BASEL III PILLAR 3 DISCLOSURES



Financial review at 30 september 2026

CRÉDIT AGRICOLE
CORPORATE & INVESTMENT BANK

CONTENTS

1. BASEL III PILLAR 3 DISCLOSURES 3

1.1. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS 3

1.1.1. Overview of risk-weighted assets 3

1.1.2. Credit and counterparty risks 4

1.1.3. Market risks 5

1.2. LIQUIDITY RISK 6

2. RESPONSABILITY STATEMENT 7

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)

		Total risk exposure amounts (TREA)			Total own funds requirements
€ million		30.09.2026	30.06.2026	31.03.2026	30.09.2026
1	**Credit risk (excluding CCR)**	**85,985**	**84,559**	**81,733**	**6,879**
2	Of which the standardised approach	11,421	11,933	11,136	914
3	Of which the Foundation IRB (F-IRB) approach	46,570	44,704	43,566	3,726
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	27,995	27,922	27,030	2,240
6	**Counterparty credit risk - CCR**	**13,087**	**13,533**	**13,596**	**1,047**
7	Of which the standardised approach	1,871	1,490	1,798	150
8	Of which internal model method (IMM)	7,455	8,286	7,558	596
EU 8a	Of which exposures to a CCP	411	301	955	33
9	Of which other CCR	3,350	3,455	3,286	268
10	**Credit valuation adjustments risk - CVA risk**	**7,787**	**8,265**	**8,808**	**623**
EU 10a	Of which the standardised approach (SA)	-	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	7,787	8,265	8,808	623
EU 10c	Of which the simplified approach	-	-	-	-
15	**Settlement risk**	**8**	**3**	**2**	**1**
16	**Securitisation exposures in the non-trading book (after the cap)**	**9,931**	**10,147**	**11,351**	**795**
17	Of which SEC-IRBA approach	2,926	2,796	2,762	234
18	Of which SEC-ERBA (including IAA)	5,263	5,594	7,351	421
19	Of which SEC-SA approach	1,711	1,774	3,090	137
EU 19a	Of which 1250% / deduction	32	(17)	(1,852)	3
20	**Position, foreign exchange and commodities risks (Market risk)**	**9,884**	**8,470**	**9,637**	**791**
21	Of which the Alternative standardised approach (A-SA)	-	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,492	542	1,153	119
22	Of which the Alternative Internal Models Approach (A-IMA)	8,392	7,928	8,484	671
EU 22a	**Large exposures**	**-**	**-**	**-**	**-**
23	**Reclassifications between trading and non-trading books**	**-**	**-**	**-**	**-**
24	**Operational risk**	**17,848**	**17,848**	**17,848**	**1,428**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**	
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,374	1,375	1,300	110
26	Output floor applied (%)	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	**-**	**-**
29	**TOTAL**	**144,531**	**142,824**	**142,974**	**11,562**

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 at the end of the previous reporting period (30.06.2026)**	**72,626**
2	Asset size (+/-)	1,106
3	Asset quality (+/-)	545
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	356
8	Others (+/-) [1]	(69)
9	**RWA at the end of the reporting period (30.09.2026)**	**74,564**

1 The variation shown in row 8 "Other (+/-)" of table CR8 is mainly explained by the RWA gains related to the amortisation of securitisation programs during the third 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		30.09.2026
0010	**RWA at the end of the previous reporting period (30.06.2026)**	**8,286**
0020	Asset size	(711)
0030	Credit quality of counterparties	(5)
0040	Model updates (IMM only)	-
0050	Methodology and policy (IMM only)	-
0060	Acquisitions and disposals	-
0070	Foreign exchange movements	(115)
0080	Other	(0)
0090	**RWA at the end of the current reporting period (30.09.2026)**	**7,455**

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)**

		30.09.2026						
€ million		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWA	Total own funds requirements
1	**RWA at previous quarter end (30.06.2026)**	**1,224**	**3,417**	**3,287**	**-**	**-**	**7,928**	**634**
1a	Regulatory Adjustment	711	2,195	865	-	-	3,771	302
1b	RWA at previous quarter end (end of day)	512	1,222	2,423	-	-	4,157	333
2	Movement in risk levels	(219)	75	814	-	-	670	54
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	21	(40)	40	-	-	22	2
7	Other	-	-	-	-	-	-	-
8a	RWA at end of reporting period (end of day)	314	1,258	3,277	-	-	4,849	388
8b	Regulatory Adjustment	722	2,334	487	-	-	3,543	283
8	**RWA at the end of reporting period (30.09.2026)**	**1,036**	**3,592**	**3,764**	**-**	**-**	**8,392**	**671**

1.2. LIQUIDITY RISK

Regulatory Short-Term Liquidity Coverage Ratio (LCR)

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

€ million

	Scope of consolidation: consolidated	Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2026	30.06.2026	31.03.2026	31.12.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	**Total high-quality liquid assets (HQLA)**					**159,195**	**159,152**	**159,103**	**160,349**
CASH-OUTFLOWS									
2	**Retail deposits and deposits from small business customers, of which:**	**15,627**	**14,326**	**13,980**	**13,714**	**2,385**	**2,131**	**2,034**	**1,944**
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	15,627	14,326	13,980	13,714	2,385	2,131	2,034	1,944
5	**Unsecured wholesale funding**	**197,058**	**194,681**	**190,606**	**189,015**	**96,710**	**96,258**	**94,828**	**95,575**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	48,473	48,534	46,179	43,906	12,118	12,133	11,545	10,977
7	Non-operational deposits (all counterparties)	140,560	137,128	134,634	134,342	76,567	75,105	73,491	73,831
8	Unsecured debt	8,025	9,019	9,792	10,767	8,025	9,019	9,792	10,767
9	**Secured wholesale funding**					**23,721**	**22,484**	**20,449**	**19,198**
10	**Additional requirements**	**175,694**	**170,744**	**166,869**	**165,788**	**42,008**	**41,139**	**40,856**	**41,071**
11	Outflows related to derivative exposures and other collateral requirements	14,343	14,000	13,866	13,973	8,690	8,725	9,107	9,390
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	161,351	156,744	153,003	151,815	33,318	32,414	31,748	31,681
14	**Other contractual funding obligations**	**48,590**	**46,879**	**45,040**	**45,458**	**10,399**	**9,785**	**9,166**	**8,041**
15	**Other contingent funding obligations**	**174,293**	**147,053**	**108,106**	**79,346**	**5,497**	**5,099**	**4,647**	**4,233**
16	**TOTAL CASH OUTFLOWS**					**180,719**	**176,896**	**171,979**	**170,061**
CASH-INFLOWS									
17	**Secured lending (e.g. reverse repos)**	**257,277**	**252,069**	**245,701**	**241,077**	**10,186**	**8,622**	**8,094**	**8,082**
18	**Inflows from fully performing exposures**	**34,134**	**32,454**	**29,961**	**29,954**	**27,432**	**25,432**	**22,501**	**22,334**
19	**Other cash inflows**	**10,274**	**10,343**	**9,289**	**9,189**	**10,274**	**10,343**	**9,289**	**9,189**
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**	**301,684**	**294,866**	**284,950**	**280,219**	**47,892**	**44,397**	**39,883**	**39,605**
EU-20a	**Fully exempt inflows**	-	-	-	-	-	-	-	-
EU-20b	**Inflows subject to 90% cap**	-	-	-	-	-	-	-	-
EU-20c	**Inflows subject to 75% cap**	**283,056**	**276,484**	**268,354**	**264,959**	**47,892**	**44,397**	**39,883**	**39,605**
						TOTAL DE LA VALEUR AJUSTEE			
21	**LIQUIDITY BUFFER**					**159,195**	**159,152**	**159,103**	**160,349**
22	**TOTAL NET CASH OUTFLOWS***					**132,827**	**132,499**	**132,096**	**130,457**
23	**LIQUIDITY COVERAGE RATIO**					**119.91%**	**120.14%**	**120.45%**	**123.03%**

**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, 19th November 2026

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

Olivier Bélorgey