

**To:** [REDACTED] (CAB-MCGUINNESS)  
**Subject:** Minutes Meeting with [REDACTED] Credit  
Agricole Group

**Meeting with [REDACTED] Credit Agricole Group**

- The representatives of Credit Agricole explained their position on the implementation of Basel III. They pleaded for the application of the output floor at consolidated level, and a risk-sensitive approach to specialised lending and home loans.