

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	54,612		57,158		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-400		-148		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,257		-5,349		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-43		-176		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	52,355	10.9%	51,808	10.2%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	52,355	10.9%	51,808	10.2%	
G) Hybrid instruments not subscribed by government	9,313		8,656		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	61,668	12.9%	60,464	11.9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	479,737		507,743		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	907		785		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	3,605		3,740		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	4,130		4,154		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	15,862		15,142		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

Memo items are given for information only before the date of application of CRR/CRD4 and are calculated on the basis of the latest known CRR draft text available as of closing date 31 December 2012 and 30 June 2013.

They include only selective data which do not allow to calculate the Basel III capital adequacy ratios.

Indeed it should be noticed that the items disclosed in the capital term sheet, based on estimates made at the reporting dates, will be significantly different from the elements that will impact the bank under CRD 4 :

1. RWA impacts are not limited to CVA : Other expected impacts are RWAs of financial institutions, of CCPs and of securitizations.
2. The deductions do not reflect future CRD4 impacts: for example financial holdings include both significant and non-significant investments whereas under CRD 4 rules each of these categories is subject to a different threshold and prudential treatment.

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		68,894	-	84,328	17	51,730	68	1,157	-	1,469	1	2,338	80		-		16		103
Institutions		52,772	30	48,923	542	70,993	35	10,934	-	6,950	18	14,811	35		13		550		304
Corporates		95,145	3,361	164,936	2,536	89,781	3,343	62,902	-	54,055	182	84,055	7,461		2,402		1,723		3,264
Corporates - Of Which: Specialised Lending		-	19	44,813	608	-	-	-	-	11,167	61	-	-		-		156		12
Corporates - Of Which: SME		31,159	1,774	924	18	15,725	1,101	26,672	-	367	1	15,675	1,135		1,232		15		1,237
Retail		0	-	422,191	13,635	65,513	4,712	-	-	84,415	296	38,606	4,653		-		8,283		6,302
Retail - Secured on real estate property	66.8%	-	-	223,809	3,299	26,271	2,176	-	-	35,019	52	9,646	1,679		-		1,377		1,050
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	66.8%	-	-	223,809	3,299	26,271	2,176	-	-	35,019	52	9,646	1,679		-		1,377		1,050
Retail - Qualifying Revolving		-	-	14,940	706	8,088	475	-	-	3,983	-	6,065	496		-		477		1,506
Retail - Other Retail		0	-	183,442	9,631	31,154	2,060	-	-	45,413	244	22,896	2,479		-		6,430		3,746
Retail - Other Retail - Of Which: SME		0	-	88,333	4,484	10,277	1,054	-	-	24,950	78	7,438	1,302		-		3,050		1,237
Retail - Other Retail - Of Which: non-SME		-	-	95,110	5,147	20,877	1,007	-	-	20,462	165	15,458	1,177		-		3,325		2,498
Equity		5,772	-	-	-	2,589	-	17,497	-	-	-	-	-		341		-		263
Securitisation		-	-	53,058	173	523	-	-	-	6,372	622	258	-		-		243		-
Other non-credit obligation assets		-	-	-	-	56,538	-	-	-	-	-	23,463	-		-		-		184
TOTAL		222,582	3,392	773,437	16,904	337,667	8,157	92,491	0	153,261	1,117	166,958	12,230	1,269	2,756	6,050	10,814	558	10,419
Securitisation and re-securitisations positions deducted from capital *		-	-	2,054	298	-	-	-	-	7,653	1,154	-	-		-		-		-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		63,915	-	34,450	0	23,247	35	632	-	68	-	96	35		-		-		9
Institutions		44,342	30	9,282	3	42,257	34	9,011	-	1,099	1	9,305	34		13		3		232
Corporates		91,499	3,340	40,553	337	43,570	754	61,327	-	9,726	24	48,175	4,602		2,402		253		586
Corporates - Of Which: Specialised Lending		-	19	3,940	125	-	-	-	-	863	8	-	-		-		30		-
Corporates - Of Which: SME		31,140	1,761	682	18	3,398	36	26,654	-	245	1	3,396	39		1,232		15		70
Retail		0	-	396,226	10,886	7,735	288	-	-	76,023	14	5,701	291		-		6,943		424
Retail - Secured on real estate property	67.0%	-	-	220,380	3,240	270	67	-	-	34,477	-	105	67		-		1,370		46
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-
Retail - Secured on real estate property - Of Which: non-SME	67.0%	-	-	220,380	3,240	270	67	-	-	34,477	-	105	67		-		1,370		46
Retail - Qualifying Revolving		-	-	13,470	343	3,692	122	-	-	3,095	-	2,769	122		-		179		154
Retail - Other Retail		0	-	162,376	7,303	3,773	99	-	-	38,452	14	2,828	101		-		5,394		224
Retail - Other Retail - Of Which: SME		0	-	87,713	4,434	1,597	1	-	-	24,753	-	1,198	1		-		3,037		10
Retail - Other Retail - Of Which: non-SME		-	-	74,663	2,869	2,176	98	-	-	13,699	14	1,630	100		-		2,354		203
Equity		5,644	-	-	-	2,030	-	17,059	-	-	-	2,798	-		318		-		155
Securitisation		-	-	39,288	26	403	-	-	-	4,722	35	136	-		-		-		-
Other non-credit obligation assets		-	-	-	-	46,538	-	-	-	-	-	19,146	-		-		-		167
TOTAL		205,401	3,370	519,800	11,252	165,779	1,111	88,029	0	91,639	74	85,357	4,962	1,269	2,734	3,201	7,199	94	1,572
Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	9	-	-	-		-		-		-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central banks and central governments			1,055	-	301	-	6,650	4	245	-	1	-	122	4					5
	Institutions			376	-	794	-	1,562	-	90	-	123	-	579	-					-
	Corporates			173	-	7,168	160	16,508	864	73	-	2,950	19	15,905	974				97	452
	Corporates - Of Which: Specialised Lending			-	-	1,788	61	-	-	-	-	412	4	-	-				13	-
	Corporates - Of Which: SME			-	-	-	-	8,568	380	-	-	-	-	8,568	422				-	181
	Retail			-	-	11,153	2,314	28,932	1,216	-	-	6,061	18	17,321	1,394				1,186	1,764
	Retail - Secured on real estate property	54.9%		-	-	-	-	10,970	311	-	-	-	-	3,839	273				-	43
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Secured on real estate property - Of Which: non-SME	54.9%		-	-	-	-	10,970	311	-	-	-	-	3,839	273				-	43
	Retail - Qualifying Revolving			-	-	1,470	363	257	11	-	-	889	-	193	11				297	63
	Retail - Other Retail			-	-	9,683	1,951	17,705	894	-	-	5,172	18	13,288	1,110				889	1,658
	Retail - Other Retail - Of Which: SME			-	-	-	-	4,904	491	-	-	-	-	3,687	626				-	583
	Retail - Other Retail - Of Which: non-SME			-	-	9,683	1,951	12,801	403	-	-	5,172	18	9,601	484				887	1,076
	Equity			10	-	-	-	132	-	36	-	-	-	168	-				2	5
	Securitisation			-	-	3,096	-	-	-	-	-	279	-	-	-				-	3
	Other non-credit obligation assets			-	-	-	-	2,086	-	-	-	-	-	1,790	-				-	13
	TOTAL			1,615	0	22,512	2,474	55,871	2,084	444	0	9,414	37	35,885	2,372	-	2	222	1,286	278
Securitisation and re-securitisations positions deducted from capital *			-	-	1	-	-	-	-	-	8	-	-	-				-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments			437	-	21,334	-	165	-	-	-	-	-	-					-	
	Institutions			368	-	5,295	147	87	-	56	-	412	4	16	-				146	-
	Corporates			913	-	20,135	242	954	-	380	-	7,686	14	824	-				210	12
	Corporates - Of Which: Specialised Lending			-	-	3,091	4	-	-	-	-	568	0	-	-				2	12
	Corporates - Of Which: SME			0	-	43	-	-	-	0	-	6	-	-	-				-	-
	Retail			-	-	1	0	-	-	-	-	0	0	-	-				-	-
	Retail - Secured on real estate property	0.0%		-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Other Retail			-	-	1	0	-	-	-	-	0	0	-	-				-	-
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-	-	-	-	-	-	-				-	-
	Retail - Other Retail - Of Which: non-SME			-	-	1	0	-	-	-	-	0	0	-	-				-	-
	Equity			6	-	-	-	43	-	23	-	-	-	43	-				11	5
	Securitisation			-	-	7,285	0	-	-	-	-	709	-	-	-				-	206
	Other non-credit obligation assets			-	-	-	-	4,932	-	-	-	-	-	153	-				-	-
	TOTAL			1,725	0	54,050	388	6,180	0	459	0	8,807	19	1,036	0	-	11	915	562	0
Securitisation and re-securitisations positions deducted from capital *			-	-	1,332	298	-	-	-	-	6,217	1,154	-	-				-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Luxembourg	Central banks and central governments	-	-	154	-	13,101	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1	-	355	0	21,698	-	0	-	18	0	3,269	-	-	-	-	-	-	-
	Corporates	237	0	2,233	49	10,918	0	102	-	655	1	1,816	0	-	-	-	36	-	-
	Corporates - Of Which: Specialised Lending	-	-	324	-	-	-	-	-	65	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	2	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	594	4	0	0	-	-	22	0	0	0	-	-	-	2	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	594	4	0	0	-	-	22	0	0	0	-	-	-	2	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	594	4	0	0	-	-	22	0	0	0	-	-	-	-	-	-
	Equity	-	18	-	-	46	-	61	-	-	-	66	-	-	-	-	-	-	-
	Securitisation	-	-	14	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	77	-	-	-	-	-	75	-	-	-	-	-	-	-
TOTAL		256	0	3,350	53	45,840	0	163	0	696	2	5,227	0	-	0	4	38	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	6,453	-	1,272	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	1,362	-	9,872	36	113	-	365	-	855	1	23	-	-	-	-	35	-	-
	Corporates	365	-	7,669	118	160	-	130	-	2,615	4	160	-	-	-	-	65	-	-
	Corporates - Of Which: Specialised Lending	-	-	2,324	0	-	-	-	-	539	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	0	-	-	-	0	-	1	-	-	-	-	-	-	-	-	-
	Retail	-	-	69	0	-	-	-	-	7	1	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	69	0	-	-	-	-	7	1	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	69	0	-	-	-	-	7	1	-	-	-	-	-	-	-	-
	Equity	-	49	-	-	22	-	181	-	-	-	22	-	-	2	-	-	-	-
	Securitisation	-	-	714	-	-	-	-	-	217	-	-	-	-	-	-	4	-	-
	Other non-credit obligation assets	-	-	-	-	30	-	-	-	-	-	99	-	-	-	-	-	-	-
TOTAL		1,776	0	24,777	153	1,597	0	677	0	3,694	5	304	0	-	2	120	105	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	8	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-

Notes and definitions

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Belgium	Central banks and central governments	-	-	296	-	2,889	-	-	-	1	-	9	-	-	-	-	-	-	3
	Institutions	39	-	614	-	2,588	-	8	-	27	-	614	-	-	-	-	-	5	
	Corporates	418	12	1,933	0	1,423	49	187	-	388	0	1,302	68	-	-	1	-	65	
	Corporates - Of Which: Specialised Lending	-	-	285	-	-	-	-	-	72	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	10	12	0	-	-	-	8	-	0	-	-	-	-	-	-	-	-	
	Retail	-	-	5,986	218	8,750	186	-	-	974	251	4,194	238	-	-	36	-	70	
	Retail - Secured on real estate property	76.7%	-	3,429	59	5,406	71	-	-	542	52	1,953	71	-	-	7	-	24	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	76.7%	-	3,429	59	5,406	71	-	-	542	52	1,953	71	-	-	7	-	24	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	2,557	159	3,344	116	-	-	432	199	2,241	167	-	-	30	-	46	
	Retail - Other Retail - Of Which: SME	-	-	619	49	2,175	104	-	-	197	78	1,365	155	-	-	13	-	38	
	Retail - Other Retail - Of Which: non-SME	-	-	1,938	110	1,169	11	-	-	235	120	876	12	-	-	17	-	8	
	Equity	-	-	-	-	9	-	-	-	-	-	13	-	-	-	-	-	1	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	241	-	-	-	-	-	187	-	-	-	-	-	-	
TOTAL		458	12	8,828	218	15,901	236	195	0	1,390	251	6,319	306	-	0	4	37	8	143
Securitisation and re-securitisations positions deducted from capital *		-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Germany	Central banks and central governments	578	-	682	-	115	-	-	-	0	-	0	-	-	-	-	-	-	
	Institutions	822	-	4,051	-	312	-	126	-	268	-	64	-	-	-	-	-	0	
	Corporates	99	1	6,181	34	1,267	3	84	-	1,826	1	1,224	3	-	-	13	-	4	
	Corporates - Of Which: Specialised Lending	-	-	1,494	-	-	-	-	-	463	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	0	-	3	-	11	-	0	-	1	-	11	-	-	-	-	-	-	
	Retail	-	-	2,173	67	-	-	-	-	847	1	-	-	-	-	17	-	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	2,173	67	-	-	-	-	847	1	-	-	-	-	17	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	2,173	67	-	-	-	-	847	1	-	-	-	-	15	-	-	
	Equity	6	-	-	-	0	-	21	-	-	-	0	-	-	-	-	-	-	
	Securitisation	-	-	1,125	-	-	-	-	-	124	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	6	-	-	-	-	-	6	-	-	-	-	-	-	
TOTAL		1,506	1	14,212	100	1,700	3	231	0	3,065	2	1,294	3	-	0	75	30	0	4
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	110	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Japan	Central banks and central governments	-	-	7,716	-	174	-	-	-	3	-	-	-	-	-	-	-	-	-	-
	Institutions	5	-	4,284	-	54	-	1	-	359	-	4	-	-	-	-	-	-	-	-
	Corporates	-	-	3,973	121	13	-	-	-	1,123	6	13	-	-	-	-	75	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	1,139	16	-	-	-	-	518	3	-	-	-	-	-	8	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	45	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	45	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	45	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-
	Equity	-	4	-	-	16	-	16	-	-	-	16	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	287	-	-	-	-	-	178	-	-	-	-	-	-	-	-
TOTAL		9	0	16,019	121	546	0	17	0	1,485	6	212	0	-	0	102	75	-	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	Central banks and central governments	-	-	2,115	-	333	-	-	-	0	-	-	-	-	-	-	-	-	-
	Institutions	222	-	920	7	31	-	42	-	38	0	6	-	-	-	-	7	-	-
	Corporates	130	-	7,756	18	3	-	39	-	2,313	1	3	-	-	-	-	17	-	-
	Corporates - Of Which: Specialised Lending	-	-	3,462	-	-	-	-	-	563	0	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	5	-	-	-	0	-	1	-	-	-	-	-	-	-	-	-
	Retail	-	-	817	4	3,773	32	-	-	27	1	1,369	29	-	-	-	1	-	12
	Retail - Secured on real estate property	0.0%	-	-	-	3,160	27	-	-	-	-	1,103	25	-	-	-	-	-	12
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	3,160	27	-	-	-	-	1,103	25	-	-	-	-	-	12
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	817	4	613	4	-	-	27	1	266	3	-	-	-	1	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	817	4	613	4	-	-	27	1	266	3	-	-	-	-	-	-
	Equity	-	10	-	-	6	-	37	-	-	-	8	-	-	-	-	-	-	1
	Securitisation	-	-	116	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	238	-	-	-	-	-	228	-	-	-	-	-	-	0
TOTAL		362	0	11,724	29	4,383	32	117	0	2,386	1	1,615	29	-	0	14	25	-	13
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	19	-	827	-	261	-	8	-	506	-	-	-	-	-	-	-	-	-
	Institutions	641	-	1,312	-	126	-	174	-	440	-	25	-	-	-	-	-	-	-
	Corporates	232	2	5,096	303	1,123	7	147	-	1,988	17	1,121	7	-	-	209	-	-	6
	Corporates - Of Which: Specialised Lending	-	-	1,615	74	-	-	-	-	450	2	-	-	-	-	36	-	-	-
	Corporates - Of Which: SME	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-
	Retail	-	-	320	-	870	40	-	-	22	-	410	20	-	-	-	-	-	20
	Retail - Secured on real estate property	0.0%	-	0	-	605	40	-	-	1	-	212	20	-	-	-	-	-	20
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	0	-	605	40	-	-	1	-	212	20	-	-	-	-	-	20
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	319	-	264	-	-	-	21	-	198	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	88	-	-	-	-	-	66	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	319	-	176	-	-	-	21	-	132	-	-	-	-	-	-	-
	Equity	-	-	-	-	6	-	0	-	-	-	6	-	-	-	-	-	-	0
	Securitisation	-	-	428	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	102	-	-	-	-	-	90	-	-	-	-	-	-	-
	TOTAL		892	2	7,983	303	2,487	47	329	0	3,000	17	1,651	27	-	0	131	209	9
Securitisation and re-securitisations positions deducted from capital *		-	-	28	-	-	-	-	-	210	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		75,977	-	82,879	18	52,769	33	981	-	1,142	1	2,584	33	-	-	15	-	43	
Institutions		51,725	54	48,448	544	72,512	7	11,020	-	7,303	17	14,450	10	18	-	539	-	322	
Corporates		91,319	3,490	158,689	2,440	102,417	2,705	62,313	-	50,601	127	75,332	6,936	2,442	-	1,725	-	1,765	
Corporates - Of Which: Specialised Lending		51	-	44,622	539	-	-	18	-	11,931	27	-	-	-	-	194	-	-	
Corporates - Of Which: SME		31,471	1,826	871	19	13,111	632	27,183	-	269	1	13,171	704	1,279	-	12	-	553	
Retail		0	-	423,914	14,277	60,902	2,024	-	-	86,312	295	36,271	2,228	-	-	8,685	-	2,904	
Retail - Secured on real estate property	68.7%	-	-	227,100	3,483	23,523	524	-	-	37,162	51	8,683	475	-	-	1,454	-	211	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	68.7%	-	-	227,100	3,483	23,523	524	-	-	37,162	51	8,683	475	-	-	1,454	-	211	
Retail - Qualifying Revolving		-	-	14,053	742	7,362	309	-	-	3,787	-	5,522	310	-	-	520	-	601	
Retail - Other Retail		0	-	182,761	10,052	30,017	1,190	-	-	45,363	243	22,066	1,444	-	-	6,711	-	2,093	
Retail - Other Retail - Of Which: SME		0	-	89,070	4,654	10,509	574	-	-	24,998	79	7,629	732	-	-	3,099	-	656	
Retail - Other Retail - Of Which: non-SME		-	-	93,691	5,398	19,507	616	-	-	20,366	165	14,437	711	-	-	3,557	-	1,432	
Equity		17,072	-	-	-	2,540	-	59,059	-	-	-	3,406	-	336	-	12	-	159	
Securitisation		-	-	45,461	162	509	-	-	-	5,481	614	206	-	-	-	378	-	-	
Other non-credit obligation assets		-	-	-	-	25,919	2	-	-	-	-	22,826	3	-	-	-	-	181	
TOTAL		236,094	3,545	759,392	17,441	317,568	4,771	133,373	0	150,839	1,054	155,076	9,211	1,272	2,795	6,370	11,354	868	5,374
Securitisation and re-securitisations positions deducted from capital *		-	-	492	494	-	-	-	-	4,378	1,966	-	-	-	-	-	-	-	

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		71,683	-	24,967	2	24,053	29	589	-	78	0	103	29	-	-	0	-	10	
Institutions		43,909	54	9,965	1	38,065	7	9,177	-	989	0	8,632	10	18	-	2	-	316	
Corporates		87,617	3,474	36,853	371	62,931	998	60,544	-	9,425	29	45,627	5,004	2,442	-	196	-	569	
Corporates - Of Which: Specialised Lending		51	-	3,796	126	-	-	18	-	862	7	-	-	-	-	36	-	-	
Corporates - Of Which: SME		31,450	1,814	638	19	3,056	15	27,167	-	189	1	3,056	16	1,279	-	12	-	54	
Retail		0	-	398,006	11,288	8,720	287	-	-	78,057	18	6,439	294	-	-	7,090	-	436	
Retail - Secured on real estate property	68.8%	-	-	223,374	3,426	255	65	-	-	36,792	-	92	65	-	-	1,447	-	50	
Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Retail - Secured on real estate property - Of Which: non-SME	68.8%	-	-	223,374	3,426	255	65	-	-	36,792	-	92	65	-	-	1,447	-	50	
Retail - Qualifying Revolving		-	-	12,604	325	3,413	116	-	-	2,908	-	2,560	117	-	-	172	-	161	
Retail - Other Retail		0	-	162,028	7,538	5,052	105	-	-	38,357	18	3,787	112	-	-	5,470	-	225	
Retail - Other Retail - Of Which: SME		0	-	88,431	4,605	2,676	5	-	-	24,783	-	2,007	7	-	-	3,087	-	35	
Retail - Other Retail - Of Which: non-SME		-	-	73,597	2,933	2,376	100	-	-	13,574	18	1,780	105	-	-	2,382	-	190	
Equity		16,242	-	-	-	2,132	-	56,017	-	-	-	2,953	-	313	-	-	-	148	
Securitisation		-	-	28,164	0	420	-	-	-	3,430	0	160	-	-	-	-	-	-	
Other non-credit obligation assets		-	-	-	-	21,266	2	-	-	-	-	19,230	3	-	-	-	-	165	
TOTAL		219,451	3,528	497,956	11,661	157,587	1,323	126,327	0	91,979	48	83,144	5,341	1,272	2,773	3,343	7,288	90	1,645
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Italy	Central banks and central governments	110	-	287	-	7,423	4	45	-	16	-	162	4	-	-	-	-	-	2
	Institutions	303	-	862	-	1,522	-	125	-	228	-	567	-	-	-	-	-	-	-
	Corporates	169	-	6,740	127	15,891	1,141	67	-	3,054	15	15,534	1,310	-	-	-	84	-	711
	Corporates - Of Which: Specialised Lending	-	-	1,736	35	-	-	-	-	543	1	-	-	-	-	-	8	-	-
	Corporates - Of Which: SME	-	-	-	-	7,746	534	-	-	-	-	7,747	590	-	-	-	-	-	365
	Retail	-	-	10,978	2,563	28,328	1,230	-	-	5,981	19	16,830	1,393	-	-	-	1,439	-	1,824
	Retail - Secured on real estate property	54.7%	-	-	-	11,085	352	-	-	-	-	3,880	314	-	-	-	-	-	47
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	54.7%	-	-	-	11,085	352	-	-	-	-	3,880	314	-	-	-	-	-	47
	Retail - Qualifying Revolving	-	-	1,448	417	325	24	-	-	879	-	244	24	-	-	-	348	-	176
	Retail - Other Retail	-	-	9,530	2,146	16,919	854	-	-	5,102	19	12,706	1,056	-	-	-	1,091	-	1,601
	Retail - Other Retail - Of Which: SME	-	-	-	-	4,783	438	-	-	-	-	3,604	549	-	-	-	-	-	518
	Retail - Other Retail - Of Which: non-SME	-	-	9,530	2,146	12,136	416	-	-	5,102	19	9,102	507	-	-	-	1,089	-	1,083
	Equity	-	-	326	-	-	126	-	1,207	-	-	162	-	-	2	-	-	-	7
	Securitisation	-	-	-	3,131	-	-	-	-	284	-	-	-	-	-	-	3	-	-
	Other non-credit obligation assets	-	-	-	-	2,138	-	-	-	-	-	1,890	-	-	-	-	-	-	13
TOTAL		908	0	21,998	2,690	55,429	2,375	1,444	0	9,564	33	35,143	2,707	-	2	276	1,526	281	2,556
Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	7	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	441	-	29,314	-	161	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	250	-	4,319	148	130	-	58	-	336	4	15	-	-	-	149	-	-	
	Corporates	908	-	20,652	243	989	-	312	-	7,679	10	890	-	-	-	216	-	12	
	Corporates - Of Which: Specialised Lending	-	-	2,935	4	-	-	-	-	559	0	-	-	-	-	2	-	-	
	Corporates - Of Which: SME	-	-	44	-	-	-	-	-	4	-	-	-	-	-	-	-	-	
	Retail	-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	-	-	
	Equity	-	-	62	-	-	43	-	228	-	-	43	-	-	11	-	11	-	2
	Securitisation	-	-	-	8,526	-	-	-	-	881	-	-	-	-	-	-	334	-	-
	Other non-credit obligation assets	-	-	-	-	572	-	-	-	-	-	331	-	-	-	-	-	-	
TOTAL		1,661	0	62,812	391	1,895	0	598	0	8,896	14	1,280	0	-	11	799	709	0	15
Securitisation and re-securitisations positions deducted from capital *		-	-	394	493	-	-	-	-	3,496	1,966	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central banks and central governments	-	-	101	-	13,028	-	-	-	-	-	-	30	-	-	-	-	-	-	-
	Institutions	303	-	293	-	27,567	-	47	-	15	0	3,781	-	-	-	-	-	-	-	
	Corporates	277	0	2,184	47	11,861	-	122	-	733	1	2,316	-	-	-	-	35	-	-	
	Corporates - Of Which: Specialised Lending	-	-	179	-	-	-	-	-	67	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	2	-	1	-	-	-	2	-	1	-	-	-	-	-	-	-	-	-	
	Retail	-	-	535	3	-	0	-	-	30	0	-	0	-	-	-	-	2	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	535	3	-	0	-	-	30	0	-	0	-	-	-	-	2	-	
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	535	3	-	0	-	-	30	0	-	0	-	-	-	-	-	-	
	Equity	-	34	-	-	-	7	-	119	-	-	-	8	-	-	-	-	-	-	
	Securitisation	-	-	91	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	151	-	-	-	-	-	141	-	-	-	-	-	-	-	
TOTAL		614	0	3,204	50	52,614	0	288	0	793	2	6,276	0	-	0	4	38	-	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	6,956	-	140	-	-	-	0	-	0	-	-	-	-	-	-	-
	Institutions	1,165	-	9,366	36	1,321	-	197	-	768	1	271	-	-	-	-	36	-	-
	Corporates	450	-	7,868	115	52	-	312	-	2,340	3	52	-	-	-	-	68	-	-
	Corporates - Of Which: Specialised Lending	-	-	2,752	0	-	-	-	-	671	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail	-	-	76	0	-	-	-	-	7	1	-	-	-	-	-	0	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	76	0	-	-	-	-	7	1	-	-	-	-	-	0	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	76	0	-	-	-	-	7	1	-	-	-	-	-	-	-	-
	Equity	-	43	-	-	-	18	-	160	-	-	-	18	-	-	-	2	-	-
	Securitisation	-	-	968	17	-	-	-	-	240	94	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	33	-	-	-	-	-	33	-	-	-	-	-	-	-
TOTAL		1,658	0	25,234	168	1,564	0	669	0	3,355	99	374	0	-	0	106	106	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	8	-	-	-	-	-	62	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central banks and central governments		148	-	242	-	4,191	-	12	-	0	-	14	-					3	
	Institutions		27	-	620	-	1,728	-	4	-	27	-	429	-					4	
	Corporates		436	12	2,321	-	801	129	174	-	446	-	616	181				1	77	
	Corporates - Of Which: Specialised Lending		-	-	375	-	-	-	-	-	133	-	-	-					-	
	Corporates - Of Which: SME		10	12	0	-	-	-	8	-	0	-	-	-					-	
	Retail		-	-	6,369	216	9,502	115	-	-	820	250	4,740	158				36	57	
	Retail - Secured on real estate property	75.8%	-	-	3,726	57	6,231	20	-	-	369	51	2,552	20				6	7	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Secured on real estate property - Of Which: non-SME	75.8%	-	-	3,726	57	6,231	20	-	-	369	51	2,552	20				6	7	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Other Retail		-	-	2,643	159	3,272	95	-	-	451	199	2,187	138				30	50	
	Retail - Other Retail - Of Which: SME		-	-	638	49	2,070	94	-	-	215	79	1,287	136				12	48	
	Retail - Other Retail - Of Which: non-SME		-	-	2,005	110	1,201	2	-	-	236	121	900	2				17	2	
	Equity		-	-	-	-	8	-	-	-	-	-	13	-					1	
	Securitisation		-	-	49	-	-	-	-	-	5	-	-	-					-	
Other non-credit obligation assets		-	-	-	-	127	-	-	-	-	-	87	-					-		
TOTAL			612	12	9,600	216	16,357	244	190	0	1,299	250	5,898	339	-	0	16	37	13	142
Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-					-	-	

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central banks and central governments		578	-	670	-	341	-	-	-	0	-	0	-					-	
	Institutions		758	-	3,522	0	222	-	116	-	222	-	47	-					-	
	Corporates		109	1	6,081	14	1,380	4	79	-	1,792	0	1,335	4				9	5	
	Corporates - Of Which: Specialised Lending		-	-	1,322	-	-	-	-	-	509	-	-	-					-	
	Corporates - Of Which: SME		5	-	3	-	7	-	2	-	3	-	7	-					-	
	Retail		-	-	2,137	67	-	0	-	-	845	0	-	0				17	-	
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Other Retail		-	-	2,137	67	-	0	-	-	845	0	-	0				17	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-					-	
	Retail - Other Retail - Of Which: non-SME		-	-	2,137	67	-	0	-	-	845	0	-	0				16	-	
	Equity		6	-	-	-	0	-	22	-	-	-	0	-					-	
	Securitisation		-	-	1,487	-	-	-	-	-	205	-	-	-					-	
Other non-credit obligation assets		-	-	-	-	8	-	-	-	-	-	8	-					-		
TOTAL			1,451	1	13,896	81	1,951	5	218	0	3,065	1	1,390	5	-	0	132	26	0	5
Securitisation and re-securitisations positions deducted from capital *			-	-	19	-	-	-	-	-	100	-	-					-	-	

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Japan	Central banks and central governments	-	-	7,380	-	116	-	-	-	3	-	-	-	-	-	-	-	-	-
	Institutions	5	-	3,688	-	49	-	1	-	325	-	4	-	-	-	-	-	-	-
	Corporates	-	-	3,646	103	18	-	-	-	958	4	18	-	-	-	-	75	-	-
	Corporates - Of Which: Specialised Lending	-	-	887	14	-	-	-	-	375	1	-	-	-	-	-	14	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	53	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	53	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	53	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-
	Equity	-	58	-	-	24	-	214	-	-	-	24	-	-	-	-	-	-	-
	Securitisation	-	-	159	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	264	-	-	-	-	-	85	-	-	-	-	-	-	-
TOTAL		63	0	14,926	103	471	0	215	0	1,303	4	132	0	-	0	77	75	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	Central banks and central governments	-	-	2,677	-	347	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	218	-	888	7	26	-	41	-	31	0	5	-	-	-	-	7	-	-
	Corporates	113	-	7,225	18	4	-	58	-	2,189	1	4	-	-	-	-	16	-	-
	Corporates - Of Which: Specialised Lending	-	-	3,474	-	-	-	-	-	638	0	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	4	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	Retail	-	-	804	4	3,695	30	-	-	34	1	1,340	27	-	-	-	1	-	11
	Retail - Secured on real estate property	0.0%	-	-	-	3,103	26	-	-	-	-	1,083	25	-	-	-	-	-	11
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	3,103	26	-	-	-	-	1,083	25	-	-	-	-	-	11
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	804	4	592	4	-	-	34	1	256	3	-	-	-	1	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	804	4	592	4	-	-	34	1	256	3	-	-	-	1	-	-
	Equity	-	7	-	-	6	-	26	-	-	-	8	-	-	-	-	-	-	1
	Securitisation	-	-	209	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	249	-	-	-	-	-	235	-	-	-	-	-	-	0
TOTAL		339	0	11,804	29	4,327	30	125	0	2,275	1	1,592	27	-	0	16	25	-	12
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central banks and central governments	20	-	596	-	251	-	11	-	343	-	16	-	-	-	-	-	-	-	
	Institutions	583	-	1,268	-	110	-	257	-	428	-	22	-	-	-	-	-	-	-	
	Corporates	201	2	5,066	303	1,126	31	172	-	2,004	12	1,066	44	-	-	-	218	-	25	
	Corporates - Of Which: Specialised Lending	-	-	1,712	70	-	-	-	-	571	2	-	-	-	-	-	-	34	-	-
	Corporates - Of Which: SME	0	-	0	0	639	24	0	-	0	0	583	36	-	-	-	-	-	-	16
	Retail	-	-	274	-	767	14	-	-	9	-	318	8	-	-	-	-	-	-	5
	Retail - Secured on real estate property	0.0%	-	0	-	717	13	-	-	1	-	280	7	-	-	-	-	-	-	3
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	0	-	717	13	-	-	1	-	280	7	-	-	-	-	-	-	3
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	274	-	51	1	-	-	8	-	38	1	-	-	-	-	-	-	3
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	274	-	51	1	-	-	8	-	38	1	-	-	-	-	-	-	3
	Equity	0	-	-	-	6	-	0	-	-	-	6	-	-	-	-	-	-	-	0
	Securitisation	-	-	618	3	-	-	-	-	99	1	-	-	-	-	-	-	0	-	-
	Other non-credit obligation assets	-	-	-	-	96	-	-	-	-	-	83	-	-	-	-	-	-	-	-
	TOTAL		804	2	7,823	306	2,356	45	440	0	2,883	13	1,511	52	-	0	178	218	8	30
Securitisation and re-securitisations positions deducted from capital *		-	-	15	-	-	-	-	-	46	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Explanatory footnotes

Please note that although LTV data are provided, a major part of GCA Group home loans in France are secured by credit guarantees instead of mortgages. Moreover, the Group credit policy regarding home loans is based on debtor's solvency and repayment capacity.

3. SECURITISATION SUMMARY

FR014
CREDIT AGRICOLE

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	56,107	47,118
Trading Book (excl. correlation trading)	11	13
Correlation Trading Portfolio	0	0
Total	56,118	47,132

Explanatory footnotes

4. MARKET RISK

FR014
CREDIT AGRICOLE

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1,556	6,266	1,055	12,190
TDI - General risk	327	3,180	508	4,654
TDI - Specific risk	989	3,086	366	7,536
Equities	78	2,155	77	1,778
Equities - General risk	36	1,010	36	642
Equities - Specific risk	1	1,145	2	1,136
Foreign exchange risk	1,644	1,082	1,646	1,107
Commodities risk	71	299	29	56

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Austria	0	0	0	0	0	-4	0	
[3M - 1Y]		14	0	14	0	14	0	0	
[1Y - 2Y]		146	0	146	0	146	0	0	
[2Y - 3Y]		25	0	-126	25	0	0	0	
[3Y - 5Y]		84	0	8	11	0	0	0	
[5Y - 10Y]		280	0	161	23	0	0	0	
[10Y - more]		198	0	72	0	0	0	0	
Total		747	0	277	59	0	-4	0	
[0 - 3M]	Belgium	473	0	473	17	0	152	0	
[3M - 1Y]		283	0	-10	66	0	0	0	
[1Y - 2Y]		613	0	248	233	0	0	0	
[2Y - 3Y]		365	2	267	246	0	0	0	
[3Y - 5Y]		808	0	705	682	0	0	0	
[5Y - 10Y]		853	0	448	428	0	0	0	
[10Y - more]		155	0	16	96	0	0	0	
Total		3,550	2	2,147	1,769	0	152	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	20	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	20	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	8	0	8	0	0	8	-4	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		9	0	9	0	0	9	-4	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	167	0
[3M - 1Y]		181	0	134	0	0	134	0	0
[1Y - 2Y]		308	0	308	11	0	297	0	0
[2Y - 3Y]		0	0	-125	0	0	-125	0	0
[3Y - 5Y]		55	0	-24	0	0	-36	0	0
[5Y - 10Y]		167	0	93	0	0	93	0	0
[10Y - more]		58	0	-9	19	0	-27	0	0
Total		769	0	377	29	0	336	167	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	France	7,744	0	7,706	7,027	0	679	255	0
[3M - 1Y]		4,708	0	4,578	3,337	0	1,227	0	1
[1Y - 2Y]		3,887	0	3,266	2,949	0	237	0	37
[2Y - 3Y]		5,839	1,891	3,199	3,318	0	-231	0	7
[3Y - 5Y]		14,496	0	14,035	12,838	0	684	0	13
[5Y - 10Y]		10,262	0	8,865	8,194	0	-437	0	213
[10Y - more]		6,415	0	5,171	4,861	0	-252	0	1,121
Total		53,352	1,891	46,820	42,524	0	1,908	255	1,392
[0 - 3M]	Germany	187	0	187	150	0	37	8	0
[3M - 1Y]		1,128	0	1,104	202	0	903	0	0
[1Y - 2Y]		627	0	283	0	0	283	0	0
[2Y - 3Y]		626	15	-450	0	0	-450	0	0
[3Y - 5Y]		2,273	0	928	626	0	291	0	0
[5Y - 10Y]		1,148	0	71	0	0	42	0	0
[10Y - more]		865	0	201	0	0	40	0	0
Total		6,853	15	2,323	978	0	1,144	8	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	26	0
[3M - 1Y]		20	0	20	0	0	20	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	11
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	0	20	0	0	20	26	11

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	5	0	5	0	0	5	1	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		97	0	97	96	0	1	0	0
[2Y - 3Y]		0	0	-3	0	0	-3	0	0
[3Y - 5Y]		0	0	-20	0	0	-20	0	0
[5Y - 10Y]		11	0	-10	0	0	-12	0	0
[10Y - more]		16	0	16	0	0	16	0	0
Total		129	0	86	96	0	-12	1	0
[0 - 3M]	Italy	377	169	-19	1	0	-20	41	1
[3M - 1Y]		688	0	186	36	0	145	0	0
[1Y - 2Y]		669	0	-371	92	0	-462	0	33
[2Y - 3Y]		1,684	10	664	272	0	350	0	17
[3Y - 5Y]		1,804	0	1,130	1,329	0	-202	0	0
[5Y - 10Y]		1,999	0	1,570	1,183	0	382	0	108
[10Y - more]		1,732	0	1,153	1,298	0	-146	0	0
Total		8,953	179	4,312	4,211	0	47	41	160
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Netherlands	158	0	158	0	0	158	42	0
[3M - 1Y]		106	0	68	0	0	68	0	0
[1Y - 2Y]		0	0	-275	0	0	-275	0	0
[2Y - 3Y]		570	0	570	0	0	570	0	0
[3Y - 5Y]		65	0	-387	0	0	-387	0	0
[5Y - 10Y]		655	0	176	0	0	176	0	0
[10Y - more]		23	0	-4	0	0	-10	0	0
Total		1,579	0	306	0	0	300	42	0
[0 - 3M]	Norway	0	0	0	0	0	0	-10	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	0	0	0	0	-10	0
[0 - 3M]	Poland	61	0	61	30	0	32	-20	0
[3M - 1Y]		11	0	11	10	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	11
[3Y - 5Y]		3	0	3	0	0	3	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		2	0	2	0	0	2	0	0
Total		82	0	82	40	0	42	-20	11
[0 - 3M]	Portugal	14	0	14	0	0	14	-1	0
[3M - 1Y]		157	0	147	145	0	2	0	0
[1Y - 2Y]		14	0	13	0	0	13	0	0
[2Y - 3Y]		14	1	12	0	0	12	0	0
[3Y - 5Y]		0	0	-39	0	0	-39	0	0
[5Y - 10Y]		24	0	24	0	0	24	0	0
[10Y - more]		3	0	2	0	0	2	0	0
Total		225	1	173	145	0	27	-1	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	19
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		3	0	3	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0	19
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	55	0	-449	0	0	-449	-59	0
[3M - 1Y]		812	200	46	0	0	46	0	0
[1Y - 2Y]		846	0	593	0	0	593	0	0
[2Y - 3Y]		168	0	-209	0	0	-209	0	107
[3Y - 5Y]		192	0	36	0	0	36	0	4
[5Y - 10Y]		245	0	18	37	0	-69	0	7
[10Y - more]		261	0	114	0	0	112	0	0
Total		2,578	200	150	37	0	61	-59	118

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	0	0	0	0	0	0
[0 - 3M]	United Kingdom	3	0	3	0	3	0	25	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	3	0	25	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-7	0	0	-7	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	-7	0	0	-7	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	1,525	0	571	491	0	80	0	0
[3M - 1Y]		332	0	-105	0	0	-105	0	0
[1Y - 2Y]		170	0	-65	0	0	-65	0	0
[2Y - 3Y]		100	0	44	0	0	44	0	0
[3Y - 5Y]		85	0	-38	0	0	-38	0	0
[5Y - 10Y]		164	0	94	0	0	94	0	0
[10Y - more]		12	0	-24	0	0	-24	0	0
Total		2,386	0	476	491	0	-15	0	0
[0 - 3M]	Japan	1,311	0	1,311	792	0	519	0	0
[3M - 1Y]		748	0	431	507	0	-76	0	0
[1Y - 2Y]		999	0	530	91	0	438	0	14
[2Y - 3Y]		879	0	694	713	0	-19	0	4
[3Y - 5Y]		659	0	89	7	0	82	-32	23
[5Y - 10Y]		1,077	0	-154	7	0	-160	11	0
[10Y - more]		972	0	50	0	0	50	0	0
Total		6,646	0	2,951	2,116	0	835	-20	41
[0 - 3M]	U.S.	580	0	562	0	0	562	0	0
[3M - 1Y]		581	0	293	0	0	293	0	0
[1Y - 2Y]		3,038	0	1,795	0	0	1,795	0	0
[2Y - 3Y]		552	0	311	337	0	-27	0	0
[3Y - 5Y]		422	0	40	0	0	40	0	0
[5Y - 10Y]		576	0	167	144	0	23	0	0
[10Y - more]		146	0	-23	0	0	-23	0	0
Total		5,896	0	3,145	481	0	2,664	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	3
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	5
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	8

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Other advanced economies non EEA	33	0	33	29	0	4	0	38
[3M - 1Y]		444	2	442	309	0	133	0	15
[1Y - 2Y]		241	0	241	0	0	241	0	0
[2Y - 3Y]		48	0	48	0	0	48	0	3
[3Y - 5Y]		26	0	26	0	0	26	0	147
[5Y - 10Y]		79	0	79	0	0	79	0	74
[10Y - more]		0	0	-6	0	0	-6	0	0
Total		870	2	862	337	0	525	0	278
[0 - 3M]	Other Central and Eastern Europe countries non EEA	26	1	25	0	0	25	0	0
[3M - 1Y]		13	13	0	0	0	0	0	0
[1Y - 2Y]		11	11	0	0	0	0	0	0
[2Y - 3Y]		11	11	0	0	0	0	0	-3
[3Y - 5Y]		20	20	0	0	0	0	0	-30
[5Y - 10Y]		3	3	0	0	0	0	0	-36
[10Y - more]		0	0	0	0	0	0	0	0
Total		84	60	25	0	0	25	0	-68
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	-1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	6	0	0	0	0	0	-1
[0 - 3M]	Latin America and the Caribbean	53	1	52	0	0	52	0	0
[3M - 1Y]		59	41	18	0	0	18	0	0
[1Y - 2Y]		14	14	0	0	0	0	0	-8
[2Y - 3Y]		8	8	0	0	0	0	0	153
[3Y - 5Y]		6	6	0	0	0	0	0	87
[5Y - 10Y]		10	10	1	1	0	0	0	0
[10Y - more]		11	11	0	0	0	0	0	0
Total		161	90	71	1	0	70	0	232

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Africa	164	1	163	163	0	0	0	0
[3M - 1Y]		563	1	562	562	0	0	0	0
[1Y - 2Y]		185	2	183	183	0	0	0	0
[2Y - 3Y]		142	2	140	131	0	9	0	0
[3Y - 5Y]		125	2	123	119	0	4	0	-12
[5Y - 10Y]		4	0	3	0	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1,183	9	1,174	1,158	0	16	0	-12
[0 - 3M]	Others	108	7	101	0	0	101	-8	8
[3M - 1Y]		313	53	260	247	0	13	0	0
[1Y - 2Y]		27	3	24	0	0	24	0	0
[2Y - 3Y]		3	2	1	0	0	1	0	0
[3Y - 5Y]		29	3	26	0	0	26	0	-12
[5Y - 10Y]		17	9	7	0	0	7	0	-3
[10Y - more]		13	5	9	0	0	9	0	0
Total		510	82	428	247	0	182	-8	-8
TOTAL EEA 30		78,852	2,289	57,089	49,888	3	4,410	617	1,731

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	6	0
[3M - 1Y]		30	0	30	13	0	18	0	0
[1Y - 2Y]		40	0	40	0	0	40	0	0
[2Y - 3Y]		27	0	21	24	0	-3	0	0
[3Y - 5Y]		174	0	10	26	0	-28	0	0
[5Y - 10Y]		283	0	148	7	0	138	0	0
[10Y - more]		346	0	64	0	0	64	0	0
Total		900	0	314	71	0	228	6	0
[0 - 3M]	Belgium	311	0	280	5	0	275	117	0
[3M - 1Y]		538	0	191	81	0	110	0	0
[1Y - 2Y]		467	0	95	222	0	-127	0	0
[2Y - 3Y]		448	2	386	438	0	-52	0	0
[3Y - 5Y]		929	0	636	496	0	80	0	0
[5Y - 10Y]		1,139	0	690	587	0	103	0	0
[10Y - more]		309	0	91	90	0	-6	0	0
Total		4,142	2	2,369	1,918	0	384	117	0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	20
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	20
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	3	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	-2	0	0	-2	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	-2	0	0	-2	3	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	85	0	85	0	0	85	109	0
[3M - 1Y]		112	0	112	0	0	112	0	0
[1Y - 2Y]		10	0	-13	10	0	-24	0	0
[2Y - 3Y]		78	0	-75	0	0	-75	0	0
[3Y - 5Y]		80	0	79	0	0	68	0	0
[5Y - 10Y]		259	0	100	0	0	100	0	0
[10Y - more]		98	0	25	18	0	7	0	0
Total		721	0	313	28	0	273	109	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	France	7,267	0	7,234	5,357	0	1,825	175	0
[3M - 1Y]		2,655	0	2,421	1,454	0	872	0	25
[1Y - 2Y]		4,880	144	3,425	3,253	0	60	0	5
[2Y - 3Y]		7,822	1,861	3,533	3,599	0	-211	0	1
[3Y - 5Y]		15,386	36	13,704	12,570	0	518	0	118
[5Y - 10Y]		10,227	0	7,465	6,983	0	-614	0	346
[10Y - more]		6,731	0	5,256	4,409	0	187	0	969
Total		54,968	2,040	43,038	37,623	0	2,637	175	1,464
[0 - 3M]	Germany	357	0	300	0	0	300	-5	0
[3M - 1Y]		1,392	0	179	0	0	179	0	0
[1Y - 2Y]		1,270	0	296	0	0	296	0	0
[2Y - 3Y]		1,070	3	585	610	0	-24	0	0
[3Y - 5Y]		880	0	292	0	0	282	0	0
[5Y - 10Y]		1,364	0	-53	0	0	-82	0	0
[10Y - more]		961	0	353	0	0	199	0	0
Total		7,293	3	1,952	610	0	1,149	-5	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	20	0	20	0	0	20	-20	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	11
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	0	20	0	0	20	-20	11

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	-27	0
[3M - 1Y]		95	0	95	93	0	2	0	0
[1Y - 2Y]		0	0	-1	0	0	-1	0	0
[2Y - 3Y]		0	0	-5	0	0	-5	0	0
[3Y - 5Y]		8	0	8	0	0	8	0	0
[5Y - 10Y]		15	0	-7	0	0	-9	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		118	0	91	93	0	-5	-27	0
[0 - 3M]	Italy	822	0	647	5	0	642	15	0
[3M - 1Y]		1,233	165	47	104	0	-58	0	0
[1Y - 2Y]		765	0	-471	174	0	-687	0	43
[2Y - 3Y]		972	19	178	144	0	34	0	0
[3Y - 5Y]		2,414	0	1,645	1,341	0	302	0	22
[5Y - 10Y]		2,781	0	1,628	1,245	0	377	0	82
[10Y - more]		1,678	0	843	1,230	0	-388	0	0
Total		10,664	184	4,516	4,245	0	223	15	147
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Netherlands	228	0	210	0	0	210	19	0
[3M - 1Y]		196	0	140	0	0	140	0	0
[1Y - 2Y]		113	0	-100	0	0	-100	0	0
[2Y - 3Y]		0	0	-235	0	0	-235	0	0
[3Y - 5Y]		208	0	-105	0	0	-105	0	0
[5Y - 10Y]		584	0	250	0	0	244	0	0
[10Y - more]		83	0	-5	0	0	-5	0	0
Total		1,412	0	156	0	0	150	19	0
[0 - 3M]	Norway	0	0	0	0	0	0	-8	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	1	0	0	0	0	-8	0
[0 - 3M]	Poland	19	0	19	19	0	0	0	0
[3M - 1Y]		4	0	4	3	0	1	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	11
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		27	0	27	22	0	5	0	11
[0 - 3M]	Portugal	150	0	150	147	0	2	49	0
[3M - 1Y]		150	0	116	0	0	116	0	0
[1Y - 2Y]		21	0	-56	0	0	-56	0	0
[2Y - 3Y]		11	2	3	0	0	3	0	-34
[3Y - 5Y]		26	0	13	0	0	13	0	0
[5Y - 10Y]		54	0	52	0	0	52	0	0
[10Y - more]		25	0	-39	0	0	-39	0	0
Total		436	2	239	147	0	92	49	-34

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	19
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	1	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	1	0	0	0	19
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	-5	0	0	-5	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	8	1	0	7	0	0
[5Y - 10Y]		10	0	7	0	0	7	0	0
[10Y - more]		5	0	-4	0	0	-4	0	0
Total		23	0	5	1	0	4	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	-5	0	0	-5	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	8	1	0	7	0	0
[5Y - 10Y]		10	0	7	0	0	7	0	0
[10Y - more]		5	0	-4	0	0	-4	0	0
Total		23	0	5	1	0	4	0	0
[0 - 3M]	Spain	199	0	-332	0	0	-332	-70	0
[3M - 1Y]		832	0	117	0	0	117	0	0
[1Y - 2Y]		803	0	-209	0	0	-209	0	23
[2Y - 3Y]		1,157	81	908	0	0	908	0	3
[3Y - 5Y]		183	0	-170	10	0	-180	0	0
[5Y - 10Y]		753	0	135	23	0	41	0	6
[10Y - more]		74	0	-191	0	0	-193	0	0
Total		4,001	81	257	34	0	151	-70	32

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	1	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	1	1	1	0	0	0	0
[0 - 3M]	United Kingdom	5	0	5	0	5	0	-1	0
[3M - 1Y]		5	0	5	0	5	5	0	0
[1Y - 2Y]		0	0	0	0	0	5	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		9	0	9	0	9	9	-1	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		2	0	2	0	0	2	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	0	3	0	0	3	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	1,032	0	582	552	0	29	0	0
[3M - 1Y]		121	0	-42	0	0	-42	0	0
[1Y - 2Y]		260	0	89	0	0	89	0	0
[2Y - 3Y]		62	0	-75	0	0	-75	0	0
[3Y - 5Y]		194	0	55	0	0	55	0	0
[5Y - 10Y]		84	0	-22	0	0	-22	0	0
[10Y - more]		11	0	-4	0	0	-4	0	0
Total		1,762	0	582	552	0	29	0	0
[0 - 3M]	Japan	529	0	485	47	0	438	0	0
[3M - 1Y]		1,373	0	1,364	512	0	852	0	0
[1Y - 2Y]		578	0	536	468	0	68	0	14
[2Y - 3Y]		799	0	688	661	0	27	-20	23
[3Y - 5Y]		124	0	50	6	0	44	0	0
[5Y - 10Y]		510	0	-167	6	0	-172	7	0
[10Y - more]		741	0	15	0	0	15	0	0
Total		4,653	0	2,972	1,700	0	1,272	-13	37
[0 - 3M]	U.S.	592	0	435	0	0	435	0	0
[3M - 1Y]		2,121	0	1,986	0	0	1,986	0	0
[1Y - 2Y]		3,470	0	1,490	336	0	1,154	0	0
[2Y - 3Y]		673	0	517	0	0	517	0	0
[3Y - 5Y]		422	0	59	0	0	59	0	0
[5Y - 10Y]		857	0	243	132	0	111	0	0
[10Y - more]		75	0	-10	0	0	-10	0	0
Total		8,210	0	4,721	469	0	4,252	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	3
[2Y - 3Y]		0	0	0	0	0	0	0	4
[3Y - 5Y]		1	0	1	1	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	1	0	0	0	7

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾ Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet) Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Other advanced economies non EEA	274	0	274	248	0	26	0	15
[3M - 1Y]		342	0	342	210	0	132	0	0
[1Y - 2Y]		177	1	176	0	0	176	0	3
[2Y - 3Y]		31	0	31	0	0	31	0	5
[3Y - 5Y]		41	0	41	1	0	40	0	153
[5Y - 10Y]		66	0	66	0	0	66	0	61
[10Y - more]		2	0	2	0	0	2	0	0
Total		934	1	933	459	0	473	0	238
[0 - 3M]	Other Central and eastern Europe countries non EEA	1	1	0	0	0	0	0	0
[3M - 1Y]		12	12	0	0	0	0	0	0
[1Y - 2Y]		11	11	0	0	0	0	0	0
[2Y - 3Y]		11	11	0	0	0	0	0	-3
[3Y - 5Y]		18	17	1	1	0	0	0	-49
[5Y - 10Y]		8	0	7	0	0	7	0	0
[10Y - more]	0	0	0	0	0	0	0	0	
Total		62	53	8	1	0	7	0	-52
[0 - 3M]	Middle East	1	1	0	0	0	0	0	0
[3M - 1Y]		5	4	1	0	0	1	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	1	0	0	0	-1
[5Y - 10Y]		1	0	-1	0	0	-1	0	0
[10Y - more]	0	0	0	0	0	0	0	0	
Total		8	5	1	1	0	0	0	-1
[0 - 3M]	Latin America and the Caribbean	1	1	0	0	0	0	0	0
[3M - 1Y]		41	41	0	0	0	0	0	0
[1Y - 2Y]		14	14	0	0	0	0	0	80
[2Y - 3Y]		7	7	0	0	0	0	0	86
[3Y - 5Y]		2	2	0	0	0	0	0	1
[5Y - 10Y]		9	9	0	0	0	0	0	0
[10Y - more]	10	10	0	0	0	0	0	0	
Total		86	85	0	0	0	0	0	166

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

FR014
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)		
[0 - 3M]	Africa	645	1	644	462	0	182	0	0
[3M - 1Y]		322	20	302	302	0	0	0	0
[1Y - 2Y]		130	2	128	128	0	0	0	0
[2Y - 3Y]		160	2	158	149	0	9	0	0
[3Y - 5Y]		100	1	98	98	0	-0	0	-12
[5Y - 10Y]		1	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1,357	27	1,330	1,139	0	191	0	-12
[0 - 3M]	Others	23	3	20	0	0	20	17	0
[3M - 1Y]		371	49	322	264	0	58	0	0
[1Y - 2Y]		49	4	45	22	0	24	0	0
[2Y - 3Y]		5	4	1	0	0	1	0	0
[3Y - 5Y]		13	11	2	1	0	1	0	-1
[5Y - 10Y]		15	9	6	0	0	6	0	0
[10Y - more]		9	4	5	0	0	5	0	0
Total		486	83	403	287	0	116	17	-1
TOTAL EEA 30		84,762	2,314	53,313	44,795	9	5,324	363	1,671

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

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(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	426,212	449,722
RWA Securitisation and re-securitisations	7,395	6,470
RWA Other credit risk	418,816	443,252
RWA for market risk	13,007	17,768
RWA for operational risk	40,459	40,253
RWA Transitional floors	0	0
RWA Other	59	0
Total RWA ⁽¹⁾	479,737	507,743

Explanatory footnotes

Following guidelines, credit risk RWA have been modified to include securitization in the Trading Book (except CRM).