

Composition of capital

FR014  
CREDIT AGRICOLE

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
<b>A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)</b>	53,159		55,125		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	70,486		71,478		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-19,900		-19,752		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets <sup>(1)</sup>	1,070		688		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
<b>B) Deductions from common equity (Elements deducted from original own funds) (-)</b>	-2,970	-0.6%	-2,670	-0.5%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,912		-2,161		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 <sup>(2)</sup>	-1,009	-0.2%	-463	-0.1%	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)	-49	0.0%	-46	0.0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
<b>C) Common equity (A+B)</b>	50,189	9.6%	52,455	10.7%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
<b>D) Other instruments available for meeting the buffer (+)</b>	0		0		
Hybrids to be converted into ordinary shares by 31st October 2012	0		0		
New CoCos issued according to EBA Common Term Sheet	0		0		
<b>E) Other Existing government support measures (+)</b>	0	0.0%	0	0.0%	
<b>F) Core Tier 1 including existing government support measures (C+D+E)</b>	50,189	9.6%	52,455	10.7%	
<b>G) Hybrid instruments not subscribed by government</b>	11,799		9,540		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
<b>Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)</b>	61,988	11.9%	61,996	12.7%	<b>COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)</b>
<b>RWA</b>	522,138		488,558		
<b>Sovereign Capital buffer</b>					
<b>H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)</b>	76		76		
<b>I) Difference between the book value and the fair value of sovereign assets (Bonds and Loans and advances) in the HTM and Loans &amp; Receivables portfolios <sup>(3)</sup>, as of 30th September 2011</b>	-9		-9		
<b>Sovereign capital buffer for exposures in EEA (H+I)</b>	67		67		Sum of Prudential filter and valuation. If negative it is set to 0
<b>J) Additional impairments on sovereign exposures (-)</b>	-34		-25		Please report the write-downs on sovereign exposures accounted during 2011Q4 (Dec 2011 column) and 2012H1 (June 2012 column) with the limit for the total impairments (Dec 2011 + Jun 2012) of the sovereign buffer for each country.
<b>Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer</b>	-3,196		-8,485		9% RWA - CT 1 including existing government support measures
<b>Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures</b>	-3,163		-8,443		9% RWA - (CT 1 including existing government support measures - Sovereign capital buffer for exposures in EEA)

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

## Composition of RWA

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(in million Euro)

	Dec-11	Jun-12
<b>Total RWA <sup>(1)</sup></b>	<b>522,138</b>	<b>488,558</b>
RWA for credit risk	451,866	443,122
RWA Securitisation and re-securitisations	8,580	7,262
RWA Other credit risk	443,286	435,860
RWA for market risk	32,857	8,106
RWA operational risk	37,411	37,283
Transitional floors	0	0
RWA Other	4	46

### 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.

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>	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					
[ 0 - 3M ]	Austria	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		514	0	514	513	0	0	0	0	0		-3	3	0
[ 1Y - 2Y ]		0	0	-6	0	0	-6	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	-34	0	0	-34	0	0	0		0	0	0
[ 3Y - 5Y ]		41	0	26	35	0	-10	0	0	0		-1	1	0
[ 5Y - 10Y ]		127	0	111	0	0	100	-21	0	11		0	0	0
[ 10Y - more ]		9	0	-1	0	0	-3	-7	0	1		0	0	0
<b>Total</b>	<b>690</b>	<b>0</b>	<b>609</b>	<b>549</b>	<b>0</b>	<b>48</b>	<b>-28</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>-4</b>	<b>4</b>	<b>0</b>	
[ 0 - 3M ]	Belgium	236	0	236	229	0	7	0	0	0		-1	1	0
[ 3M - 1Y ]		699	0	517	506	0	10	0	0	0		-4	4	0
[ 1Y - 2Y ]		104	0	98	101	0	-3	0	0	0		-1	1	0
[ 2Y - 3Y ]		514	2	499	512	0	-13	0	0	0		-2	2	0
[ 3Y - 5Y ]		721	0	677	696	0	-19	89	0	0		-4	4	0
[ 5Y - 10Y ]		915	0	905	707	0	144	0	0	54		-7	7	0
[ 10Y - more ]		369	0	212	264	0	-52	0	0	0		-7	7	0
<b>Total</b>	<b>3,557</b>	<b>2</b>	<b>3,143</b>	<b>3,015</b>	<b>0</b>	<b>74</b>	<b>89</b>	<b>0</b>	<b>54</b>	<b>0</b>	<b>-26</b>	<b>26</b>	<b>0</b>	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	-1	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-1	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	-9	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	-2	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	-11	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	-66	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-87</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Finland	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		263	0	263	263	0	0	5	0	0		-2	2	0
[ 1Y - 2Y ]		1	0	1	0	0	1	-6	0	0		0	0	0
[ 2Y - 3Y ]		11	0	3	11	0	-8	14	0	0		0	0	0
[ 3Y - 5Y ]		41	0	-24	0	0	-24	15	0	0		0	0	0
[ 5Y - 10Y ]		62	0	55	0	0	44	76	0	10		0	0	0
[ 10Y - more ]		17	0	16	17	0	-2	-32	0	0		0	1	-1
<b>Total</b>	<b>395</b>	<b>0</b>	<b>314</b>	<b>291</b>	<b>0</b>	<b>13</b>	<b>73</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>-3</b>	<b>4</b>	<b>-2</b>	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>  Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>								
[ 0 - 3M ]	France	673	7	666	633	0	33	0	0	0		29	1	-30
[ 3M - 1Y ]		477	7	467	391	0	18	-9	0	57		-2	2	0
[ 1Y - 2Y ]		2,311	0	2,064	1,626	0	392	0	0	45		-51	81	-31
[ 2Y - 3Y ]		2,430	1,850	439	374	0	21	0	0	43		-7	3	3
[ 3Y - 5Y ]		2,197	14	1,855	1,717	0	16	-63	0	122		-22	22	0
[ 5Y - 10Y ]		8,731	0	8,599	7,858	0	234	12	0	506		-1	163	-161
[ 10Y - more ]		6,222	0	6,001	6,034	0	-145	120	0	111		256	237	-493
<b>Total</b>		<b>23,042</b>	<b>1,878</b>	<b>20,090</b>	<b>18,634</b>	<b>0</b>	<b>570</b>	<b>59</b>	<b>0</b>	<b>886</b>	<b>0</b>	<b>202</b>	<b>509</b>	<b>-711</b>
[ 0 - 3M ]	Germany	90	0	90	84	0	6	0	0	0		0	0	0
[ 3M - 1Y ]		18	0	14	0	0	14	-10	0	0		0	0	0
[ 1Y - 2Y ]		29	0	-11	0	0	-11	8	0	0		0	0	0
[ 2Y - 3Y ]		42	12	-374	0	0	-374	-23	0	0		0	0	0
[ 3Y - 5Y ]		1,474	0	644	553	0	91	-23	0	0		-18	18	0
[ 5Y - 10Y ]		352	0	120	0	0	85	-143	0	36		0	0	0
[ 10Y - more ]		205	0	-85	0	0	-202	59	0	117		0	0	0
<b>Total</b>		<b>2,208</b>	<b>12</b>	<b>399</b>	<b>637</b>	<b>0</b>	<b>-391</b>	<b>-133</b>	<b>0</b>	<b>153</b>	<b>0</b>	<b>-18</b>	<b>18</b>	<b>0</b>
[ 0 - 3M ]	Greece <sup>(5)</sup>	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		2	0	2	0	0	0	0	0	2		0	0	0
[ 1Y - 2Y ]		3	0	3	0	0	0	0	0	3		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		1	0	1	0	0	1	66	0	0		0	0	0
[ 5Y - 10Y ]		113	0	113	111	0	0	0	0	1		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>119</b>	<b>0</b>	<b>119</b>	<b>111</b>	<b>0</b>	<b>1</b>	<b>66</b>	<b>0</b>	<b>6</b>	<b>248</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	5	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	-17	-1	0		0	0	0
[ 2Y - 3Y ]		6	0	6	0	0	6	13	-1	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-2	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	-167	3	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>-165</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	3	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	10	0	10	0	0	0	0	10	0		0	0	0
[ 3M - 1Y ]		2	0	2	0	0	0	15	0	2		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		146	0	146	146	0	0	7	0	0		7	-7	0
[ 3Y - 5Y ]		0	0	-1	0	0	-1	0	0	0		0	0	0
[ 5Y - 10Y ]		3	0	-1	0	0	-4	47	0	3		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>160</b>	<b>0</b>	<b>155</b>	<b>146</b>	<b>0</b>	<b>-5</b>	<b>69</b>	<b>0</b>	<b>14</b>	<b>0</b>	<b>7</b>	<b>-7</b>	<b>0</b>
[ 0 - 3M ]	Italy	221	192	28	0	0	28	0	0	0		0	0	0
[ 3M - 1Y ]		31	0	-45	0	0	-45	0	-7	0		0	0	0
[ 1Y - 2Y ]		115	0	-103	33	0	-141	27	-2	5		1	-1	0
[ 2Y - 3Y ]		308	3	231	81	0	150	0	-3	0		3	-3	0
[ 3Y - 5Y ]		598	0	558	419	0	97	0	-1	42		26	-23	-2
[ 5Y - 10Y ]		2,094	0	1,815	1,841	0	-33	0	-16	7		322	-243	-79
[ 10Y - more ]		1,330	0	1,111	1,041	0	70	0	0	0		269	-176	-93
<b>Total</b>		<b>4,698</b>	<b>195</b>	<b>3,595</b>	<b>3,414</b>	<b>0</b>	<b>128</b>	<b>27</b>	<b>-29</b>	<b>54</b>	<b>0</b>	<b>620</b>	<b>-446</b>	<b>-174</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>	
		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 <sup>(2)</sup>	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						
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Lithuania	0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Netherlands	150	0	150	150	0	0	7	0	0		0	0	0	0
[ 3M - 1Y ]		393	0	393	362	0	31	30	0	0		-4	4	0	0
[ 1Y - 2Y ]		8	0	8	0	0	8	17	0	0		0	0	0	0
[ 2Y - 3Y ]		15	0	-12	0	0	-12	114	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	-72	0	0	-72	116	0	0		0	0	0	0
[ 5Y - 10Y ]		73	0	49	0	0	49	-55	0	0		0	0	0	0
[ 10Y - more ]		12	0	5	0	0	5	-524	0	0		0	0	0	0
<b>Total</b>	<b>651</b>	<b>0</b>	<b>521</b>	<b>512</b>	<b>0</b>	<b>10</b>	<b>-296</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-4</b>	<b>4</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 2Y - 3Y ]		1	1	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	-19	0	0		0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Poland	70	0	70	68	0	2	0	0	0		-1	1	0	0
[ 3M - 1Y ]		52	0	52	17	0	35	-108	0	0		0	0	0	0
[ 1Y - 2Y ]		26	0	26	0	0	26	0	0	0		0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0	0
[ 3Y - 5Y ]		39	0	39	0	0	39	0	-1	0		0	0	0	0
[ 5Y - 10Y ]		2	0	2	0	0	2	0	0	0		0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0	0
<b>Total</b>	<b>189</b>	<b>0</b>	<b>189</b>	<b>85</b>	<b>0</b>	<b>104</b>	<b>-108</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>1</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Portugal	19	0	19	0	0	6	16	13	0		0	0	0	0
[ 3M - 1Y ]		454	0	454	454	0	0	0	0	0		11	-10	-1	-1
[ 1Y - 2Y ]		127	0	117	127	0	-10	9	0	0		11	-11	0	0
[ 2Y - 3Y ]		20	11	9	0	0	0	-57	0	0		0	0	0	0
[ 3Y - 5Y ]		0	0	-6	0	0	-6	41	0	0		0	0	0	0
[ 5Y - 10Y ]		8	0	8	0	0	8	-239	0	0		0	0	0	0
[ 10Y - more ]		1	0	1	0	0	1	-118	0	0		0	0	0	0
<b>Total</b>	<b>629</b>	<b>11</b>	<b>602</b>	<b>581</b>	<b>0</b>	<b>8</b>	<b>-347</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>22</b>	<b>-21</b>	<b>-1</b>	<b>-1</b>	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 31 December 2011

Dec-11  
FR014  
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>	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					
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		5	3	2	0	0	2	0	0	0		0	0	0
[ 1Y - 2Y ]		3	3	0	0	0	0	0	-1	0		0	0	0
[ 2Y - 3Y ]		17	3	14	0	0	14	0	0	0		0	0	0
[ 3Y - 5Y ]		22	6	16	0	0	16	0	-5	0		0	0	0
[ 5Y - 10Y ]		4	4	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>51</b>	<b>19</b>	<b>32</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>-6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Slovenia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	-2	0	0	-2	0	0	0		0	0	0
[ 3Y - 5Y ]		1	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	-1	0	0	-1	0	0	0		0	0	0
[ 10Y - more ]		2	0	2	0	0	2	0	0	0		0	0	0
<b>Total</b>		<b>3</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Spain	14	0	14	0	0	12	0	0	2		0	0	0
[ 3M - 1Y ]		620	500	109	45	0	63	-223	0	2		0	0	0
[ 1Y - 2Y ]		212	200	-19	0	0	-19	0	0	0		0	0	0
[ 2Y - 3Y ]		98	27	-74	0	0	-74	0	-3	0		0	0	0
[ 3Y - 5Y ]		139	0	51	8	0	43	-34	-11	0		0	0	0
[ 5Y - 10Y ]		114	0	-175	25	0	-267	-157	-1	67		0	0	0
[ 10Y - more ]		121	0	107	0	0	105	0	0	2		0	0	0
<b>Total</b>		<b>1,318</b>	<b>727</b>	<b>13</b>	<b>77</b>	<b>0</b>	<b>-136</b>	<b>-414</b>	<b>-15</b>	<b>72</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Sweden	0	0	0	0	0	0	11	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	-39	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	-2	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	-6	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	-3	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	-9	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	United Kingdom	507	0	507	507	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	1	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>507</b>	<b>0</b>	<b>507</b>	<b>507</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL EEA 30</b>		<b>38,225</b>	<b>2,845</b>	<b>30,293</b>	<b>28,558</b>	<b>0</b>	<b>459</b>	<b>-1,261</b>	<b>-51</b>	<b>1,275</b>	<b>248</b>	<b>795</b>	<b>92</b>	<b>-888</b>

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
- (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).

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		of which: <b>loans and advances</b> 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 <sup>(2)</sup>	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					
[ 0 - 3M ]	Austria	325	0	325	300	0	24	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		3	0	3	0	0	3	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	-15	0	0	-15	0	0	0		0	0	0
[ 3Y - 5Y ]		36	0	-3	36	0	-39	-24	0	0		-1	1	0
[ 5Y - 10Y ]		117	0	17	26	0	-21	0	0	11		0	0	0
[ 10Y - more ]		100	0	53	0	0	49	-7	0	4		0	0	0
<b>Total</b>	<b>580</b>	<b>0</b>	<b>379</b>	<b>363</b>	<b>0</b>	<b>1</b>	<b>-31</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>-2</b>	<b>2</b>	<b>0</b>	
[ 0 - 3M ]	Belgium	154	0	154	0	0	154	52	0	0		0	0	0
[ 3M - 1Y ]		1,284	0	932	522	0	410	0	0	0		-38	38	0
[ 1Y - 2Y ]		250	0	-67	250	0	-317	0	0	0		-15	15	0
[ 2Y - 3Y ]		542	2	422	472	0	-50	0	0	0		-2	2	0
[ 3Y - 5Y ]		656	0	429	617	0	-188	83	0	0		-5	5	0
[ 5Y - 10Y ]		989	0	887	767	0	66	0	0	54		-13	13	0
[ 10Y - more ]		273	0	223	207	0	16	0	0	0		-20	20	0
<b>Total</b>	<b>4,148</b>	<b>2</b>	<b>2,980</b>	<b>2,835</b>	<b>0</b>	<b>91</b>	<b>135</b>	<b>0</b>	<b>54</b>	<b>0</b>	<b>-93</b>	<b>93</b>	<b>0</b>	
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-1	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	-9	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	-81	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-93</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Finland	181	0	181	106	0	75	0	0	0		0	0	0
[ 3M - 1Y ]		21	0	21	0	0	21	5	0	0		0	0	0
[ 1Y - 2Y ]		1	0	1	0	0	1	-3	0	0		0	0	0
[ 2Y - 3Y ]		11	0	-12	11	0	-23	14	0	0		0	0	0
[ 3Y - 5Y ]		0	0	-101	0	0	-101	7	0	0		0	0	0
[ 5Y - 10Y ]		126	0	71	0	0	61	96	0	10		0	0	0
[ 10Y - more ]		18	0	18	18	0	0	-32	0	0		1	2	-2
<b>Total</b>	<b>357</b>	<b>0</b>	<b>178</b>	<b>134</b>	<b>0</b>	<b>33</b>	<b>87</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>-3</b>	

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>	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					
[ 0 - 3M ]	France	984	1	968	86	0	881	-13	0	2		38	-7	-31
[ 3M - 1Y ]		654	0	618	317	0	301	0	0	0		-1	1	0
[ 1Y - 2Y ]		3,179	0	2,892	2,536	0	322	0	0	34		154	-16	-138
[ 2Y - 3Y ]		3,857	1,842	1,840	1,849	0	-61	1	0	52		-17	17	0
[ 3Y - 5Y ]		5,516	0	5,127	5,021	0	-202	16	0	308		66	69	-135
[ 5Y - 10Y ]		10,902	0	10,513	9,923	0	133	-89	0	457		62	364	-426
[ 10Y - more ]		6,913	0	6,247	5,987	0	-30	188	0	291		373	345	-718
<b>Total</b>		<b>32,006</b>	<b>1,843</b>	<b>28,205</b>	<b>25,719</b>	<b>0</b>	<b>1,343</b>	<b>102</b>	<b>0</b>	<b>1,143</b>	<b>0</b>	<b>674</b>	<b>773</b>	<b>-1,447</b>
[ 0 - 3M ]	Germany	133	1	111	0	0	111	-4	0	0		0	0	0
[ 3M - 1Y ]		206	0	-31	0	0	-31	-4	0	0		0	0	0
[ 1Y - 2Y ]		174	0	-84	0	0	-84	45	0	0		0	0	0
[ 2Y - 3Y ]		804	5	545	0	0	545	-7	0	0		0	0	0
[ 3Y - 5Y ]		1,354	0	-116	541	0	-666	-31	0	9		-16	16	0
[ 5Y - 10Y ]		884	0	-128	0	0	-154	-140	0	26		0	0	0
[ 10Y - more ]		881	0	583	0	0	437	16	0	146		0	0	0
<b>Total</b>		<b>4,436</b>	<b>7</b>	<b>881</b>	<b>541</b>	<b>0</b>	<b>158</b>	<b>-125</b>	<b>0</b>	<b>182</b>	<b>0</b>	<b>-16</b>	<b>16</b>	<b>0</b>
[ 0 - 3M ]	Greece <sup>(5)</sup>	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	69	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		33	0	33	33	0	0	0	0	0		22	-19	-3
<b>Total</b>		<b>33</b>	<b>0</b>	<b>33</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>69</b>	<b>0</b>	<b>0</b>	<b>273</b>	<b>23</b>	<b>-19</b>	<b>-3</b>
[ 0 - 3M ]	Hungary	24	0	24	0	0	24	0	0	0		0	0	0
[ 3M - 1Y ]		3	0	3	0	0	3	3	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	-4	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	-1	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	-211	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>27</b>	<b>0</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>-212</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	2	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Ireland	0	0	0	0	0	0	29	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		151	0	151	151	0	0	13	0	0		1	-1	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	-19	0	0		0	0	0
[ 5Y - 10Y ]		14	0	1	0	0	-1	60	0	3		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>165</b>	<b>0</b>	<b>152</b>	<b>151</b>	<b>0</b>	<b>-2</b>	<b>82</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>-1</b>	<b>0</b>
[ 0 - 3M ]	Italy	1,129	165	408	0	0	408	0	0	0		0	0	0
[ 3M - 1Y ]		685	0	-245	1	0	-251	0	-2	5		0	0	0
[ 1Y - 2Y ]		600	0	211	88	0	123	-15	0	0		1	-1	0
[ 2Y - 3Y ]		1,681	2	31	168	0	-178	0	-2	41		3	-2	-1
[ 3Y - 5Y ]		859	0	483	324	0	157	0	1	2		10	-8	-2
[ 5Y - 10Y ]		2,583	0	2,035	1,930	0	100	0	0	5		327	-177	-151
[ 10Y - more ]		1,723	0	999	1,139	0	-141	0	0	0		225	-105	-120
<b>Total</b>		<b>9,260</b>	<b>166</b>	<b>3,921</b>	<b>3,651</b>	<b>0</b>	<b>217</b>	<b>-15</b>	<b>-3</b>	<b>53</b>	<b>0</b>	<b>567</b>	<b>-294</b>	<b>-273</b>
[ 0 - 3M ]	Latvia	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0		0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>	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					
[ 0 - 3M [	Liechtenstein	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	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
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	413	1	399	355	0	43	41	0	0		0	0	0
[ 3M - 1Y [		112	0	74	0	0	74	-8	0	0		0	0	0
[ 1Y - 2Y [		0	0	-67	0	0	-67	37	0	0		0	0	0
[ 2Y - 3Y [		0	0	-381	0	0	-381	206	0	0		0	0	0
[ 3Y - 5Y [		186	0	5	0	0	5	147	0	0		0	0	0
[ 5Y - 10Y [		539	0	513	0	0	513	-176	0	0		0	0	0
[ 10Y - more [		14	0	-229	0	0	-234	-643	0	6		0	0	0
Total		1,265	1	314	355	0	-47	-395	0	6	0	0	0	0
[ 0 - 3M [	Norway	2	2	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 2Y - 3Y [		1	1	0	0	0	0	-7	0	0		0	0	0
[ 3Y - 5Y [		0	0	0	0	0	0	-14	0	0		0	0	0
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		3	3	0	0	0	0	-21	0	0	0	0	0	0
[ 0 - 3M [	Poland	18	0	18	9	0	8	-18	0	0		0	0	0
[ 3M - 1Y [		96	0	96	37	0	59	-28	0	0		0	0	0
[ 1Y - 2Y [		37	0	37	0	0	37	0	0	0		0	0	0
[ 2Y - 3Y [		2	0	2	0	0	2	0	0	0		0	0	0
[ 3Y - 5Y [		2	0	2	0	0	2	0	0	0		0	0	0
[ 5Y - 10Y [		3	0	3	0	0	3	0	0	0		0	0	0
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		158	0	158	46	0	112	-46	0	0	0	0	0	0
[ 0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0		0	0	0
[ 3M - 1Y [		1	0	1	0	0	1	5	0	0		0	0	0
[ 1Y - 2Y [		146	0	145	145	0	0	-75	0	0		0	0	0
[ 2Y - 3Y [		11	2	9	0	0	9	62	0	0		0	0	0
[ 3Y - 5Y [		4	0	-12	0	0	-12	0	0	0		0	0	0
[ 5Y - 10Y [		7	0	7	0	0	7	-294	0	0		0	0	0
[ 10Y - more [		1	0	-1	0	0	-1	-157	0	0		0	0	0
Total		170	2	149	145	0	4	-459	0	0	0	0	0	0

Exposures to sovereigns (central, regional and local governments) in EEA, as of 30 June 2012

Jun-12  
FR014  
CREDIT AGRICOLE

(in million Euro)

Residual Maturity ↓	Country	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) <sup>(1)</sup>		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) <sup>(1)</sup>				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES <sup>(1)</sup>	INDIRECT SOVEREIGN EXPOSURES <sup>(3)</sup> (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) (+/-) <sup>(4)</sup>	Reserve AFS sovereign assets (gross the fair value of Cash flow and fair value hedging contracts) (+/-) <sup>(4)</sup>	Fair value of Cash flow and fair value hedging contracts on AFS sovereign assets (+/-) <sup>(4)</sup>
		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 <sup>(2)</sup>	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					
[ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0		0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	-1	0		0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	
Total		0	0	0	0	0	0	-1	0	0	0	0	0	
[ 0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0		0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	
Total		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	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 1Y - 2Y [		0	0	-2	0	0	-2	0	0	0		0	0	
[ 2Y - 3Y [		1	0	1	0	0	1	0	0	0		0	0	
[ 3Y - 5Y [		5	0	5	0	5	5	0	0	0		0	0	
[ 5Y - 10Y [		8	0	-4	0	0	-4	0	0	0		0	0	
[ 10Y - more [		6	0	1	0	0	1	0	0	0		0	0	
Total		21	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Spain	709	500	78	45	0	33	-284	0	0		0	0	
[ 3M - 1Y [		942	200	453	0	0	453	0	0	0		0	0	
[ 1Y - 2Y [		49	0	-251	0	0	-251	0	0	0		0	0	
[ 2Y - 3Y [		2	1	-735	0	0	-735	-25	-13	0		0	0	
[ 3Y - 5Y [		668	0	534	0	0	534	-37	0	0		0	0	
[ 5Y - 10Y [		320	0	55	19	0	-33	-168	1	68		2	-2	
[ 10Y - more [		239	0	132	0	0	130	0	0	2		0	0	
Total		2,929	701	265	65	0	130	-513	-12	70	0	2	-2	0
[ 0 - 3M [	Sweden	0	0	0	0	0	0	-45	0	0		0	0	
[ 3M - 1Y [		0	0	0	0	0	0	-1	0	0		0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	-4	0	0		0	0	
[ 2Y - 3Y [		1	1	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	-3	0	0		0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	-7	0	0		0	0	
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	
Total		1	1	0	0	0	0	-60	0	0	0	0	0	0
[ 0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 3Y - 5Y [		0	0	0	0	0	0	0	0	0		0	0	
[ 5Y - 10Y [		0	0	0	0	0	0	0	1	0		0	0	
[ 10Y - more [		0	0	0	0	0	0	0	0	0		0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL EEA 30</b>		<b>55,558</b>	<b>2,726</b>	<b>37,641</b>	<b>34,038</b>	<b>0</b>	<b>2,067</b>	<b>-1,494</b>	<b>-14</b>	<b>1,536</b>	<b>273</b>	<b>1,156</b>	<b>571</b>	<b>-1,727</b>

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
- (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).