BASEL III PILLAR 3 DISCLOSURES

Financial review at 30 june 2026

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

CONTENTS

1. 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 the introduction of IFRS 9. They also include the retained earnings of the period.

As of 30 June 2026, the Crédit Agricole CIB group's ratios are above the required minimum requirements.

The transitional provisions of IFRS 9 were last applied for the Decree of 31 December 2024.

Crédit Agricole CIB does not apply the temporary treatment described in Article 468 of CRR No. 2019/873 and was not impacted by any change in this provision during the period. Crédit Agricole CIB's capital and leverage/capital ratios already reflect the total impact of unrealised gains and losses measured at fair value through other comprehensive income. These provisions were renewed following the publication of Regulation 2024/1623 and expire on 31 December 2025.

1.1. 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, "CRR"), as amended by CRR No. 2019/876 (referred to as "CRR 2"), 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 in the Document "Information about Pillar 3": https://www.ca-cib.com/en/financial-and-regulated-information (in Regulated Documents folder).

Capital adequacy in regulatory terms covers solvency ratios and the leverage ratio. Each of these ratios reports an amount of prudential capital to a risk or leverage exposure.

Note that the amounts composing the prudential solvency and leverage ratios shown below include retained earnings for the period.

1.1.1. Solvency ratio

POSITION AS OF 30 JUNE 2026

- **Simplified regulatory capital**

€ million	30.06.2026	31.12.2025
Equity Group share (carrying amount) [1]	**37,036**	**34,692**
(-) Expected dividend	(1,023)	(585)
(-) AT1 instruments accounted as equity	(15,181)	(13,547)
Equity Group share	**20,832**	**20,560**
Eligible Minority Interests	**118**	**97**
(-) Increases in the value of equity resulting from securitised assets	(396)	(346)
Cash flow hedging reserve	674	627
Cumulative gains and losses due to changes in the credit risk for the liabilities assessed at fair value	347	(364)
Profits and losses in fair value arising from the institution's own credit risk related to derivative instruments in the liability	(22)	(31)
(-) Prudent valuation	(1,080)	(882)
Prudential filters	**(478)**	**(269)**
Goodwill	(1,567)	(1,562)
Intangible assets	(652)	(645)
(-) Deductions of goodwill and other intangible assets	**(2,220)**	**(2,207)**
Deferred tax assets dependent on future profitability and not arising from temporary differences (1)	(15)	(13)
Insufficiency of credit risk adjustments relative to expected losses using the internal rating approach deducted CET1	(52)	(33)
Deductible period overrun		
Other CET1 components	(536)	(416)
Total CET1	**17,650**	**17,719**
AT1 instruments	15,181	13,547
Other AT1 components	(12)	(64)
TOTAL TIER 1	**32,820**	**31,202**
Tier 2 instruments	3,793	3,361
Other Tier 2 components	509	481
TOTAL CAPITAL	**37,121**	**35,044**
TOTAL EXPOSURE AMOUNT TO RISK (RWA)	**142,824**	**137,244**
Ratio CET1	**12.36%**	**12.91%**
Ratio Tier 1	**22.98%**	**22.73%**
Ratio Total capital	**25.99%**	**25.53%**

[1] *Information covered by the auditors' opinion.*

For the sake of clarity, the complete table on the composition of capital (EU CC1 and EU CC2) is presented in Pillar 3 available on the website (in Regulated Documents folder): https://www.ca-cib.com/en/financial-and-regulated-information.

CHANGE OVER THE PERIOD

Common Equity Tier 1 (CET1) capital amounted to €17.7 billion at 30 June 2026, and decreased compared to the end of 2025 (-€0.1 billion).

The changes are detailed below by ratio category:

- capital instruments and reserves amounted to €20.3 billion, increased compared to end-2025 (+€0.2 billion);
- prudential filters were up (negative impact of -€0.2 billion) compared to end-2025;
- deductions for goodwill and other intangible assets amounted to -€2.2 billion, increased compared to end-2025 (negative impact of -€0.01 billion).

Additional Tier 1 (AT1) capital totalled €15.2 billion, an increase of +€1.6 billion compared to 31 December 2025, mainly related to new issues of AT1 for +€1.6 billion.

Tier 2 (T2) capital amounted to €4.3 billion, up +€0.5 billion compared to 31 December 2025. This was mainly due to new issues in the first semester of the year (+€0.4 billion).

Total capital amounted to €37.1 billion and were +€2.1 billion higher than at 31 December 2025.

PRUDENTIAL REQUIREMENTS

Pillar 1 requirements are governed by Regulation (the CRR). The regulator also sets minimum requirements within the framework of Pillar 2 on a discretionary basis. The following elements meet the publication requirements of Article 438(b) of Regulation (EU) No 575/2013 (CRR), in their current version.

SREP capital requirement	30.06.2026	31.12.2025
Pillar 1 minimum CET1 requirement	4.50%	4.50%
CET1 additional Pillar 2 requirement (P2R)	0.84%	0.84%
Combined buffer requirement	3.14%	3.13%
CET1 requirement	**8.48%**	**8.47%**
Pillar 1 minimum AT1 requirement	1.50%	1.50%
AT1 component of P2R	0.28%	0.28%
Tier 1 requirement	**10.26%**	**10.25%**
Pillar 1 minimum Tier 2 requirement	2.00%	2.00%
Tier 2 component of P2R	0.38%	0.38%
Overall capital requirement	**12.64%**	**12.63%**

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	30.06.2026	31.12.2025
Phased-in capital conservation buffer	2.50%	2.50%
Phased-in systemic buffer	0.02%	0.02%
Countercyclical buffer	0.62%	0.61%
Combined buffer requirement	**3.14%**	**3.13%**

The tables below meet the publication requirements of CRR 3 Article 440 (a and b).

➢ **Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer (EU CCYB1)**

€ million	30.06.2026												
Breakdown by country	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical 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			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
South Africa	1	14	-	-	-	15	0	-	-	0	1	0.00%	1.00%
Germany	65	9,913	-	-	3,741	13,720	234	-	36	270	3,377	3.44%	0.75%
Saudi Arabia	8	1,032	-	-	-	1,039	16	-	-	16	205	0.21%	1.00%
Armenia	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.50%
Australia	7	6,940	-	-	7	6,954	113	-	0	114	1,420	1.45%	1.00%
Belgium	1,052	3,237	-	-	-	4,289	139	-	-	139	1,735	1.77%	1.00%
Bulgaria	0	36	-	-	-	36	5	-	-	5	57	0.06%	2.00%
Chili	0	1,574	-	-	-	1,574	47	-	-	47	593	0.60%	0.50%
Cyprus	0	770	-	-	6	776	24	-	0	24	303	0.31%	1.50%
Korea, Republic Of	87	3,254	-	-	-	3,341	83	-	-	83	1,043	1.06%	1.00%
Croatia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Denmark	63	971	-	-	4	1,038	32	-	0	32	395	0.40%	2.50%
United Arab Emirates	20	3,363	-	-	363	3,746	44	-	4	49	610	0.62%	0.50%
Spain	69	5,282	-	-	888	6,238	157	-	8	165	2,066	2.11%	0.50%
Estonia	-	1	-	-	-	1	0	-	-	0	0	0.00%	1.50%
France	3,746	42,750	154	3,287	27,836	77,773	1,283	275	280	1,838	22,975	23.42%	1.00%
Greece	0	100	-	-	-	100	2	-	-	2	23	0.02%	0.25%
Guadeloupe	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Guyana	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
French Guiana	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Hong Kong	73	5,264	-	-	28	5,365	104	-	1	105	1,313	1.34%	0.50%
Hungary	0	90	-	-	-	90	6	-	-	6	70	0.07%	1.00%
Ireland	2	4,736	-	-	31	4,768	123	-	0	124	1,545	1.58%	1.50%
Iceland	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Latvia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Lithuania	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Luxembourg	477	15,501	-	-	3,855	19,832	366	-	0	366	4,581	4.67%	0.50%
Martinique	-	10	-	-	-	10	0	-	-	0	0	0.00%	1.00%
Mayotte	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Norway	3	1,216	-	-	12	1,232	35	-	0	35	442	0.45%	2.50%
New Caledonia	0	72	-	-	-	72	0	-	-	0	1	0.00%	1.00%
Netherlands	103	7,132	-	-	441	7,677	207	-	5	212	2,646	2.70%	2.00%
Poland	0	663	-	-	123	786	18	-	2	20	249	0.25%	1.00%
French Polynesia	-	28	-	-	-	28	0	-	-	0	0	0.00%	1.00%
Portugal	6	388	-	-	85	480	9	-	1	10	128	0.13%	0.75%
Czech Republic	0	432	-	-	-	432	10	-	-	10	128	0.13%	1.25%
Réunion	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Romania	0	60	-	-	-	60	1	-	-	1	12	0.01%	1.00%
Great Britain	262	17,212	-	-	4,686	22,160	498	-	59	557	6,966	7.10%	2.00%
Russia	17	374	-	-	-	391	22	-	-	22	277	0.28%	0.25%
Saint Barthélémy	-	11	-	-	-	11	0	-	-	0	1	0.00%	1.00%
San Marino	0	2	-	-	-	2	0	-	-	0	0	0.00%	1.00%
Saint Martin (Northern part)	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Saint-Pierre-et-Miquelon	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Slovakia	-	88	-	-	-	88	4	-	-	4	48	0.05%	1.50%
Slovenia	-	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Sweden	59	1,826	-	-	12	1,897	49	-	0	49	615	0.63%	2.00%
Wallis And Futuna	-	-	-	-	-	-	-	-	-	-	-	0.00%	1.00%
Other countries *	4,966	118,808	-	-	36,060	159,834	3,126	-	415	3,541	44,264	45.13%	0.00%
Total	**11,089**	**253,149**	**154**	**3,287**	**78,178**	**345,857**	**6,760**	**275**	**812**	**7,847**	**98,089**	**100%**	**0.62%**

** For which no countercyclical buffer has been defined by the competent authority*

➢ **Amount of institution-specific countercyclical capital buffer (EU CCYB2)**

€ million		30.06.2026	31.12.2025
1	Total risk exposure amount	142,824	137,244
2	Institution specific countercyclical capital buffer rate	0.62%	0.61%
3	**Institution specific countercyclical capital buffer requirement**	**883**	**836**

1.1.2. Leverage ratio

REGULATORY FRAMEWORK

The objective of the leverage ratio is to contribute to preserving financial stability by acting as a safety net in addition to risk-based capital requirements and by limiting the accumulation of excessive leverage in times of economic recovery. It was defined by the Basel Committee in the framework of the Basel 3 agreements and transposed into European law via Article 429 of the CRR, amended by Delegated Regulation 62/2015 dated 10 October 2014 and published in the Official Journal of the European Union on 18 January 2015.

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 Crédit Agricole 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 of 3% applicable from 28 June 2021.

POSITION AS OF 30 JUNE 2026

The following elements meet the publication requirements of article 451 from regulation (UE) n°575/2013 (CRR) in place.

The n°575/2013 (CRR) regulation provides that certain Central Bank exposures may be excluded from the total leverage ratio exposure when justified by exceptional macroeconomic circumstances. If this exemption is applied, institutions must meet an adjusted leverage ratio requirement of more than 3%.

Leverage ratio – Common disclosure (EU LR2)

€ million		30.06.2026	31.12.2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	582,236	528,750
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	(12,653)	(14,453)
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)	(2,966)	(2,642)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**566,618**	**511,655**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	27,939	24,822
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	74,203	64,895
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	34,927	24,969
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(24,153)	(17,214)
13	**Total derivatives exposures**	**112,916**	**97,472**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	460,687	471,226
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(280,874)	(286,994)
16	Counterparty credit risk exposure for SFT assets	11,774	10,771
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)	-	-
18	**Total securities financing transaction exposures**	**191,587**	**195,003**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	344,221	301,868
20	(Adjustments for conversion to credit equivalent amounts)	(203,608)	(173,030)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	**Off-balance sheet exposures**	**140,613**	**128,838**
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	(92,012)	(79,187)
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)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	(15,096)	(14,599)
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	**(Total exempted exposures)**	**(107,108)**	**(93,786)**
Capital and total exposure measure			
23	**Tier 1 capital**	**32,820**	**31,202**
24	**Total exposure measure**	**904,627**	**839,182**
Leverage ratio			
25	**Leverage ratio (%)**	**3.63%**	**3.72%**
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	3.63%	3.72%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	3.63%	3.72%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%) *	0.15%	-
EU-26b	of which: to be made up of CET1 capital (percentage points)	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.15%	3.00%
Choix des dispositions transitoires et expositions pertinentes			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	190,849	181,498
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	179,813	184,231
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)	915,662	836,448
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)	915,662	836,448
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)	3.58%	3.73%
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)	3.58%	3.73%

(*) The 0.15% add-on corresponds to the additional capital requirement under Pillar 2 (P2R).

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

€ million		30.06.2026
1	Total assets as per published financial statements	954,662
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(12,497)
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	Adjustments for derivative financial instruments	(261,207)
9	Adjustment for securities financing transactions (SFTs)	(269,100)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	141,968
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) and point (ca) of Article 429a(1) CRR)	(92,012)
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	442,813
13	**Total exposure measure**	**904,627**

➢ Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) (EU LR3)

€ million		30.06.2026
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**509,206**
EU-2	Trading book exposures	151,664
EU-3	Banking book exposures, of which:	357,542
EU-4	Covered bonds	1,590
EU-5	Exposures treated as sovereigns	126,453
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	2,875
EU-7	Institutions	16,388
EU-8	Secured by mortgages of immovable properties	16,137
EU-9	Retail exposures	16,134
EU-10	Corporate	151,549
EU-11	Exposures in default	4,051
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	22,363

1.2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

1.2.1. Overview of risk-weighted assets

OVERVIEW OF RISK WEIGHTED EXPOSURE AMOUNTS (OV1)

Pursuant to Regulation (EU) No. 2024/1623 ("CRR3") in force since 1st January 2025, the table EU OV1 has been amended to incorporate the CRR3 new requirements, in particular the inclusion of the impact of the output floor (it should be noted that the output floor applies only to the highest level of consolidation, ie the Credit Agricole Group) and a more detailed presentation of the risk weighted assets (RWA) related to CVA risk.

Risk-weighted assets for credit risk, market risk and operational risk amounted to €142.8 billion as of 30 June 2026, compared to €137.2 billion as of 31 December 2025.

		Total risk exposure amounts (TREA)			Total own funds requirements
€ million		30.06.2026	31.03.2026	31.12.2025	30.06.2026
1	**Credit risk (excluding CCR)**	**84,559**	**81,733**	**79,467**	**6,765**
2	Of which the standardised approach	11,933	11,136	11,016	955
3	Of which the Foundation IRB (F-IRB) approach	44,704	43,566	43,040	3,576
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	27,922	27,030	25,411	2,234
6	**Counterparty credit risk - CCR**	**13,533**	**13,596**	**13,513**	**1,083**
7	Of which the standardised approach	1,490	1,798	1,555	119
8	Of which internal model method (IMM)	8,286	7,558	7,495	663
EU 8a	Of which exposures to a CCP	301	955	971	24
9	Of which other CCR	3,455	3,286	3,492	276
10	**Credit valuation adjustments risk - CVA risk**	**8,265**	**8,808**	**7,952**	**661**
EU 10a	Of which the standardised approach (SA)	-	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8,265	8,808	7,952	661
EU 10c	Of which the simplified approach	-	-	-	-
15	**Settlement risk**	**3**	**2**	**4**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**10,147**	**11,351**	**10,419**	**812**
17	Of which SEC-IRBA approach	2,796	2,762	2,509	224
18	Of which SEC-ERBA (including IAA)	5,594	7,351	5,611	448
19	Of which SEC-SA approach	1,774	3,090	3,556	142
EU 19a	Of which 1250% / deduction	(17)	(1,852)	(1,256)	(1)
20	**Position, foreign exchange and commodities risks (Market risk)**	**8,470**	**9,637**	**8,559**	**678**
21	Of which the Alternative standardised approach (A-SA)	-	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	542	1,153	781	043
22	Of which the Alternative Internal Models Approach (A-IMA)	7,928	8,484	7,778	634
EU 22a	**Large exposures**	**-**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**	**-**
24	**Operational risk**	**17,848**	**17,848**	**17,329**	**1,428**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**	**-**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,375	1,300	1,287	110
26	Output floor applied (%)	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	**-**	**-**
29	**TOTAL**	**142,824**	**142,974**	**137,244**	**11,426**

CHANGES IN RISK-WEIGHTED ASSETS

The table below shows the changes in Crédit Agricole CIB group's risk-weighted assets in the first half of 2026.

€ million	31.12.2025	Foreign exchange	Volume variation	Portfolio Impacts	Model and regulations Impacts	Total change H1 2026	30.06.2026
Credit and counterparty risks	111,352	1,515	8,070	(1,101)	(3,333)	5,151	116,503
Of which CVA	*7,952*		*313*			*313*	*8,265*
Market risk	8,563		(90)			(90)	8,473
Operational risk	17,329		519			519	17,848
Total	**137,244**	**1,515**	**8,500**	**(1,101)**	**(3,333)**	**5,581**	**142,824**

Risk-weighted assets stood at €142.8 billion, up +€5.6 billion for the first half of 2026.

This change can mainly be explained by:

- foreign exchange impacts for +€1.5 billion, notably linked to the appreciation of the USD against the EUR;
- the change at constant rates of +€4.1 billion, mainly due to an increase in credit and counterparty risk excluding CVA of +€3.3 billion.

1.2.2. Credit and counterparty risks

GENERAL PRESENTATION OF CREDIT AND COUNTERPARTY RISK

- Loans, receivables and debt securities by maturity

➢ **Maturity of exposures (CR1-A)**

	€ million	30.06.2026					
		Demand [1]	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	4,918	291,528	118,866	33,580	-	448,892
2	Debt securities	-	30,269	48,298	53,338	-	131,905
3	**Total**	**4,918**	**321,797**	**167,164**	**86,918**	**-**	**580,798**

[1] *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.*

	€ million	31.12.2025					
		Demand [1]	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1,690	281,225	106,088	30,179	-	419,183
2	Debt securities	-	28,404	40,759	43,583	-	112,746
3	**Total**	**1,690**	**309,629**	**146,847**	**73,763**	**-**	**531,929**

[1] *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.*

- Exposures in default and valuation adjustment

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

	30.06.2026														
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	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				On performing exposures	On non-performing exposures
€ million		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			
Cash balances at central banks and other demand deposits	**87,514**	**87,469**	**45**	**-**	**-**	**-**	**(1)**	**(1)**	**(0)**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**267,687**	**243,146**	**24,541**	**4,494**	**-**	**4,494**	**(758)**	**(215)**	**(543)**	**(2,020)**	**-**	**(2,020)**	**-**	**122,598**	**1,227**
Central banks	4,803	4,735	68	-	-	-	(9)	(0)	(9)	-	-	-	-	4,597	-
General governments	12,221	10,799	1,422	296	-	296	(33)	(21)	(12)	(34)	-	(34)	-	4,630	244
Credit institutions	48,138	48,038	99	410	-	410	(23)	(23)	(0)	(372)	-	(372)	-	4,673	-
Other financial corporations	11,274	11,243	32	260	-	260	(4)	(4)	(0)	(260)	-	(260)	-	6,512	-
Non-financial corporations	178,603	155,775	22,828	3,314	-	3,314	(686)	(165)	(521)	(1,285)	-	(1,285)	-	94,044	843
Of which SMEs	1,292	1,178	114	11	-	11	(7)	(1)	(5)	(6)	-	(6)	-	759	3
Households	12,648	12,556	92	215	-	215	(2)	(2)	(1)	(69)	-	(69)	-	8,142	139
Debt Securities	**49,248**	**48,980**	**238**	**23**	**-**	**23**	**(22)**	**(21)**	**(1)**	**(23)**	**-**	**(23)**	**-**	**59**	**-**
Central banks	4,488	4,488	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
General governments	26,059	26,059	-	0	-	0	(15)	(15)	-	-	-	-	-	-	-
Credit institutions	7,695	7,669	20	-	-	-	(3)	(3)	(0)	-	-	-	-	-	-
Other financial corporations	4,286	4,184	80	-	-	-	(1)	(1)	(0)	-	-	-	-	37	-
Non-financial corporations	6,718	6,579	138	23	-	23	(4)	(3)	(1)	(23)	-	(23)	-	22	-
Off-balance sheet exposures	**543,346**	**521,273**	**22,073**	**1,020**	**-**	**1,020**	**(358)**	**(124)**	**(234)**	**(138)**	**-**	**(138)**	**-**	**63,546**	**586**
Central banks	25,155	25,155	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
General governments	34,876	33,614	1,262	152	-	152	(10)	(5)	(5)	(2)	-	(2)	-	2,243	151
Credit institutions	63,929	63,616	313	6	-	6	(10)	(9)	(0)	-	-	-	-	1,095	-
Other financial corporations	176,586	176,224	362	-	-	-	(8)	(8)	-	-	-	-	-	3,878	-
Non-financial corporations	239,452	219,353	20,099	858	-	858	(329)	(101)	(228)	(136)	-	(136)	-	56,229	436
Households	3,347	3,310	37	3	-	3	(1)	(1)	(1)	(0)	-	(0)	-	102	-
TOTAL	**947,795**	**900,869**	**46,897**	**5,537**	**-**	**5,537**	**(1,139)**	**(361)**	**(778)**	**(2,181)**	**-**	**(2,181)**	**-**	**186,203**	**1,813**

€ million	31.12.2025														
	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	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				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			
Cash balances at central banks and other demand deposits	**97,372**	**97,368**	**5**	**-**	**-**	**-**	**(1)**	**(1)**	**(0)**	**-**	**-**	**-**	**-**	**-**	**-**
Loans and advances	**236,025**	**210,492**	**25,533**	**3,257**	**-**	**3,257**	**(856)**	**(197)**	**(659)**	**(1,837)**	**-**	**(1,837)**	**-**	**112,360**	**784**
Central banks	4,495	4,392	103	-	-	-	(9)	(0)	(8)	-	-	-	-	4,259	-
General governments	11,650	10,044	1,607	39	-	39	(25)	(8)	(16)	(37)	-	(37)	-	4,819	-
Credit institutions	38,273	38,068	205	401	-	401	(20)	(19)	(0)	(364)	-	(364)	-	4,832	-
Other financial corporations	9,624	9,598	27	257	-	257	(4)	(3)	(1)	(257)	-	(257)	-	5,203	-
Non-financial corporations	158,335	134,821	23,514	2,345	-	2,345	(797)	(165)	(632)	(1,115)	-	(1,115)	-	83,683	639
Of which SMEs	1,189	1,100	89	12	-	12	(8)	(2)	(6)	(9)	-	(9)	-	759	3
Households	13,647	13,569	78	215	-	215	(2)	(2)	(0)	(65)	-	(65)	-	9,564	145
Debt Securities	**48,077**	**47,570**	**492**	**23**	**-**	**23**	**(25)**	**(23)**	**(3)**	**(23)**	**-**	**(23)**	**-**	**52**	**-**
Central banks	4,539	4,539	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
General governments	24,737	24,737	-	0	-	0	(16)	(16)	-	-	-	-	-	-	-
Credit institutions	7,125	7,121	-	-	-	-	(3)	(3)	-	-	-	-	-	-	-
Other financial corporations	4,555	4,278	266	-	-	-	(3)	(2)	(1)	-	-	-	-	27	-
Non-financial corporations	7,121	6,895	226	23	-	23	(3)	(1)	(2)	(23)	-	(23)	-	25	-
Off-balance sheet exposures	**509,502**	**488,921**	**20,581**	**507**	**-**	**507**	**(414)**	**(119)**	**(295)**	**(115)**	**-**	**(115)**	**-**	**58,736**	**129**
Central banks	23,987	23,987	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
General governments	18,632	17,144	1,488	-	-	-	(20)	(4)	(15)	-	-	-	-	2,571	-
Credit institutions	52,748	52,356	392	6	-	6	(11)	(10)	(0)	(0)	-	(0)	-	997	-
Other financial corporations	183,572	183,564	8	-	-	-	(5)	(5)	-	-	-	-	-	3,515	-
Non-financial corporations	227,014	208,356	18,658	500	-	500	(377)	(98)	(280)	(115)	-	(115)	-	51,623	129
Households	3,549	3,514	35	0	-	0	(1)	(1)	(0)	(0)	-	(0)	-	29	-
TOTAL	**890,977**	**844,351**	**46,610**	**3,786**	**-**	**3,786**	**(1,297)**	**(340)**	**(957)**	**(1,975)**	**-**	**(1,975)**	**-**	**171,148**	**912**

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

€ million		30.06.2026
		Gross carrying account
1	**Initial stock of non-performing loans and advances (31.12.2025)**	**3,257**
2	Inflows to non-performing portfolios	1,694
3	Outflows from non-performing portfolios	(457)
4	Outflows due to write-offs	-
5	Outflow due to other situations	-
6	**Final stock of non-performing loans and advances (30.06.2026)**	**4,494**

€ million		31.12.2025
		Gross carrying account
1	**Initial stock of non-performing loans and advances (31.12.2024)**	**3,372**
2	Inflows to non-performing portfolios	945
3	Outflows from non-performing portfolios	(1,060)
4	Outflows due to write-offs	-
5	Outflow due to other situations	-
6	**Final stock of non-performing loans and advances (31.12.2025)**	**3,257**

➢ Credit quality of forborne exposures (CQ1)

		30.06.2026							
		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 forbone exposures	
		Performing forbone	Non-performing forbone			On performing forbone exposures	On non-performing forbone exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
€ million				Of which defaulted	of which impaired				
005	**Cash balances at central banks and other demand deposits**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,781**	**1,446**	**1,446**	**1,446**	**(186)**	**(642)**	**1,726**	**396**
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	3	3	3	3	(0)	(3)	-	-
040	Credit institutions	-	47	47	47	-	(27)	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	2,745	1,389	1,389	1,389	(186)	(611)	1,716	390
070	Households	34	7	7	7	-	(1)	10	6
080	**Debt securities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
090	**Loan commitments given**	**418**	**51**	**51**	**51**	**(19)**	**(3)**	**55**	**5**
100	**TOTAL**	**3,199**	**1,497**	**1,497**	**1,497**	**(205)**	**(645)**	**1,781**	**401**

		31.12.2025							
		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 forbone exposures	
		Performing forbone	Non-performing forbone			On performing forbone exposures	On non-performing forbone exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
€ million				Of which defaulted	of which impaired				
005	**Cash balances at central banks and other demand deposits**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
010	**Loans and advances**	**2,894**	**1,447**	**1,419**	**1,419**	**(176)**	**(631)**	**1,721**	**318**
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	3	3	3	3	(0)	(3)	-	-
040	Credit institutions	-	47	47	47	-	(27)	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	2,828	1,391	1,364	1,364	(176)	(600)	1,712	313
070	Households	63	6	5	5	(0)	(1)	9	5
080	**Debt securities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
090	**Loan commitments given**	**553**	**41**	**41**	**41**	**(20)**	**(1)**	**58**	**-**
100	**TOTAL**	**3,447**	**1,488**	**1,461**	**1,461**	**(196)**	**(632)**	**1,779**	**318**

➢ Quality of non-performing exposures by geography (CQ4)

€ million		30.06.2026						
		Gross carrying/nominal amount						
			of which non performing					
				of which defaulted	of which subject to impairment	Acumulated impariment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative charges in fair value due to credit risk on non-performing exposures
10	**On balance sheet exposures**	**408,966**	**4,517**	**4,517**	**408,937**	**(2,825)**	**-**	**-**
20	**Europe**	**222,081**	**2,363**	**2,363**	**222,056**	**(1,360)**	**-**	**-**
	France	107,388	865	865	107,385	(549)	-	-
	United Kingdom	19,918	28	28	19,918	(98)	-	-
	Luxembourg	16,080	140	140	16,062	(66)	-	-
	Italy	16,047	67	67	16,047	(131)	-	-
	Russia	647	488	488	647	(165)	-	-
	Others (Europe)	62,000	774	774	61,996	(350)	-	-
30	**Asia and Oceania**	**99,761**	**222**	**222**	**99,760**	**(210)**	**-**	**-**
	Japan	57,704	-	-	57,704	(8)	-	-
	Singapore	10,384	119	119	10,383	(120)	-	-
	Australia	6,499	35	35	6,499	(19)	-	-
	Hong Kong	5,696	32	32	5,696	(9)	-	-
	Others (Asia and oceania)	19,478	36	36	19,478	(54)	-	-
40	**North America**	**51,695**	**465**	**465**	**51,691**	**(334)**	**-**	**-**
	United States	46,695	387	387	46,691	(267)	-	-
	Other (North America)	5,000	78	78	5,000	(66)	-	-
50	**South and central America**	**13,664**	**836**	**836**	**13,664**	**(540)**	**-**	**-**
60	**Africa and Middle East**	**21,766**	**631**	**631**	**21,766**	**(381)**	**-**	**-**
	Saudi Arabia	5,140	58	58	5,140	(73)	-	-
	United Arab Emirates	4,876	9	9	4,876	(11)	-	-
	Qatar	4,800	-	-	4,800	(10)	-	-
	Other (Africa and Middle East)	6,950	564	564	6,950	(287)	-	-
70	**Other countries**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
80	**Off balance sheet exposures**	**544,366**	**1,020**	**1,020**	**-**	**-**	**496**	**-**
90	**Europe**	**302,899**	**719**	**719**	**-**	**-**	**266**	**-**
	France	138,474	63	63	-	-	83	-
	United Kingdom	41,078	-	-	-	-	26	-
	Germany	24,491	-	-	-	-	29	-
	Luxembourg	23,185	50	50	-	-	15	-
	Italy	20,159	0	0	-	-	17	-
	Switzerland	9,737	0	0	-	-	2	-
	Autres (Europe)	45,774	606	606	-	-	95	-
100	**Asia and Oceania**	**34,516**	**80**	**80**	**-**	**-**	**52**	**-**
	Japan	7,162	-	-	-	-	1	-
	Hong Kong	5,600	79	79	-	-	41	-
	South Korea	5,542	-	-	-	-	1	-
	Others (Asia and Oceania)	16,211	1	1	-	-	10	-
110	**North America**	**188,760**	**66**	**66**	**-**	**-**	**141**	**-**
	United States	182,266	49	49	-	-	125	-
	Other (North America)	6,494	17	17	-	-	15	-
120	**South and central America**	**8,803**	**3**	**3**	**-**	**-**	**15**	**-**
130	**Africa and Middle East**	**9,388**	**152**	**152**	**-**	**-**	**21**	**-**
140	**Other countries**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
150	**Total**	**953,332**	**5,537**	**5,537**	**408,937**	**(2,825)**	**496**	**-**

The CQ4 report (quality of non-performing exposures by geographical location) replaces the RC1-C report (credit quality of exposures by geographical area) in the context of the application of Regulation (EU) 2019/876 (CRR2) since 30/06/2021.

The CQ4 report distinguishes between the balance sheet and the off-balance sheet, unlike the CR1-C.

On the CQ4 statement, cash, current accounts with Central Banks and other demand deposits have been added to the scope of the on-balance sheet exposures line to follow the regulatory presentation of the EBA (following the update of the mapping tool of 22/05/2025) to be consistent with the other Pillar 3 statements: CQ1, CQ3, CR1 which were already part of this line.

		31.12.2025						
		Gross carrying/nominal amount					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	Acumulated impariment		
€ million				of which defaulted				
10	**On balance sheet exposures**	**384,754**	**3,280**	**3,280**	**384,739**	**(2,743)**	**-**	**-**
20	**Europe**	**200,557**	**1,639**	**1,639**	**200,547**	**(1,289)**	**-**	**-**
	France	93,418	932	932	93,417	(505)	-	-
	United Kingdom	19,476	23	23	19,476	(78)	-	-
	Italy	15,999	65	65	15,999	(110)	-	-
	Luxembourg	13,949	69	69	13,943	(66)	-	-
	Russia	746	162	162	746	(192)	-	-
	Others (Europe)	56,969	387	387	56,966	(337)	-	-
30	**Asia and Oceania**	**100,534**	**256**	**256**	**100,534**	**(209)**	**-**	**-**
	Japan	64,368	0	0	64,368	(8)	-	-
	Singapore	8,939	114	114	8,938	(116)	-	-
	Australia	5,580	33	33	5,580	(19)	-	-
	Hong Kong	4,958	41	41	4,958	(9)	-	-
	Others (Asia and oceania)	16,688	68	68	16,688	(57)	-	-
40	**North America**	**50,638**	**487**	**487**	**50,634**	**(378)**	**-**	**-**
	United States	45,670	411	411	45,666	(318)	-	-
	Other (North America)	4,968	75	75	4,968	(60)	-	-
50	**South and central America**	**13,187**	**539**	**539**	**13,187**	**(506)**	**-**	**-**
60	**Africa and Middle East**	**19,837**	**359**	**359**	**19,837**	**(361)**	**-**	**-**
	Saudi Arabia	5,140	58	58	5,140	(63)	-	-
	Qatar	4,658	-	-	4,658	(5)	-	-
	United Arab Emirates	3,668	9	9	3,668	(9)	-	-
	Other (Africa and Middle East)	6,371	293	293	6,371	(284)	-	-
70	**Other countries**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
80	**Off balance sheet exposures**	**510,009**	**507**	**507**	**-**	**-**	**529**	**-**
90	**Europe**	**260,080**	**356**	**356**	**-**	**-**	**306**	**-**
	France	129,204	103	103	-	-	95	-
	United Kingdom	32,416	-	-	-	-	24	-
	Luxembourg	18,137	0	0	-	-	18	-
	Germany	17,955	3	3	-	-	29	-
	Italy	15,141	-	-	-	-	16	-
	Netherlands	5,910	243	243	-	-	58	-
	Autres (Europe)	41,316	7	7	-	-	66	-
100	**Asia and Oceania**	**32,114**	**79**	**79**	**-**	**-**	**53**	**-**
	Japan	6,962	-	-	-	-	1	-
	South Korea	5,679	-	-	-	-	1	-
	Singapore	3,933	1	1	-	-	1	-
	Others (Asia and Oceania)	15,541	78	78	-	-	50	-
110	**North America**	**200,391**	**68**	**68**	**-**	**-**	**132**	**-**
	United States	194,750	52	52	-	-	123	-
	Other (North America)	5,640	17	17	-	-	9	-
120	**South and central America**	**8,711**	**3**	**3**	**-**	**-**	**11**	**-**
130	**Africa and Middle East**	**8,714**	**0**	**0**	**-**	**-**	**28**	**-**
140	**Other countries**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
150	**Total**	**894,763**	**3,786**	**3,786**	**384,739**	**(2,743)**	**529**	**-**

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

		30.06.2026					
		Gross carrying amount					Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		of which loans and advances subject to impairment		
€ million				of which defaulted		Accumulated impairment	
10	Agriculture, forestry and fishing	684	155	155	684	(86)	-
20	Mining and quarrying	8,607	468	468	8,607	(160)	-
30	Manufacturing	36,434	643	643	36,434	(294)	-
40	Electricity, gas, steam and air conditioning supply	23,761	221	221	23,761	(194)	-
50	Water supply	1,285	-	-	1,285	(6)	-
60	Construction	1,592	36	36	1,592	(44)	-
70	Wholesale and retail trade	16,763	503	503	16,763	(389)	-
80	Transport and storage	23,606	283	283	23,606	(199)	-
90	Accommodation and food service activities	3,298	16	16	3,298	(24)	-
100	Information and communication	20,581	640	640	20,581	(233)	-
110	Financial and insurance activities	17,892	21	21	17,892	(57)	-
120	Real estate activities	15,200	292	292	15,200	(174)	-
130	Professional, scientific and technical activities	2,245	24	24	2,245	(24)	-
140	Administrative and support service activities	4,237	8	8	4,237	(33)	-
150	Public administration and defence, compulsory social security	362	-	-	362	(0)	-
160	Education	14	-	-	14	(0)	-
170	Human health services and social work activities	2,033	-	-	2,033	(51)	-
180	Arts, entertainment and recreation	246	-	-	246	(1)	-
190	Other services	3,078	5	5	3,078	(2)	-
200	**TOTAL**	**181,916**	**3,314**	**3,314**	**181,916**	**(1,971)**	**-**

€ million		31.12.2025					
		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 loans and advances subject to impairment		
				of which defaulted			
10	Agriculture, forestry and fishing	946	82	82	946	(79)	-
20	Mining and quarrying	5,058	93	93	5,058	(163)	-
30	Manufacturing	33,251	253	253	33,251	(239)	-
40	Electricity, gas, steam and air conditioning supply	22,718	256	256	22,718	(178)	-
50	Water supply	1,168	-	-	1,168	(5)	-
60	Construction	4,589	204	204	4,589	(104)	-
70	Wholesale and retail trade	14,018	470	470	14,018	(358)	-
80	Transport and storage	22,229	362	362	22,229	(201)	-
90	Accommodation and food service activities	2,823	58	58	2,823	(44)	-
100	Information and communication	17,690	346	346	17,690	(235)	-
110	Financial and insurance activities	15,954	20	20	15,954	(38)	-
120	Real estate activities	11,021	147	147	11,021	(125)	-
130	Professional, scientific and technical activities	1,861	30	30	1,861	(22)	-
140	Administrative and support service activities	3,749	8	8	3,749	(38)	-
150	Public administration and defence, compulsory social security	283	-	-	283	(0)	-
160	Education	27	-	-	27	(0)	-
170	Human health services and social work activities	1,750	17	17	1,750	(64)	-
180	Arts, entertainment and recreation	244	-	-	244	(2)	-
190	Other services	1,302	-	-	1,302	(16)	-
200	**TOTAL**	**160,680**	**2,345**	**2,345**	**160,680**	**(1,912)**	**-**

- **Collateral obtained by taking possession and execution processes (CQ7)**

€ million		30.06.2026		31.12.2025	
		Collateral obtained by taking possession		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-	-	-
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	-	-	-	-
080	**TOTAL**	**-**	**-**	**-**	**-**

CREDIT RISK

- Standardised approach exposures

➢ Standardised approach - Credit risk exposure and credit risk mitigation (CRM) effects (CR4)

		30.06.2026					
€ million		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
Classes d'actifs		On-balance sheet exposures	Off-balance sheet exposures	On-balance sheet exposures	Off-balance sheet exposures	RWA	RWA density
1	Central governments or central banks	2,755	37	2,755	14	922	33.29%
2	Non-central government public sector entities	424	-	424	-	21	5.03%
EU 2a	Regional government or local authorities	234	-	234	-	-	-
EU 2b	Public sector entities	190	-	190	-	21	11.21%
3	Multilateral development banks	107	-	107	-	9	8.78%
EU 3a	International organisations	51	-	51	-	-	-
4	Institutions	4,421	746	4,333	221	981	21.54%
5	Covered bonds	511	-	511	-	94	18.37%
6	Corporates	20,989	719	2,623	343	2,900	97.77%
6.1	Of which: Specialised Lending	-	215	-	176	168	95.57%
7	Subordinated debt exposures and equity	468	-	451	-	1,108	245.53%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	468	-	451	-	1,108	245.53%
8	Retail	3,462	785	1760	183	1401	72.06%
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	-	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	49	10	32	4	48	134.98%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings	5	-	5	-	4	79.56%
EU 10c	Other items	5,055	-	5055	-	4,444	87.91%
11	Not applicable	-	-	-	-	-	-
12	**TOTAL**	**38,297**	**2,297**	**18,108**	**766**	**11,933**	**63.22%**

		31.12.2025					
€ million		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
Classes d'actifs		On-balance sheet exposures	Off-balance sheet exposures	On-balance sheet exposures	Off-balance sheet exposures	RWA	RWA density
1	Central governments or central banks	2,736	42	2,736	16	895	32.53%
2	Non-central government public sector entities	401	-	401	-	4	0.99%
EU 2a	Regional government or local authorities	240	-	240	-	-	-
EU 2b	Public sector entities	161	-	161	-	4	2.47%
3	Multilateral development banks	114	-	114	-	14	12.39%
EU 3a	International organisations	52	-	52	-	-	-
4	Institutions	3,444	546	20,461	210	1058	5.12%
5	Covered bonds	660	-	660	-	66	10.00%
6	Corporates	19,583	2,095	2,258	569	2,721	96.24%
6.1	Of which: Specialised Lending	-	222	-	217	259	119.10%
7	Subordinated debt exposures and equity	499	1	498	1	1,191	238.37%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	499	1	498	1	1,191	238.37%
8	Retail	2,447	437	1132	87	943	77.35%
9	Secured by mortgages on immovable property and ADC exposures	147	1	110	0	89	80.75%
9.1	Secured by mortgages on residential immovable property - non IPRE	79	1	45	0	24	52.13%
9.2	Secured by mortgages on residential immovable property - IPRE	23	0	21	0	22	103.80%
9.3	Secured by mortgages on commercial immovable property - non IPRE	2	-	2	-	1	60.00%
9.4	Secured by mortgages on commercial immovable property - IPRE	43	-	42	-	42	101.47%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	154	9	17	4	25	124.67%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings	6	-	6	-	4	73.39%
EU 10c	Other items	4,568	-	4568	-	4,005	87.67%
11	Not applicable	-	-	-	-	-	-
12	**TOTAL**	**34,809**	**3,132**	**33,012**	**888**	**11,016**	**32.49%**

- Credit derivatives used for hedging

➢ **IRB approach - Effect on the RWAs of credit derivatives used as CRM techniques (CR7)**

€ million		30.06.2026	
		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	Central governments and central banks - F-IRB	15	15
EU 1a	Regional governments and local authorities -F-IRB	1	1
EU 1b	Public sectore entities - F-IRB	474	474
2	Central governments and central banks - A-IRB	2,414	2,414
EU 2a	Regional governments and local authorities A-IRB	-	-
EU 2b	Public sectore entities A-IRB	-	-
3	Institutions – F-IRB	3,344	3,384
5	Corporates – F-IRB	41,675	40,830
EU 5a	Corporates - General	41,675	40,830
EU 5b	Corporates - Specialised lending	-	-
EU 5c	Corporates - Purchased receivables	-	-
6	Corporate – A-IRB	24,684	24,684
EU 6a	Corporates - General	7,792	7,792
EU 6b	Corporates - Specialised lending	16,892	16,892
EU 6c	Corporates - Purchased Receivables	-	-
8a	Retail - A-IRB	824	824
9	Retail – Qualifying revolving (QRRE)	-	-
10	Retail – Secured by residential immovable property	57	57
EU10a	Retail – Purchased receivables	-	-
EU10b	Retail- Other retail exposures	767	767
17	**Exposures under F-IRB**	**45,510**	**44,704**
18	**Exposures under A-IRB**	**27,922**	**27,922**
19	**Total Exposures**	**73,432**	**72,626**

€ million		31.12.2025	
		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
1	Central governments and central banks - F-IRB	-	-
EU 1a	Regional governments and local authorities -F-IRB	83	83
EU 1b	Public sectore entities - F-IRB	511	511
2	Central governments and central banks - A-IRB	2,323	2,323
EU 2a	Regional governments and local authorities A-IRB	-	-
EU 2b	Public sectore entities A-IRB	-	-
3	Institutions – F-IRB	3,710	3,728
5	Corporates – F-IRB	39,109	38,718
EU 5a	Corporates - General	39,109	38,718
EU 5b	Corporates - Specialised lending	-	-
EU 5c	Corporates - Purchased receivables	-	-
6	Corporate – A-IRB	22,369	22,368
EU 6a	Corporates - General	6,583	6,582
EU 6b	Corporates - Specialised lending	15,786	15,786
EU 6c	Corporates - Purchased Receivables	-	-
8a	Retail - A-IRB	720	720
9	Retail – Qualifying revolving (QRRE)	-	-
10	Retail – Secured by residential immovable property	31	31
EU10a	Retail – Purchased receivables	-	-
EU10b	Retail- Other retail exposures	689	689
17	**Exposures under F-IRB**	**43,414**	**43,040**
18	**Exposures under A-IRB**	**25,412**	**25,411**
19	**Total Exposures**	**68,826**	**68,451**

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

€ million	30.06.2026												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs
		Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		
IRB-A	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 with reduction and substitution effects
Central governments and central banks	147,766	-	-	-	-	-	-	-	-	-	-	-	2,414
Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	68,867	0.01%	1.70%	0.41%	0.03%	1.26%	1.32%	-	-	-	-	-	24,684
Corporates – General	10,682	0.06%	10.96%	2.66%	0.18%	8.12%	2.45%	-	-	-	-	-	7,792
Corporates – Specialised lending	58,186	-	0.00%	0.00%	-	-	1.11%	-	-	-	-	-	16,892
Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	16,562	8.94%	19.67%	19.67%	-	0.00%	29.53%	-	-	-	-	-	824
Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail – secured by residential immovable property	1,469	-	92.57%	92.57%	-	-	2.51%	-	-	-	-	-	57
Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other retail exposures	15,093	9.81%	12.57%	12.57%	0.00%	0.00%	32.16%	-	-	-	-	-	767
Total	**233,195**	**0.64%**	**1.90%**	**1.52%**	**0.01%**	**0.37%**	**2.49%**	**-**	**-**	**-**	**-**	**-**	**27,922**

€ million	30.06.2026												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs
		Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		
IRB-F	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 with reduction and substitution effects
Central governments and central banks	347	-	-	-	-	-	-	-	-	-	-	-	15
Regional governments and local authorities	1	-	-	-	-	-	-	-	-	-	-	-	1
Public sector entities	2,493	-	-	-	-	-	-	-	-	-	-	-	474
Institutions	70,914	0.86%	-	-	-	-	-	-	-	-	-	-	3,384
Corporates	132,848	1.41%	5.46%	0.48%	1.39%	3.58%	-	-	-	-	-	-	40,830
Corporates – General	132,848	1.41%	5.46%	0.48%	1.39%	3.58%	-	-	-	-	-	-	40,830
Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**206,603**	**1.20%**	**3.51%**	**0.31%**	**0.90%**	**2.30%**	**-**	**-**	**-**	**-**	**-**	**-**	**44,704**

€ million	31.12.2025												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs
		Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		
IRB-A	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 with reduction and substitution effects
Central governments and central banks	149,214	-	-	-	-	-	-	-	-	-	-	-	2,323
Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	62,636	0.62%	1.05%	0.55%	0.03%	0.47%	1.19%	-	-	-	-	-	22,368
Corporates – General	9,319	4.19%	6.39%	3.01%	0.23%	3.15%	2.93%	-	-	-	-	-	6,582
Corporates – Specialised lending	53,317	-	0.12%	0.12%	-	-	0.88%	-	-	-	-	-	15,786
Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	15,768	8.09%	19.33%	19.33%	-	0.00%	29.99%	-	-	-	-	-	720
Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail – secured by residential immovable property	857	-	93.36%	93.36%	-	-	1.35%	-	-	-	-	-	31
Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail - Other retail exposures	14,911	8.56%	15.08%	15.08%	-	0.00%	31.63%	-	-	-	-	-	689
Total	**227,618**	**0.70%**	**1.60%**	**1.50%**	**0.00%**	**0.10%**	**2.40%**	-	-	-	-	-	**25,411**

€ million	31.12.2025												
		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWAs
		Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		
IRB-F	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 with reduction and substitution effects
Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Regional governments and local authorities	361	-	-	-	-	-	-	-	-	-	-	-	83
Public sector entities	2,208	-	-	-	-	-	-	-	-	-	-	-	511
Institutions	58,184	0.67%	0.00%	0.00%	0.00%	0.00%	-	-	-	-	-	-	3,728
Corporates	121,106	1.12%	5.13%	0.42%	1.18%	3.53%	-	-	-	-	-	-	38,718
Corporates – General	121,106	1.12%	5.13%	0.42%	1.18%	3.53%	-	-	-	-	-	-	38,718
Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**181,859**	**0.96%**	**3.42%**	**0.28%**	**0.79%**	**2.35%**	**-**	**-**	**-**	**-**	-	-	**43,040**

- Change in RWA

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

€ million		RWA
1	**RWA at the end of the previous reporting period (31.03.2026)**	**70,596**
2	Asset size (+/-)	3,142
3	Asset quality (+/-)	(882)
4	Model updates (+/-)	(72)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	367
8	Others (+/-) [1]	(525)
9	**RWA at the end of the reporting period (30.06.2026)**	**72,626**

[1] The variation shown in row 8 "Other (+/-)" of table CR8 is mainly explained by the RWA gains related to synthetic securitisation which increase in the second quarter of 2026.

COUNTERPARTY RISK

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

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

€ million		30.06.2026
0010	**RWA at the end of the previous reporting period (31.03.2026)**	**7,558**
0020	Asset size	939
0030	Credit quality of counterparties	(70)
0040	Model updates (IMM only)	(72)
0050	Methodology and policy (IMM only)	-
0060	Acquisitions and disposals	-
0070	Foreign exchange movements	(85)
0080	Other	17
0090	**RWA at the end of the current reporting period (30.06.2026)**	**8,286**

- Risk mitigation techniques applied to credit and counterparty risk

➢ **CRM techniques overview: Disclosure of the use of credit risk mitigation techniques (CR3)**

		30.06.2026				
			Secured carrying amount			
					Of which secured by financial guarantees	
€ million		Unsecured carrying amount		Of which secured by collateral		Of which secured by credit derivatives
1	Loans and advances	233,092	123,825	72,713	51,111	2,891
2	Debt securities	49,166	59	17	42	-
3	**Total**	**282,258**	**123,884**	**72,730**	**51,153**	**2,891**
4	Of which non-performing exposures	1,247	1,227	534	692	-

		31.12.2025				
			Secured carrying amount			
					Of which secured by financial guarantees	
€ million		Unsecured carrying amount		Of which secured by collateral		Of which secured by credit derivatives
1	Loans and advances	220,816	113,144	67,085	46,059	1,223
2	Debt securities	48,000	52	17	35	-
3	**Total**	**268,815**	**113,196**	**67,102**	**46,093**	**1,223**
4	Of which non-performing exposures	636	784	611	172	-

- Exposures to equities included in the banking book

Following the implementation of CRR3, exposure to equity are weighted using the Standard method.

1.2.3. 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)**

		30.06.2026						
€ million		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWA	Total own funds requirements
1	**RWA at previous quarter end (31.03.2026)**	**1,086**	**3,232**	**4,165**			**8,484**	**679**
1a	Regulatory Adjustment	647	2,111	1,557			4,315	345
1b	RWA at previous quarter end (end of day)	439	1,121	2,608			4,169	333
2	Movement in risk levels	73	75	(210)			(61)	(5)
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements	(0)	25	25			50	4
7	Other							
8a	RWA at end of reporting period (end of day)	512	1,222	2,423			4,157	333
8b	Regulatory Adjustment	711	2,195	865			3,771	302
8	**RWA at the end of reporting period (30.06.2026)**	**1,224**	**3,417**	**3,287**			**7,928**	**634**

1.3. LIQUIDITY RISK

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

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

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

€ million

	Scope of consolidation: consolidated	Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2026	31.03.2026	31.12.2025	30.09.2025
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)**					**159,152**	**159,103**	**160,349**	**160,196**
	CASH-OUTFLOWS								
2	**Retail deposits and deposits from small business customers, of which:**	**14,326**	**13,980**	**13,714**	**13,776**	**2,131**	**2,034**	**1,944**	**1,923**
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	14,326	13,980	13,714	13,776	2,131	2,034	1,944	1,923
5	**Unsecured wholesale funding**	**194,681**	**190,606**	**189,015**	**185,391**	**96,258**	**94,828**	**95,575**	**95,526**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	48,534	46,179	43,906	41,190	12,133	11,545	10,977	10,297
7	Non-operational deposits (all counterparties)	137,128	134,634	134,342	132,456	75,105	73,491	73,831	73,483
8	Unsecured debt	9,019	9,792	10,767	11,745	9,019	9,792	10,767	11,745
9	**Secured wholesale funding**					**22,484**	**20,449**	**19,198**	**21,671**
10	**Additional requirements**	**170,744**	**166,869**	**165,788**	**162,837**	**41,139**	**40,856**	**41,071**	**40,893**
11	Outflows related to derivative exposures and other collateral requirements	14,000	13,866	13,973	13,750	8,725	9,107	9,390	9,349
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	156,744	153,003	151,815	149,087	32,414	31,748	31,681	31,545
14	**Other contractual funding obligations**	**46,879**	**45,040**	**45,458**	**47,462**	**9,785**	**9,166**	**8,041**	**7,615**
15	**Other contingent funding obligations**	**147,053**	**108,106**	**79,346**	**76,110**	**5,099**	**4,647**	**4,233**	**3,996**
16	TOTAL CASH OUTFLOWS					176,896	171,979	170,061	171,623
	CASH-INFLOWS								
17	**Secured lending (e.g. reverse repos)**	**252,069**	**245,701**	**241,077**	**243,320**	**8,622**	**8,094**	**8,082**	**9,384**
18	**Inflows from fully performing exposures**	**32,454**	**29,961**	**29,954**	**30,175**	**25,432**	**22,501**	**22,334**	**22,548**
19	**Other cash inflows**	**10,343**	**9,289**	**9,189**	**9,406**	**10,343**	**9,289**	**9,189**	**9,406**
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	294,866	284,950	280,219	282,901	44,397	39,883	39,605	41,339
EU-20a	**Fully exempt inflows**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
EU-20b	**Inflows subject to 90% cap**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
EU-20c	**Inflows subject to 75% cap**	**276,484**	**268,354**	**264,959**	**264,226**	**44,397**	**39,883**	**39,605**	**41,339**
						TOTAL ADJUSTED VALUE			
21	LIQUIDITY BUFFER					159,152	159,103	160,349	160,196
22	TOTAL NET CASH OUTFLOWS*					132,499	132,096	130,457	130,285
23	LIQUIDITY COVERAGE RATIO					120.14%	120.45%	123.03%	123.10%

** 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*

1.3.2. Net Stable Funding Ratio (NSFR)

➢ **Quantitative information on the net stable funding ratio (NSFR) at 30 June 2026 (EU-LIQ2)**

		30.06.2026				
		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
€ million		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**36,014**	**-**	**-**	**4,302**	**40,315**
2	Own funds	36,014	-	-	4,302	40,315
3	Other capital instruments		-	-	-	-
4	**Retail deposits**		**20,576**	**444**	**0**	**18,918**
5	Stable deposits		-	-	-	-
6	Less stable deposits		20,576	444	0	18,918
7	**Wholesale funding**		**640,979**	**41,037**	**142,886**	**289,635**
8	Operational deposits		49,179	-	-	24,590
9	Other wholesale funding		591,800	41,037	142,886	265,046
10	**Interdependent liabilities**		**-**	**-**	**-**	**-**
11	**Other liabilities**	**-**	**93,990**	**818**	**4,043**	**4,452**
12	NSFR derivative liabilities	-				-
13	All other liabilities and capital instruments not included in the above categories		93,990	818	4,043	4,452
14	**Total available stable funding (ASF)**					**353,321**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**					**22,029**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**409**	**526**	**6,960**	**6,711**
16	**Deposits held at other financial institutions for operational purposes**		**349**	**-**	**-**	**174**
17	**Performing loans and securities:**		**439,265**	**28,562**	**187,175**	**232,908**
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		271,201	5,212	5,040	15,600
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		94,462	5,555	49,774	64,561
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	-	44,444	14,358	105,490	119,989
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	3,485	637	4,070	4,707
22	Performing residential mortgages, of which:	-	0	0	0	0
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	0
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		29,158	3,437	26,871	32,758
25	**Interdependent assets**		**-**	**-**	**-**	**-**
26	**Other assets:**		**115,119**	**815**	**7,954**	**35,652**
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		12,755	-	-	10,841
29	NSFR derivative assets		5,953			5,953
30	NSFR derivative liabilities before deduction of variation margin posted		38,130			1,906
31	All other assets not included in the above categories		58,282	815	7,954	16,951
32	**Off-balance sheet items**		**83,519**	**20,572**	**272,927**	**17,074**
33	**Total required stable funding (RSF)**					**314,549**
34	**Net Stable Funding Ratio (%)**					**112.33%**

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 Crédit Agricole S.A. and Central Bank resources (TLTRO). The available stable funding covers the stable funding requirements since the regulatory requirement came into force in June 2021.

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, 15th September 2026

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

Olivier Bélorgey