Press release

Montrouge, October 31st, 2025

Capital: notification of the level of Pillar 2 additional requirement

The European Central Bank (ECB) has notified Crédit Agricole Group and Crédit Agricole S.A. of their capital requirements in respect of Pillar 2 (P2R) applicable as of 1st January 2026, i.e. unchanged requirements for Crédit Agricole Group at 1.80% and for Crédit Agricole S.A. at 1.65%.

Crédit Agricole Group must comply with a CET1 ratio of at least 10.4% as from 1st January 2026, including Pillar 1 and Pillar 2 capital requirements as well as the applicable combined buffer requirement (conservation buffer of 2.5%, buffer for global systemically important institutions (G-SIB) of 1.5% as from 1st January 2026, countercyclical buffer estimated at 0.78% and systemic risk buffer estimated at 0.11%).

Crédit Agricole S.A. must comply as from 1st January 2026 with a CET1 ratio of at least 8.8%, including Pillar 1 and Pillar 2 capital requirements as well as the applicable combined buffer requirement (conservation buffer of 2.5%, countercyclical buffer estimated at 0.68%[1] and systemic risk buffer estimated at 0.18%).

The CET1 phased-in ratio of Crédit Agricole Group was 17.6% at end-September 2025. Thus, the Group has the best level of solvency among European systemic banks.

As the central body of Crédit Agricole Group, Crédit Agricole S.A. fully benefits from the legal solidarity mechanism as well as the internal flexibility of capital circulation within the Crédit Agricole Group. Its phased-in CET1 ratio was 11.7% at end-September 2025.

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