



# CRÉDIT AGRICOLE S.A.

Montrouge, 25 July 2014

## **Crédit Agricole Group: disclosure on global systemically important banks' (G-SIBs) indicators**

Crédit Agricole Group provides data disclosure on global systemically important banks' (G-SIBs) indicators as of 31 December 2013.

The Basel Committee on Banking Supervision (BCBS) assesses the systemic importance of banks in a global context through an indicator-based approach. Crédit Agricole Group (Crédit Agricole S.A. and the Regional Banks) has been classified as a G-SIB in 2013 and is therefore required to disclose the indicators related to this status on an annual basis. These indicators will be used by the BCBS to determine the G-SIB add-on charge to the CET1 capital ratio requirements for Crédit Agricole Group.

Global systemic importance is measured in terms of the impact a bank's failure can have on the global financial system and the wider economy, rather than the risk that a failure could itself occur. The indicators shall reflect the banks' size, their interconnectedness, the lack of readily available substitutes or financial institution infrastructure for the services they provide, their global (cross-jurisdictional) activity and their complexity.

The methodology used is outlined in the July 2013 document entitled "*Global systemically important banks: updated assessment methodology and the higher loss absorbency requirement*". It falls under the aegis of the Financial Stability Board (FSB) and responds to the decision by the G20 leaders to develop a methodology comprising both quantitative and qualitative indicators that can contribute to the assessment of the systemic importance of financial institutions at a global level.

The indicators provided below are calculated based on specific instructions by the BCBS and are therefore not directly comparable to other disclosed information.

Notably, BCBS instructions are based on the regulatory - and not the accounting - consolidation scope. Thus, insurance activities are excluded from the indicators presented below.

In addition, calculation methods as per instructions of the BCBS may lead to discrepancies with other items of data disclosed. For example, the item "total exposures" disclosed hereunder is based on the Basel 3 definitions used for the Quantitative Impact Study (QIS) as of December 2012, which have been updated since then, notably in the January 2014 BCBS rules. Quarterly results presentations and the Medium Term Plan presentation use the latest calculation method, which notably have a different treatment of insurance assets compared to this exercise.

## Data for Crédit Agricole Group as of 31 December 2013

Category	Individual indicator	Weighting	Millions of euros
Cross-jurisdictional activity	Cross-jurisdictional claims	10%	355,550
	Cross-jurisdictional liabilities	10%	305,124
Size	Total exposures as defined for use in the Basel III leverage ratio	20%	1,746,395
Interconnectedness	Intra-financial system assets	6.67%	163,301
	Intra-financial system liabilities	6.67%	286,461
	Securities outstanding	6.67%	250,135
Substitutability/financial institution infrastructure	Assets under custody	6.67%	2,254,000
	Payments activity	6.67%	20,175,277
	Underwritten transactions in debt and equity markets	6.67%	65,360
Complexity	Notional amount of over-the-counter (OTC) derivatives	6.67%	13,817,621
	Level 3 Assets	6.67%	7,462
	Trading and available-for-sale (AFS) securities	6.67%	62,091

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