BASEL III PILLAR 3 DISCLOSURES

Financial review at 31 March 2026

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

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1. Basel III Pillar 3 disclosures

1.1. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

1.1.1. Overview of risk-weighted assets

OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (OV1)

€ million		Total risk exposure amounts (TREA)		Total own funds requirements
		31.03.2026	31.12.2025	31.03.2026
1	**Credit risk (excluding CCR)**	**81,733**	**79,467**	**6,539**
2	Of which the standardised approach	11,136	11,016	891
3	Of which the Foundation IRB (F-IRB) approach	43,566	43,040	3,485
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	27,030	25,411	2,162
6	**Counterparty credit risk - CCR**	**13,596**	**13,513**	**1,088**
7	Of which the standardised approach	1,798	1,555	144
8	Of which internal model method (IMM)	7,558	7,495	605
EU 8a	Of which exposures to a CCP	955	971	76
9	Of which other CCR	3,286	3,492	263
10	**Credit valuation adjustments risk - CVA risk**	**8,808**	**7,952**	**705**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8,808	7,952	705
EU 10c	Of which the simplified approach	-	-	-
15	**Settlement risk**	**2**	**4**	**0**
16	**Securitisation exposures in the non-trading book (after the cap)**	**11,351**	**10,419**	**908**
17	Of which SEC-IRBA approach	2,762	2,509	221
18	Of which SEC-ERBA (including IAA)	7,351	5,611	588
19	Of which SEC-SA approach	3,090	3,556	247
EU 19a	Of which 1250% / deduction	(1,852)	(1,256)	(148)
20	**Position, foreign exchange and commodities risks (Market risk)**	**9,637**	**8,559**	**771**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,153	781	92
22	Of which the Alternative Internal Models Approach (A-IMA)	8,484	7,778	679
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**
24	**Operational risk**	**17,848**	**17,329**	**1,428**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,300	1,287	104
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	**TOTAL**	**142,974**	**137,244**	**11,438**

1.1.2. Credit and counterparty risks

CREDIT RISK

- Change in RWAs

➢ **RWA flow statements of credit risk exposures under the IRB approach (CR8)**

€ million		RWA
1	**RWA as at the end of the reporting period - 31.12.2025**	**68,451**
2	Asset size (+/-)	4,073
3	Asset quality (+/-)	519
4	Model updates (+/-)	(447)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(85)
8	Other (+/-)[1]	(1,915)
9	**RWA as at the end of the reporting period - 31.03.2026**	**70,596**

[1] The variation shown in row 8 "Other (+/-)" is explained by the RWA gains related to synthetic securitisation: in the first quarter of 2026, a new securitization program results in an increase in RWA gains.

COUNTERPARTY RISK

- Change in RWAs using the internal models method (IMM)

➢ **RWA flow statements of CCR exposures under the IMM (CCR7)**

€ million		RWA
0010	**RWA as at the end of the previous reporting period - 31.12.2025**	**7,495**
0020	Asset size	(207)
0030	Credit quality of counterparties	(8)
0040	Model updates (IMM only)	(878)
0050	Methodology and policy (IMM only)	-
0060	Acquisitions and disposals	-
0070	Foreign exchange movements	1,181
0080	Other	(26)
0090	**RWA as at the end of the reporting period - 31.03.2026**	**7,558**

1.1.3. 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 internal model approach (IMA) (MR2-B)**

€ million		31.03.2026						
		VaR	**SVaR**	**IRC**	**Comprehensive risk measure**	**Other**	**Total RWAs**	**Total own funds requirements**
1	**RWA at previous period end - 31.12.2025**	**1,119**	**3,515**	**3,144**	-	-	**7,778**	**622**
1a	*Regulatory adjustment*	792	2,262	756	-	-	3,809	305
1b	*RWA at the previous quarter-end (end of the day)*	327	1,253	2,388	-	-	3,969	317
2	Movement in risk levels	141	(97)	209	-	-	253	20
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquistions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	(28)	(35)	11	-	-	(53)	(4)
7	Other	-	-	-	-	-	-	-
8a	*RWA at the end of the reporting period (end of the day)*	439	1,121	2,608	-	-	4,169	333
8b	*Regulatory adjustment*	647	2,111	1,557	-	-	4,315	345
8	**RWA at the end of the reporting period - 31.03.2026**	**1,086**	**3,232**	**4,165**	-	-	**8,484**	**679**

1.2. LIQUIDITY RISK

Regulatory Short-Term Liquidity Coverage Ratio (LCR)

➢ **Quantitative information of LCR (EU-LIQ1)**

€ million		Total unweighted value (average)				Total weighted value (average)			
Scope of consolidation: consolidated									
EU 1a	Quarter ending on	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**159,103**	**160,349**	**160,196**	**160,504**
CASH-OUTFLOWS									
2	**Retail deposits and deposits from small business customers, of which:**	**13,980**	**13,714**	**13,776**	**13,865**	**2,034**	**1,944**	**1,923**	**1,932**
3	*Stable deposits*	-	-	-	-	-	-	-	-
4	*Less stable deposits*	13,980	13,714	13,776	13,865	2,034	1,944	1,923	1,932
5	**Unsecured wholesale funding**	**190,606**	**189,015**	**185,391**	**183,354**	**94,828**	**95,575**	**95,526**	**96,542**
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	46,179	43,906	41,190	38,318	11,545	10,977	10,297	9,579
7	*Non-operational deposits (all counterparties)*	134,634	134,342	132,456	132,615	73,491	73,831	73,483	74,541
8	*Unsecured debt*	9,792	10,767	11,745	12,421	9,792	10,767	11,745	12,421
9	**Secured wholesale funding**					**20,449**	**19,198**	**21,671**	**23,024**
10	**Additional requirements**	**166,869**	**165,788**	**162,837**	**159,559**	**40,856**	**41,071**	**40,893**	**40,330**
11	*Outflows related to derivative exposures and other collateral requirements*	13,866	13,973	13,750	13,384	9,107	9,390	9,349	9,227
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	153,003	151,815	149,087	146,175	31,748	31,681	31,545	31,104
14	**Other contractual funding obligations**	**45,040**	**45,458**	**47,462**	**49,668**	**9,166**	**8,041**	**7,615**	**7,202**
15	**Other contingent funding obligations**	**108,106**	**79,346**	**76,110**	**73,172**	**4,647**	**4,233**	**3,996**	**3,849**
16	TOTAL CASH OUTFLOWS					171,979	170,061	171,623	172,878
CASH-INFLOWS									
17	**Secured lending (e.g. reverse repos)**	**245,701**	**241,077**	**243,320**	**249,724**	**8,094**	**8,082**	**9,384**	**11,393**
18	**Inflows from fully performing exposures**	**29,961**	**29,954**	**30,175**	**29,792**	**22,501**	**22,334**	**22,548**	**22,231**
19	**Other cash inflows**	**9,289**	**9,189**	**9,406**	**8,770**	**9,289**	**9,189**	**9,406**	**8,770**
20	TOTAL CASH INFLOWS	284,950	280,219	282,901	288,285	39,883	39,605	41,339	42,394
EU-20a	***Fully exempt inflows***	-	-	-	-	-	-	-	-
EU-20b	***Inflows subject to 90% cap***	-	-	-	-	-	-	-	-
EU-20c	***Inflows subject to 75% cap***	**268,354**	**264,959**	**264,226**	**266,456**	**39,883**	**39,605**	**41,339**	**42,394**
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21	LIQUIDITY BUFFER					159,103	160,349	160,196	160,504
22	TOTAL NET CASH OUTFLOWS*					132,096	130,457	130,285	130,485
23	LIQUIDITY COVERAGE RATIO					120.45%	123.03%	123.10%	123.30%

*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.

2. RESPONSIBILITY STATEMENT

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

Olivier BÉLORGEY, Deputy Chief Executive Officer and Chief Financial Officer of Crédit Agricole CIB.

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 CIB's management body level.

Montrouge, 20th May 2026

Deputy Chief Executive Officer and Chief Financial Officer of Crédit Agricole CIB

Olivier Bélorgey