022)</b>	<b>1,714</b>	<b>3,698</b>	<b>2,215</b>	-	-	<b>7,627</b>	<b>610</b>
1a	Regulatory adjustment	1,354	3,022	(232)	-	-	4,144	331
1b	RWAs at the previous quarter-end (end of the day)	361	676	2,446	-	-	3,484	279
2	Movement in risk levels	104	116	(876)	-	-	(656)	(53)
3	Model updates/changes	2	1	-	-	-	2	0
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	48	(27)	43	-	-	63	5
7	Other	-	-	-	-	-	-	-
8 a	RWAs at the end of the reporting period (end of the day)	514	766	1,613	-	-	2,893	231
8b	Regulatory adjustment	2,351	2,909	976	-	-	6,236	499
<b>8</b>	<b>RWAs at the end of the reporting period (30/06/2022)</b>	<b>2,864</b>	<b>3,675</b>	<b>2,589</b>	<b>-</b>	<b>-</b>	<b>9,129</b>	<b>730</b>

## BASEL III PILLAR 3 DISCLOSURES

LIQUIDITY RISK

### 3. LIQUIDITY RISK

#### ► Quantitative information of LCR (EU-LIQ1)

€ million

Scope of consolidation: consolidated		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.06.2022	31.03.2022	31.12.2021	30.09.2021	30.06.2022	31.03.2022	31.12.2021	30.09.2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12

#### HIGH-QUALITY LIQUID ASSETS

<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>					<b>154,650</b>	<b>152,388</b>	<b>146,983</b>	<b>139,919</b>
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#### CASH-OUTFLOWS

<b>2</b>	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>13,656</b>	<b>13,418</b>	<b>13,306</b>	<b>13,202</b>	<b>2,020</b>	<b>1,987</b>	<b>1,972</b>	<b>1,958</b>
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	13,656	13,418	13,306	13,202	2,020	1,987	1,972	1,958
<b>5</b>	<b>Unsecured wholesale funding</b>	<b>176,098</b>	<b>173,771</b>	<b>167,709</b>	<b>160,703</b>	<b>101,685</b>	<b>100,927</b>	<b>97,458</b>	<b>92,492</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	24,722	24,295	24,561	24,895	6,180	6,074	6,140	6,224
7	Non-operational deposits (all counterparties)	135,242	133,045	127,376	121,968	79,370	78,423	75,546	72,429
8	Unsecured debt	16,135	16,431	15,772	13,840	16,135	16,431	15,772	13,840
<b>9</b>	<b>Secured wholesale funding</b>					<b>18,293</b>	<b>17,607</b>	<b>16,904</b>	<b>16,493</b>
<b>10</b>	<b>Additional requirements</b>	<b>146,186</b>	<b>142,263</b>	<b>138,309</b>	<b>134,325</b>	<b>36,240</b>	<b>35,177</b>	<b>34,109</b>	<b>33,243</b>
11	Outflows related to derivative exposures and other collateral requirements	21,357	20,308	18,009	15,072	8,381	8,370	8,075	7,611
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	124,829	121,955	120,301	119,253	27,858	26,807	26,034	25,632
<b>14</b>	<b>Other contractual funding obligations</b>	<b>46,061</b>	<b>45,242</b>	<b>43,043</b>	<b>40,815</b>	<b>5,017</b>	<b>5,312</b>	<b>5,402</b>	<b>4,837</b>
<b>15</b>	<b>Other contingent funding obligations</b>	<b>61,622</b>	<b>62,816</b>	<b>62,965</b>	<b>58,888</b>	<b>3,271</b>	<b>3,331</b>	<b>3,338</b>	<b>3,134</b>
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>					<b>166,526</b>	<b>164,341</b>	<b>159,184</b>	<b>152,158</b>

#### CASH-INFLOWS

<b>17</b>	<b>Secured lending (e.g. reverse repos)</b>	<b>171,214</b>	<b>174,186</b>	<b>171,359</b>	<b>163,571</b>	<b>12,968</b>	<b>12,833</b>	<b>12,384</b>	<b>12,018</b>
<b>18</b>	<b>Inflows from fully performing exposures</b>	<b>32,893</b>	<b>32,294</b>	<b>30,516</b>	<b>29,318</b>	<b>22,459</b>	<b>22,453</b>	<b>21,853</b>	<b>21,465</b>
<b>19</b>	<b>Other cash inflows</b>	<b>5,431</b>	<b>5,485</b>	<b>5,524</b>	<b>5,403</b>	<b>5,431</b>	<b>5,485</b>	<b>5,524</b>	<b>5,403</b>
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)					-	-	-	-
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>209,538</b>	<b>211,964</b>	<b>207,399</b>	<b>198,291</b>	<b>40,858</b>	<b>40,771</b>	<b>39,760</b>	<b>38,886</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	187,076	190,215	186,190	178,167	40,858	40,771	39,760	38,886

#### TOTAL ADJUSTED VALUE

<b>21</b>	<b>LIQUIDITY BUFFER</b>					<b>154,650</b>	<b>152,388</b>	<b>146,983</b>	<b>139,919</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS <sup>1</sup></b>					<b>125,668</b>	<b>123,570</b>	<b>119,424</b>	<b>113,272</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO <sup>2</sup></b>					<b>123.06%</b>	<b>123.32%</b>	<b>123.08%</b>	<b>123.53%</b>

<sup>1</sup> 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.

<sup>2</sup> The average LCR at end-December 2021 published in the Universal Registration Document 2021 has been corrected in Pillar 3 at end-March 2022. This correction is included in this document.

► Quantitative information on the net stable funding ratio (NSFR) at 30 June 2022 (EU-LIQ2)

		30.06.2022				
		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
€ million		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) Items</b>						
<b>1</b>	<b>Capital items and instruments</b>	<b>26,712</b>	<b>600</b>	<b>-</b>	<b>4,494</b>	<b>31,206</b>
2	Own funds	26,712	600	-	4,494	31,206
3	Other capital instruments	-	-	-	-	-
<b>4</b>	<b>Retail deposits</b>	<b>-</b>	<b>15,436</b>	<b>223</b>	<b>2</b>	<b>14,096</b>
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	15,436	223	2	14,096
<b>7</b>	<b>Wholesale funding</b>	<b>-</b>	<b>407,476</b>	<b>39,684</b>	<b>68,127</b>	<b>161,234</b>
8	Operational deposits	-	24,964	-	-	12,482
9	Other wholesale funding	-	382,512	39,684	68,127	148,752
<b>10</b>	<b>Interdependent liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11</b>	<b>Other liabilities</b>	<b>4,472</b>	<b>50,409</b>	<b>780</b>	<b>3,595</b>	<b>3,985</b>
12	NSFR derivative liabilities	4,472	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	50,409	780	3,595	3,985
<b>14</b>	<b>Total available stable funding (ASF)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>210,521</b>
<b>Required stable funding (RSF) Items</b>						
<b>15</b>	<b>Total high-quality liquid assets (HQLA)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,042</b>
<b>EU-15a</b>	<b>Assets encumbered for a residual maturity of one year or more in a cover pool</b>	<b>-</b>	<b>323</b>	<b>322</b>	<b>3,815</b>	<b>3,791</b>
<b>16</b>	<b>Deposits held at other financial institutions for operational purposes</b>	<b>-</b>	<b>4,684</b>	<b>-</b>	<b>-</b>	<b>2,342</b>
<b>17</b>	<b>Performing loans and securities:</b>	<b>-</b>	<b>285,228</b>	<b>38,912</b>	<b>111,632</b>	<b>156,129</b>
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	-	155,861	12,086	4,523	14,756
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	-	63,593	6,128	14,878	24,069
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	46,365	15,776	83,258	101,729
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	1,648	1,374	6,273	5,589
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	-	19,408	4,922	8,973	15,574
<b>25</b>	<b>Interdependent assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>26</b>	<b>Other assets:</b>	<b>-</b>	<b>91,843</b>	<b>667</b>	<b>6,235</b>	<b>23,933</b>
27	Physical traded commodities	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	5,817	-	-	4,945
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	68,312	-	-	3,416
31	All other assets not included in the above categories	-	17,714	667	6,235	15,573
<b>32</b>	<b>Off-balance sheet items</b>	<b>-</b>	<b>63,735</b>	<b>16,047</b>	<b>127,124</b>	<b>12,191</b>
<b>33</b>	<b>Total required stable funding (RSF)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>201,428</b>
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>104.51%</b>

The NSFR ratio of Crédit Agricole CIB Group is at a convenient level since it entered into force. The net stable funding includes mainly client resources, funding provided by the Crédit Agricole S.A. Group and central bank resources (TLTRO). The available stable funding covers the stable funding requirements since the regulatory requirement came into force in June 2022.

# RESPONSIBILITY STATEMENT

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

**Olivier B elorgey**, Deputy Chief Executive Officer and Chief Financial Officer of Cr edit Agricole CIB

## STATEMENT BY THE PERSON RESPONSIBLE

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I certify that, to the best of my knowledge, the information required under Part 8 of Regulation (EU) No 575/2013 (and subsequent amendments) has been published in accordance with the formal policies and internal procedures, systems and controls.

Montrouge, 12<sup>th</sup> September 2022

Deputy Chief Executive Officer and Chief Financial Officer of Cr edit Agricole CIB

**Olivier B elorgey**