Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: FR014 **CREDIT AGRICOLE**

Capital position CRD3 rules	September 2011		References to COREP reporting
	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	**52,938**		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	70,049		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-22,231		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [1]	**393**		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	**-3,388**		COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-2,133		Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	**-1,205**		COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-50		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)	**49,550**	**9.23%**	
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	**0**		
E) Core Tier 1 including existing government support measures (C+D)	**49,550**	**9.23%**	Common equity + Existing government support measures included in T1 other than ordinary shares
Shortfall to 9% before application sovereign capital buffer	**0**	**0.00%**	9%RWA-Core Tier 1 including existing government support measures; if >0.
F) Hybrid instruments not subscribed by government	**11,539**		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
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	**61,089**	**11.38%**	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 [2]	**537,017**		
Of which: RWA add-on for CRD III as of end September 2011 [2]	**29,622**		
Sovereign Capital buffer			
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	**76**		Please report the prudential filter as a positive number if the AFS revaluation reserve for sovereign assets is negative. Please report the prudetnial filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a prudential filter on AFS sovereign assets, please fill in zero.
H) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans & Receivables portfolios (3).	**-9**		Difference between the book value and the fair value at the reference date. Please provide a positive number if the book value is larger than the fair value of sovereign assets. Please provide a negative number if the book value is smaller than the fair value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	**67**	**0.01%**	Sum of Prudential filter and valuation. If negative it is set to 0
Overall Shortfall after including sovereign capital buffer	**0**	**0.00%**	9%RWA-(Core Tier 1 including existing government support measures-Sovereign capital buffer for exposures in EEA); if >0.

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.
(2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
(3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 September 2011, mln EUR

Name of the bank: **FR014** **CREDIT AGRICOLE**

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: loans and advances in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading(2)	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)	Memo Item Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
3M	Austria	0	0	0	0	0	0	0	0	0		0	0	0
1Y		554	0	554	517	0	37	0	0	0		-3	3	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		42	0	41	0	0	31	0	0	11		0	0	0
5Y		25	0	-74	25	0	-99	0	0	0		-1	1	0
10Y		115	0	38	0	0	38	-17	0	0		0	0	0
15Y		49	0	25	0	0	25	-7	0	0		0	0	0
Tot		785	0	584	542	0	32	-24	0	11	0	-3	3	0
3M	Belgium	344	0	344	10	0	334	0	0	0		0	0	0
1Y		404	0	149	329	0	-180	0	0	0		-1	1	0
2Y		1,156	0	1,154	1,004	0	150	0	0	0		-6	6	0
3Y		308	0	294	245	0	-6	0	0	55		-3	3	0
5Y		988	0	968	945	0	23	73	0	0		-8	8	0
10Y		1,194	0	1,141	1,014	0	127	0	0	0		-16	16	0
15Y		465	0	174	272	0	-98	0	0	0		-12	12	0
Tot		4,859	0	4,224	3,819	0	351	73	0	55	0	-46	47	0
3M	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Czech Republic	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		4	0	4	0	0	0	0	0	4		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		4	0	4	0	0	0	0	0	4	0	0	0	0
3M	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	-7	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	-12	0	0		0	0	0
10Y		0	0	0	0	0	0	-56	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	-74	0	0	0	0	0	0
3M	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Finland	0	0	0	0	0	0	0	0	0		0	0	0
1Y		275	0	275	264	0	11	3	0	0		-2	2	0
2Y		0	0	-10	0	0	-10	-2	0	0		0	0	0
3Y		15	0	15	0	0	5	10	0	10		0	0	0
5Y		56	0	16	11	0	5	14	0	0		0	0	0
10Y		92	0	85	0	0	85	62	0	0		0	0	0
15Y		22	0	22	17	0	5	-26	0	0		0	1	-1
Tot		461	0	404	292	0	102	61	0	10	0	-2	4	-2
3M	France	3,659	3,408	246	55	0	191	0	0	0		-1	1	0
1Y		1,072	7	1,044	1,022	0	22	-12	0	0		-3	3	0
2Y		2,217	0	2,136	1,512	0	623	0	0	0		-44	75	-32
3Y		1,214	0	902	259	0	-136	0	0	779		-7	4	3
5Y		1,974	14	1,316	1,303	0	13	18	0	0		-22	22	0
10Y		7,305	0	6,397	6,590	0	-193	-85	0	0		-376	451	-75
15Y		7,687	0	7,534	7,459	0	75	96	0	0		87	426	-513
Tot		25,128	3,429	19,575	18,201	0	595	18	0	779	0	-365	982	-617

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet)	Memo Item	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
			of which: **loans and advances** in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (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)	Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios				
3M	Germany	20	12	8	0	0	8	2	0	0		0	0	0
1Y		2	0	-24	0	0	-24	-7	0	0		0	0	0
2Y		120	0	102	79	0	23	-6	0	0		-1	1	0
3Y		300	0	181	0	0	56	-8	0	125		0	0	0
5Y		758	0	181	546	0	-365	-42	0	0		-13	13	0
10Y		1,133	0	392	0	0	392	-113	0	0		0	0	0
15Y		194	0	21	0	0	21	53	0	0		0	0	0
Tot		2,526	12	860	625	0	110	-121	0	125	0	-14	14	0
3M	Greece [5]	18	0	18	0	0	18	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		13	0	13	0	0	0	0	0	12		0	0	0
5Y		0	0	0	0	0	0	32	0	0		0	0	0
10Y		136	0	136	136	0	0	0	0	0		0	0	0
15Y		4	0	4	4	0	0	0	0	0		0	0	0
Tot		171	0	171	140	0	18	32	0	12	210	0	0	0
3M	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	6	0	0		0	0	0
3Y		0	0	0	0	0	0	-3	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	-142	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	-139	0	0	0	0	0	0
3M	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Ireland	4	0	4	4	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	8	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		165	0	165	141	0	0	5	0	24		10	-6	-4
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	40	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		169	0	169	145	0	0	53	0	24	0	10	-6	-4
3M	Italy	350	121	132	8	0	124	0	0	0		0	0	0
1Y		1,847	200	1,406	1,402	0	3	0	0	0		5	-5	0
2Y		1,067	0	1,041	998	0	44	69	0	0		21	-13	-8
3Y		298	0	274	203	0	20	0	0	51		5	-5	0
5Y		466	0	416	433	0	-17	0	0	0		14	-12	-2
10Y		2,248	0	1,913	1,892	0	21	0	0	0		195	-143	-52
15Y		1,383	0	1,217	1,210	0	7	0	0	0		205	-125	-80
Tot		7,659	321	6,398	6,145	0	201	69	0	51	0	446	-304	-142
3M	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		2	0	2	0	0	0	0	0	2		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		2	0	2	0	0	0	0	0	2	0	0	0	0
3M	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	of which: **loans and advances** in the HTM and Loans and receivables portfolios	NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading (2)	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)	**Memo Item** Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) (4)
3M	Malta	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Netherlands	7	0	7	1	0	6	0	0	0		0	0	0
1Y		582	0	544	513	0	31	37	0	0		-2	6	-3
2Y		22	0	22	0	0	22	-12	0	0		0	0	0
3Y		0	0	-29	0	0	-29	48	0	0		0	0	0
5Y		0	0	-48	0	0	-48	191	0	0		0	0	0
10Y		57	0	-34	0	0	-34	-34	0	0		0	0	0
15Y		10	0	-4	0	0	-4	-486	0	0		0	0	0
Tot		677	0	457	514	0	-56	-256	0	0	0	-2	6	-3
3M	Norway	1	1	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	-19	0	0		0	0	0
10Y		24	0	24	24	0	0	0	0	0		-2	2	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		25	1	24	24	0	0	-19	0	0	0	-2	2	0
3M	Poland	0	0	0	0	0	0	0	0	0		0	0	0
1Y		82	0	82	68	0	14	0	0	0		-1	1	0
2Y		57	0	57	5	0	52	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		1	0	1	0	0	1	0	0	0		0	0	0
10Y		7	0	7	0	0	7	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		148	0	148	73	0	74	0	0	0	0	-1	1	0
3M	Portugal	105	26	79	2	0	77	0	0	0		0	0	0
1Y		437	0	437	436	0	1	16	0	0		32	-26	-6
2Y		121	0	115	121	0	-6	9	0	0		15	-10	-5
3Y		12	0	12	0	0	0	-62	0	12		0	0	0
5Y		4	0	4	0	0	4	50	0	0		0	0	0
10Y		0	0	0	0	0	0	-198	0	0		0	0	0
15Y		0	0	0	0	0	0	-108	0	0		0	0	0
Tot		679	26	647	559	0	76	-293	0	12	0	48	-37	-11
3M	Romania	2	2	0	0	0	0	0	0	0		0	0	0
1Y		4	2	2	0	0	2	0	0	0		0	0	0
2Y		5	3	2	0	0	2	0	0	0		0	0	0
3Y		3	3	0	0	0	0	0	0	0		0	0	0
5Y		38	6	32	0	0	32	0	0	0		0	0	0
10Y		6	6	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		57	21	36	0	0	36	0	0	0	0	0	0	0
3M	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0
3M	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
1Y		5	0	5	0	0	5	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		1	0	1	0	0	1	0	0	0		0	0	0
5Y		2	0	2	0	0	2	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		8	0	8	0	0	8	0	0	0	0	0	0	0
3M	Spain	834	107	694	610	0	85	0	0	0		0	0	0
1Y		441	0	436	314	0	121	-155	0	0		4	2	-6
2Y		220	0	185	196	0	-11	0	500	0		3	2	-5
3Y		154	0	111	0	0	28	0	0	82		0	0	0
5Y		63	0	-59	26	0	-85	-25	0	0		1	-1	0
10Y		61	0	15	24	0	-9	-132	0	0		0	0	0
15Y		17	0	2	0	0	2	0	0	0		0	0	0
Tot		1,791	107	1,384	1,170	0	132	-313	500	82	0	8	3	-11
3M	Sweden	0	0	0	0	0	0	-9	0	0		0	0	0
1Y		0	0	0	0	0	0	-31	0	0		0	0	0
2Y		0	0	0	0	0	0	-1	0	0		0	0	0
3Y		4	0	4	4	0	0	-6	0	0		0	0	0
5Y		0	0	0	0	0	0	-2	0	0		0	0	0
10Y		1	0	1	1	0	0	-8	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		5	0	5	5	0	0	-55	0	0	0	0	0	0

Residual Maturity	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) [1]		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) [1]				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES [1]	INDIRECT SOVEREIGN EXPOSURES [3] (on and off balance sheet)	**Memo Item**	Provisions and write-off on Sovereign assets (loans, advances and debt securities) (+)	Prudential filter AFS sovereign assets (including the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) [4]	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) [4]
			of which: **loans and advances** in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (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)	Nominal Value **Debt securities** in HTM and Loans and Receivables portfolios				
3M	United Kingdom	1,312	1	1,311	1,311	0	0	0	0	0		0	0	0
1Y		322	0	322	231	0	92	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y		0	0	0	0	0	0	0	0	0		0	0	0
5Y		0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		0	0	0	0	0	0	0	0	0		0	0	0
Tot		1,634	1	1,633	1,542	0	92	0	0	0	0	0	0	0
	TOTAL EEA 30	**46,786**	**3,918**	36,732	33,795	0	1,770	-988	500	1,168	210	76	715	-791

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 counterparts 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 counterparts (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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
(4) According with CEBS Guidelines on prudential filters it is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their removal), the FV of such contracts must be reported in the column AB.
(5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: FR014 **CREDIT AGRICOLE**

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA [(1)]	**507,395**	**537,017**
RWA for credit risk	**460,194**	**460,931**
RWA Securitisation and re-securitisations	8,637	9,374
RWA Other credit risk	451,557	**451,557**
RWA for market risk	**9,732**	**38,617**
RWA operational risk	37,464	37,464
Transitional floors [(2)]	-	-
RWA Other	5	5

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach: option 2

CDS and other contract Sovereign exposures (central, regional and local governments) in EEA towards other counterparties, as of 30 September 2011, mln EUR

Name of the bank: FR014 **CREDIT AGRICOLE**

Country (2)	Credit default swaps (CDS) and other contracts (1)	
	Bank is protection seller	Bank is protection buyer
	Notional amount outstanding (3)	Notional amounts outstanding (3)
Austria	9	-
Belgium	-	-
Bulgaria	87	33
Cyprus	-	-
Czech Republic	7	4
Denmark	13	13
Estonia	-	-
Finland	-	-
France	-	-
Germany	10	4
Greece	48	9
Hungary	145	107
Iceland	91	81
Ireland	21	21
Italy	386	77
Latvia	17	17
Liechtenstein	-	-
Lithuania	20	20
Luxembourg	-	-
Malta	-	-
Netherlands	5	5
Norway	-	-
Poland	78	60
Portugal	-	-
Romania	154	69
Slovakia	11	15
Slovenia	-	-
Spain	300	89
Sweden	19	19
United Kingdom	70	85

(1) It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

(2) The country identifies the reference entity single name of the CDS and other contracts.

(3) Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.