



BASEL III PILLAR 3 DISCLOSURES

Financial review at 30 September 2025



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)

		Total risk exposure amounts (TREA)			Total own funds requirements
		30.09.2025	30.06.2025	31.03.2025	30.09.2025
€ million					
1	Credit risk (excluding CCR)	79,466	76,570	77,819	6,357
2	Of which the standardised approach	11,262	11,730	10,626	901
3	Of which the foundation IRB (F-IRB) approach	43,189	40,256	41,541	3,455
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	25,015	24,584	25,652	2,001
6	Counterparty credit risk - CCR	13,322	13,182	13,166	1,066
7	Of which the standardised approach	1,585	1,111	1,456	127
8	Of which internal model method (IMM)	7,774	8,233	7,533	622
EU 8a	Of which exposures to a CCP	853	946	1,059	68
9	Of which other CCR	3,110	2,892	3,118	249
10	Credit valuation adjustments risk - CVA risk	8,108	8,488	10,107	649
EU 10a	Of which the standardised approach (SA)	-	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	8,108	8,488	10,107	649
EU 10c	Of which the simplified approach	-	-	-	-
15	Settlement risk	5	4	4	0
16	Securitisation exposures in the non-trading book (after the cap)	9,341	9,353	9,482	747
17	Of which SEC-IRBA approach	2,142	2,013	2,090	171
18	Of which SEC-ERBA (including IAA)	5,332	5,440	5,827	427
19	Of which SEC-SA approach ⁽¹⁾	3,177	3,209	2,346	254
EU 19a	Of which 1,250% / deduction ⁽¹⁾	(1,310)	(1,310)	(782)	(105)
20	Position, foreign exchange and commodities risks (market risk)	9,216	9,126	9,896	737
21	Of which the alternative standardised approach (A-SA)	-	-	-	-
EU 21a	Of which the simplified standardised approach (S-SA)	1,246	1,361	1,592	100
22	Of which the alternative internal models approach (A-IMA)	7,969	7,765	8,303	638
EU 22a	Large exposures	-	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-	-
24	Operational risk	17,261	17,261	17,261	1,381
EU 24a	Exposures to crypto-assets	-	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	1,186	1,183	1,211	95
26	Output floor applied (%)	-	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-	-
29	Total	136,719	133,984	137,734	10,938

⁽¹⁾ Correction following the publication of June 30, 2025: reallocation from line 19 to line EU 19a of a reduction of Risk Weighted Exposure for an amount of - 1,337 million euros.

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	RWAs as at the end of the previous reporting period (30.06.2025)	64,839
2	Asset size (+/-)	1,793
3	Asset quality (+/-)	853
4	Model updates (+/-)	432
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(152)
8	Other (+/-) ⁽¹⁾	439
9	RWAs as at the end of the reporting period (30.09.2025)	68,204

⁽¹⁾ The variation shown in row 8 "Other (+/-)" of table CR8 is mainly explained by the RWA gains related to synthetic securitisation: in the third quarter of 2025, the amortisation of securitisation programs led to a decrease 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	RWAs as at the end of the previous reporting period (30.06.2025)	8,233
0020	Asset size	(37)
0030	Credit quality of counterparties	-
0040	Model updates (IMM only)	102
0050	Methodology and policy (IMM only)	-
0060	Acquisitions and disposals	-
0070	Foreign exchange movements	(617)
0080	Other	93
0090	RWAs as at the end of the reporting period (30.09.2025)	7,774

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)

		30.09.2025						
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWA	Total own funds requirements
€ million								
1	RWA at previous quarter end (31.03.2025)	1,668	3,128	2,969	-	-	7,765	621
1a	Regulatory Adjustment	1,061	2,097	535	-	-	3,693	295
1b	RWA at previous quarter end (end of day)	607	1,031	2,433	-	-	4,072	326
2	Movement in risk levels	(43)	88	1,053	-	-	1,098	88
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	1	26	(2)	-	-	26	2
7	Other	-	-	-	-	-	-	-
8a	RWA at end of reporting period (end of day)	566	1,145	3,484	-	-	5,195	416
8b	Regulatory Adjustment	923	1,832	20	-	-	2,774	222
8	RWA at the end of reporting period (30.06.2025)	1,488	2,977	3,504	-	-	7,969	638

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	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024
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)					160,196	160,504	161,575	162,631
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CASH-OUTFLOWS

2	Retail deposits and deposits from small business customers, of which:	13,776	13,865	13,426	12,845	1,923	1,932	1,886	1,830
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	13,776	13,865	13,426	12,845	1,923	1,932	1,886	1,830
5	Unsecured wholesale funding	185,391	183,354	181,734	180,136	95,526	96,542	98,037	99,936
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	41,190	38,318	37,425	34,660	10,297	9,579	9,356	8,665
7	Non-operational deposits (all counterparties)	132,456	132,615	130,711	130,468	73,483	74,541	75,083	76,263
8	Unsecured debt	11,745	12,421	13,597	15,009	11,745	12,421	13,597	15,009
9	Secured wholesale funding					21,671	23,024	25,084	25,732
10	Additional requirements	162,837	159,559	160,712	161,492	40,893	40,330	39,917	39,706
11	Outflows related to derivative exposures and other collateral requirements	13,750	13,384	16,388	20,896	9,349	9,227	9,308	9,763
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	149,087	146,175	144,324	140,596	31,545	31,104	30,610	29,943
14	Other contractual funding obligations	47,462	49,668	51,423	54,160	7,615	7,202	6,455	7,663
15	Other contingent funding obligations	76,110	73,172	72,341	70,635	3,996	3,849	3,807	3,722
16	TOTAL CASH OUTFLOWS					171,623	172,878	175,186	178,589

€ million

	Scope of consolidation: consolidated	Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12

CASH-INFLOWS

17	Secured lending (e.g. reverse repos)	243,320	249,724	246,331	239,298	9,384	11,393	12,459	13,154
18	Inflows from fully performing exposures	30,175	29,792	29,691	30,025	22,548	22,231	22,275	22,219
19	Other cash inflows	9,406	8,770	8,921	9,337	9,406	8,770	8,921	9,337
20	TOTAL CASH INFLOWS	282,901	288,285	284,943	278,659	41,339	42,394	43,655	44,710
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	264,226	266,456	259,575	250,093	41,339	42,394	43,655	44,710

TOTAL ADJUSTED VALUE

21	LIQUIDITY BUFFER					160,196	160,504	161,575	162,631
22	TOTAL NET CASH OUTFLOWS*					130,285	130,485	131,530	133,879
23	LIQUIDITY COVERAGE RATIO					123.10%	123.30%	123.26%	121.73%

* 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, 17th November 2025

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

Olivier Bélorgey