

Paris, le 3 octobre 2012

Résultats définitifs du test de l'ABE sur les besoins en fonds propres des banques européennes :

Les banques françaises respectent l'objectif de 9 % au 30 juin 2012

L'Autorité bancaire européenne a conduit un exercice visant à mettre en évidence les éventuels besoins en fonds propres des banques européennes afin de répondre aux inquiétudes sur leurs expositions aux dettes souveraines. Les modalités de cet exercice ont été approuvées par le Conseil européen du 26 octobre 2011.

71 établissements, pris parmi ceux ayant déjà participé aux stress tests de juillet 2011, ont été soumis à l'exercice. L'objectif était de créer un coussin de sécurité pour démontrer la capacité des banques à supporter différents chocs tout en maintenant un niveau adéquat de fonds propres.

Les banques devaient respecter un objectif de ratio « Core Tier One » de 9% d'ici à fin juin 2012, incluant un impact reflétant les valeurs de marché des dettes souveraines européennes au 30 septembre 2011. La méthodologie suivie peut être consultée sur le site internet de l'ABE (www.eba.europa.eu).

Les résultats définitifs publiés ce jour par l'ABE confirment que les banques françaises respectent largement l'objectif de 9 % au 30 juin 2012.

Pour les 4 banques françaises soumises à l'exercice –BNP PARIBAS, Groupe BPCE, Groupe CREDIT AGRICOLE et SOCIETE GENERALE, lesquelles représentent plus de 80% du secteur bancaire français – le besoin total en fonds propres s'élevait à 7,3 milliards d'euros au 30 septembre 2011. Au 30 juin 2012, les 4 banques affichent un excédent de 23,3 milliards d'euros par rapport à l'objectif de 9 % de « Core Tier One ».

Afin de préparer au mieux la transition des banques européennes vers le nouveau régime réglementaire CRD IV, transposant le dispositif dit « Bâle 3 » en Europe, l'EBA émettra, après l'approbation définitive de la CRD IV, une nouvelle recommandation visant à assurer que les banques maintiennent à tout moment un montant absolu de fonds propres correspondant à l'objectif de 9% de « Core Tier One » au 30 juin 2012.

La situation détaillée banque par banque est présentée en annexe.

À propos de l'ACP

Issue principalement de la fusion de la Commission bancaire et de l'Autorité de Contrôle des Assurances et des Mutuelles, l'Autorité de contrôle prudentiel, autorité administrative indépendante adossée à la Banque de France, est chargée de l'agrément et de la surveillance des établissements bancaires et d'assurance dans l'intérêt de leurs clientèles et de la préservation de la stabilité du système financier.

Annexe

Besoin/excédent de fonds propres issu de l'exercice coordonné par l'ABE

	Situation au 30 septembre 2011			Situation au 30 juin 2012	
	<i>Ratio Core Tier 1 (1)</i>	<i>Besoin de fonds propres par rapport à l'objectif de 9% (en milliards d'euros) (2)</i>	<i>dont coussin de sécurité sur expositions souveraines (en milliards d'euros)</i>	<i>Ratio Core Tier 1 (2)</i>	<i>Excédent de fonds propres par rapport à l'objectif de 9 % (en milliards d'euros) (2)</i>
BNP PARIBAS	8,8 %	1,5	2,5	10,9%	8,8
GROUPE BPCE	8,1 %	3,7	1,0	10,0%	3,1
GROUPE CREDIT AGRICOLE	9,2 %	-	-	10,7%	8,4
SOCIETE GENERALE	8,4 %	2,1	-	9,9%	3,0

- (1) Après application de la CRD3 et du coussin de sécurité sur expositions souveraines estimé conformément à la note méthodologique publiée par l'EBA (www.eba.europa.eu), par référence aux valeurs de marché au 30 septembre 2011.
- (2) Après application du coussin de sécurité sur expositions souveraines

Composition of capital

FR016
SOCIETE GENERALE

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	34,265		35,999		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	39,037		40,858		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-9,453		-9,039		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	1,158		664		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,717	-0.8%	-2,132	-0.6%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,181		-1,085		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⁾	-1,522	-0.4%	-1,035	-0.3%	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)	-13	0.0%	-12	0.0%	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)	31,548	9.0%	33,867	9.9%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	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		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	31,548	9.0%	33,867	9.9%	
G) Hybrid instruments not subscribed by government	5,916		5,981		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 (F+G) (Total original own funds for general solvency purposes)	37,464	10.7%	39,848	11.6%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	349,276		342,507		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	-310		-310		
I) 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⁾, as of 30th September 2011	-80		-80		
Sovereign capital buffer for exposures in EEA (H+I)	0		0		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		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.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-113		-3,041		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-113		-3,041		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

FR016
SOCIETE GENERALE

(in million Euro)		
	Dec-11	Jun-12
Total RWA ⁽¹⁾	349,276	342,507
RWA for credit risk	273,297	270,307
RWA Securitisation and re-securitisations	5,428	5,095
RWA Other credit risk	267,869	265,212
RWA for market risk	32,536	28,778
RWA operational risk	43,442	43,422
Transitional floors	0	0
RWA Other	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Austria	6	3	-5	0	0	-8	-2	0	3		0	0	0
[3M - 1Y [		11	0	11	0	0	11	0	-2	0		0	0	0
[1Y - 2Y [		1	0	-31	1	0	-32	0	2	0		0	0	0
[2Y - 3Y [		29	0	-6	29	0	-35	0	-15	0		-1	-1	0
[3Y - 5Y [		22	0	-58	0	0	-58	42	9	0		0	0	0
[5Y - 10Y [		344	0	-28	143	0	-171	0	-5	0		-3	-3	0
[10Y - more [		261	0	217	0	0	217	-2	0	0		0	0	0
Total		675	3	100	172	0	-76	38	-12	3	0	-3	-3	0
[0 - 3M [	Belgium	49	0	44	0	0	44	1	4	0		0	0	0
[3M - 1Y [		106	0	89	16	0	56	0	27	16		0	0	0
[1Y - 2Y [		261	20	146	4	0	122	1	18	20		0	0	0
[2Y - 3Y [		16	0	-219	6	0	-225	2	-54	0		0	0	0
[3Y - 5Y [		216	127	32	10	0	-165	38	9	187		0	0	0
[5Y - 10Y [		994	0	669	52	0	567	9	9	51		-2	-2	0
[10Y - more [		115	0	-221	0	0	-221	-76	0	0		0	0	0
Total		1,756	147	539	88	0	177	-26	13	274	0	-3	-3	0
[0 - 3M [	Bulgaria	41	41	41	0	0	0	0	4	41		0	0	0
[3M - 1Y [		6	0	6	6	0	0	0	10	0		0	0	0
[1Y - 2Y [		16	0	16	16	0	0	0	-11	0		0	0	0
[2Y - 3Y [		1	0	1	1	0	0	0	1	0		0	0	0
[3Y - 5Y [		12	0	12	12	0	0	0	0	0		0	0	0
[5Y - 10Y [		2	0	2	2	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		78	41	78	37	0	0	0	4	41	0	0	0	0
[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	-2	0	0	-2	0	0	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	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		1	0	-1	0	0	-1	0	0	0	0	0	0	0
[0 - 3M [	Czech Republic	18	0	18	0	0	18	2	-16	0		0	0	0
[3M - 1Y [		548	0	548	344	0	205	0	17	0		-5	-5	0
[1Y - 2Y [		374	17	374	263	0	93	0	6	17		-7	-7	0
[2Y - 3Y [		220	0	219	187	0	32	0	3	0		-2	-6	4
[3Y - 5Y [		638	41	638	543	0	3	6	-1	92		-16	-17	1
[5Y - 10Y [		1,305	0	1,299	1,155	0	72	3	0	72		-45	-45	0
[10Y - more [		464	0	464	463	0	1	0	0	0		8	-23	31
Total		3,567	58	3,560	2,955	0	424	12	9	181	0	-68	-103	36
[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 [		128	0	128	0	0	128	-2	0	0		0	0	0
[2Y - 3Y [		3	0	3	0	0	3	-1	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	-44	4	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	-46	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		131	0	131	0	0	131	-92	4	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	12	0	12	0	0	12	0	0	0		0	0	0
[3M - 1Y [		2	0	2	0	0	2	1	0	0		0	0	0
[1Y - 2Y [		20	0	-7	0	0	-7	6	0	0		0	0	0
[2Y - 3Y [		0	0	-198	0	0	-198	8	-1	0		0	0	0
[3Y - 5Y [		34	0	-277	30	0	-307	16	-1	0		-1	-1	0
[5Y - 10Y [		380	0	377	0	0	377	94	-1	0		0	0	0
[10Y - more [		0	0	-10	0	0	-10	-17	0	0		0	0	0
Total		447	0	-103	30	0	-133	108	-2	0	0	-1	-1	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	134	92	56	0	0	-36	-55	0	92		0	0	0
[3M - 1Y [		1,298	0	969	1,032	0	-65	-98	0	2		-2	-2	0
[1Y - 2Y [		2,749	1,467	2,205	356	0	381	-3	-4	1,469		-74	-74	0
[2Y - 3Y [		1,032	63	649	702	0	-123	-12	12	70		7	7	0
[3Y - 5Y [		2,619	212	2,075	2,123	0	-260	-15	37	212		30	-14	44
[5Y - 10Y [		8,919	2,331	8,033	5,321	0	265	-1	-18	2,448		133	-16	149
[10Y - more [		946	0	-149	98	0	-247	62	0	0		6	-3	9
Total		17,697	4,165	13,838	9,632	0	-87	-122	27	4,293	0	99	-103	202
[0 - 3M [	Germany	4,733	1	387	31	0	354	114	0	1		0	0	0
[3M - 1Y [		116	0	-2	29	0	-31	-37	10	0		0	0	0
[1Y - 2Y [		249	65	56	3	0	-12	-526	38	65		0	0	0
[2Y - 3Y [		262	0	-1,776	39	0	-1,905	-53	-106	90		0	0	0
[3Y - 5Y [		1,285	0	772	308	0	465	-78	30	0		-7	-7	0
[5Y - 10Y [		3,191	0	2,555	1,521	0	1,034	770	13	0		-40	-67	27
[10Y - more [		1,030	0	-282	0	0	-282	-520	0	0		0	0	0
Total		10,866	66	1,710	1,931	0	-377	-329	-15	156	0	-47	-74	27
[0 - 3M [	Greece ⁽⁵⁾	73	0	73	73	0	0	0	0	0		0	0	0
[3M - 1Y [		94	0	86	83	0	-7	0	7	10		1	0	1
[1Y - 2Y [		415	0	399	264	0	99	0	-4	36		5	5	0
[2Y - 3Y [		208	0	206	208	0	-2	0	-9	0		3	0	3
[3Y - 5Y [		209	8	206	201	0	-3	0	11	8		0	0	0
[5Y - 10Y [		231	0	220	231	0	-11	21	24	0		0	0	0
[10Y - more [		1	0	0	0	0	0	1	-28	0		0	0	0
Total		1,229	8	1,190	1,059	0	77	22	0	54	782	9	5	4
[0 - 3M [	Hungary	0	0	0	0	0	0	0	-11	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	5	-9	0		0	0	0
[1Y - 2Y [		2	0	2	0	0	2	0	38	0		0	0	0
[2Y - 3Y [		1	0	0	0	0	0	-126	-1	0		0	0	0
[3Y - 5Y [		13	0	12	13	0	0	-10	-2	0		2	2	1
[5Y - 10Y [		5	0	0	0	0	0	-145	-5	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		21	0	14	13	0	2	-276	11	0	0	2	2	1
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	-1	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	4	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	3	0	0	0	0	0
[0 - 3M [	Ireland	145	0	-20	0	0	-20	1	0	0		0	0	0
[3M - 1Y [		106	0	106	0	0	106	-4	0	0		0	0	0
[1Y - 2Y [		318	0	265	309	0	-43	7	5	0		21	21	0
[2Y - 3Y [		0	0	0	0	0	0	14	-2	0		0	0	0
[3Y - 5Y [		5	0	-1	0	0	-1	-9	-1	0		0	0	0
[5Y - 10Y [		87	0	6	0	0	6	0	1	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		662	0	357	309	0	48	9	4	0	0	21	21	0
[0 - 3M [	Italy	699	0	668	11	0	653	0	-47	3		0	0	0
[3M - 1Y [		577	0	211	0	0	211	0	23	0		0	0	0
[1Y - 2Y [		619	0	216	115	0	98	0	17	3		2	0	2
[2Y - 3Y [		790	0	706	483	201	18	0	76	3		38	-22	60
[3Y - 5Y [		548	28	237	186	0	17	0	-20	35		22	11	11
[5Y - 10Y [		817	0	417	353	0	48	-45	-63	16		40	35	5
[10Y - more [		310	0	-150	0	0	-150	0	12	0		0	0	0
Total		4,359	28	2,305	1,149	201	894	-45	-1	61	0	103	23	79
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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 [		1	0	0	0	0	1	0	0	0		0	0	0
[1Y - 2Y [		0	0	-1	0	0	-1	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	-1	0	0	-1	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		1	0	-1	0	0	-1	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	-2	0	0	-2	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	-2	0	0	-2	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	17	0	0	0	0	0	-1	0	0		0	0	0
[3M - 1Y [		10	0	8	0	0	8	-1	0	0		0	0	0
[1Y - 2Y [		148	0	134	0	0	134	120	-3	0		0	0	0
[2Y - 3Y [		51	0	35	30	0	5	59	17	0		-1	-1	0
[3Y - 5Y [		43	0	3	0	0	3	-4	-2	0		0	0	0
[5Y - 10Y [		397	0	81	22	0	59	-94	-14	0		0	0	0
[10Y - more [		2	0	-71	0	0	-71	-378	0	0		0	0	0
Total		667	0	191	51	0	139	-299	-3	0	0	-1	-1	0
[0 - 3M [	Norway	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	-25	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	-25	0	0	0	0	0
[0 - 3M [	Poland	197	0	197	159	0	38	0	0	0		0	0	0
[3M - 1Y [		71	0	71	61	0	10	0	17	0		-1	-1	0
[1Y - 2Y [		48	26	46	20	0	0	0	18	26		0	0	0
[2Y - 3Y [		94	0	94	94	0	0	0	11	0		-3	-3	0
[3Y - 5Y [		58	0	58	56	0	2	0	-4	0		-2	-2	0
[5Y - 10Y [		67	0	61	59	0	2	0	0	0		1	1	0
[10Y - more [		1	0	1	0	0	1	0	0	0		0	0	0
Total		537	26	529	450	0	53	0	42	26	0	-6	-6	0
[0 - 3M [	Portugal	424	0	414	207	0	207	10	3	0		1	1	0
[3M - 1Y [		11	0	11	0	0	11	24	0	0		0	0	0
[1Y - 2Y [		6	0	6	5	0	1	78	17	0		1	1	0
[2Y - 3Y [		8	0	5	5	0	0	44	-41	0		1	1	0
[3Y - 5Y [		10	0	-29	0	0	-29	-125	12	0		0	0	0
[5Y - 10Y [		20	0	20	0	0	20	-75	2	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		478	0	427	217	0	210	-44	-8	0	0	2	2	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	38	0	38	38	0	0	0	0	0		0	0	0
[3M - 1Y [		436	0	436	431	0	5	0	8	0		0	0	0
[1Y - 2Y [		277	100	277	172	0	5	0	-4	100		-1	-1	0
[2Y - 3Y [		309	71	309	238	0	0	0	1	71		2	-1	3
[3Y - 5Y [		173	0	172	172	0	0	0	-2	0		4	1	3
[5Y - 10Y [		59	23	59	37	0	0	0	0	23		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		1,291	194	1,291	1,087	0	10	0	3	194	0	4	-2	6
[0 - 3M [	Slovakia	27	4	27	0	0	23	0	1	4		0	0	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0		0	0	0
[1Y - 2Y [		35	0	35	35	0	0	0	4	0		0	0	0
[2Y - 3Y [		0	0	-4	0	0	-4	0	-40	0		0	0	0
[3Y - 5Y [		129	0	129	91	0	37	0	0	0		2	2	0
[5Y - 10Y [		63	0	46	60	0	-14	0	0	0		3	3	0
[10Y - more [		28	0	27	28	0	-1	0	0	0		5	2	3
Total		283	4	262	215	0	43	0	-36	4	0	10	7	3
[0 - 3M [	Slovenia	2	0	2	0	0	2	0	-10	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		7	7	7	0	0	0	0	0	7		0	0	0
[2Y - 3Y [		10	0	10	0	0	3	0	13	7		0	0	0
[3Y - 5Y [		37	5	36	16	0	-1	0	-10	22		1	1	0
[5Y - 10Y [		80	0	54	68	0	-14	0	3	0		7	7	0
[10Y - more [		101	0	101	91	0	10	0	0	0		11	11	0
Total		238	13	210	174	0	1	0	-3	36	0	19	19	0
[0 - 3M [	Spain	100	0	82	0	0	82	0	1	0		0	0	0
[3M - 1Y [		717	0	536	270	0	266	0	-4	0		2	2	0
[1Y - 2Y [		156	0	48	26	0	-39	0	20	60		0	-1	1
[2Y - 3Y [		115	0	93	0	0	66	0	-17	26		0	0	0
[3Y - 5Y [		227	0	114	50	0	-19	0	53	83		0	0	0
[5Y - 10Y [		255	0	93	50	0	-98	0	-40	141		0	0	0
[10Y - more [		220	0	25	0	0	25	0	0	0		0	0	0
Total		1,790	0	990	396	0	283	0	14	310	0	2	1	1
[0 - 3M [	Sweden	0	0	0	0	0	0	2	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	6	0	0		0	0	0
[1Y - 2Y [		0	0	-1	0	0	-1	0	0	0		0	0	0
[2Y - 3Y [		0	0	-12	0	0	-12	0	-16	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	19	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
Total		0	0	-13	0	0	-13	8	2	0	0	0	0	0
[0 - 3M [	United Kingdom	431	0	373	10	0	314	0	0	50		0	0	0
[3M - 1Y [		105	0	101	0	0	90	0	0	11		0	0	0
[1Y - 2Y [		201	0	70	34	0	10	0	-7	27		0	0	0
[2Y - 3Y [		76	0	36	5	0	-3	0	12	34		0	0	0
[3Y - 5Y [		249	0	24	32	0	-55	0	16	48		-2	-2	0
[5Y - 10Y [		760	0	432	203	0	223	0	-19	6		-21	-21	0
[10Y - more [		431	0	28	0	0	28	0	0	0		0	0	0
Total		2,254	0	1,066	283	0	607	1	2	176	0	-23	-23	0
TOTAL EEA 30		49,031	4,753	28,670	20,249	201	2,410	-1,035	32	5,809	782	119	-240	359

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Austria	24	2	24	0	0	22	0	0	2		0	0	0
[3M - 1Y [		9	0	8	0	0	8	0	-3	0		0	0	0
[1Y - 2Y [		9	0	4	0	0	4	0	-6	0		0	0	0
[2Y - 3Y [		84	0	69	29	0	40	0	30	0		-1	-1	0
[3Y - 5Y [		240	0	64	81	0	-17	40	2	0		0	0	0
[5Y - 10Y [		455	0	139	143	0	-3	0	-12	0		-8	-8	0
[10Y - more [		66	0	-35	0	0	-35	-3	0	0		0	0	0
Total		888	2	273	253	0	18	-36	11	2	0	-8	-9	0
[0 - 3M [	Belgium	170	0	170	6	0	147	0	0	17		0	0	0
[3M - 1Y [		617	0	517	0	0	517	1	51	0		0	0	0
[1Y - 2Y [		144	0	-14	4	0	-18	1	-37	0		0	0	0
[2Y - 3Y [		9	0	-1,015	6	0	-1,021	-16	-35	0		0	0	0
[3Y - 5Y [		1,154	126	1,078	61	0	829	47	35	188		-5	-5	0
[5Y - 10Y [		611	0	19	0	0	-31	13	-5	50		0	0	0
[10Y - more [		142	0	-98	0	0	-98	-79	0	0		0	0	0
Total		2,846	126	656	77	0	324	-33	10	255	0	-5	-5	0
[0 - 3M [	Bulgaria	4	0	4	4	0	0	0	0	0		0	0	0
[3M - 1Y [		24	0	24	24	0	0	0	1	0		0	0	0
[1Y - 2Y [		4	0	4	4	0	0	0	-1	0		0	0	0
[2Y - 3Y [		13	0	13	13	0	0	0	0	0		0	0	0
[3Y - 5Y [		3	0	3	3	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		48	0	48	48	0	0	0	0	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Czech Republic	48	0	48	0	0	48	0	0	0		0	0	0
[3M - 1Y [		732	1	732	445	0	285	0	19	1		-8	-8	0
[1Y - 2Y [		274	4	274	92	0	179	0	6	4		-2	-3	1
[2Y - 3Y [		317	0	316	281	0	35	15	0	0		-13	-17	4
[3Y - 5Y [		902	41	898	787	0	-1	8	-2	112		-41	-42	1
[5Y - 10Y [		1,312	0	1,308	1,132	0	128	4	0	48		-72	-73	1
[10Y - more [		565	0	565	537	0	28	0	0	0		-2	-40	38
Total		4,150	45	4,140	3,274	0	701	26	24	164	0	-137	-183	46
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		116	0	116	0	0	116	0	0	0		0	0	0
[1Y - 2Y [		12	0	12	0	0	12	-3	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	-3	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	-52	4	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	-56	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		128	0	128	0	0	128	-114	4	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	3	0	3	0	0	3	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	5	0	0		0	0	0
[1Y - 2Y [		2	0	-25	0	0	-25	4	0	0		0	0	0
[2Y - 3Y [		0	0	-81	0	0	-81	15	-9	0		0	0	0
[3Y - 5Y [		30	0	-272	30	0	-302	45	7	0		-2	-2	0
[5Y - 10Y [		303	0	274	0	0	274	122	-21	0		0	0	0
[10Y - more [		23	0	16	0	0	16	-45	0	0		0	0	0
Total		360	0	-85	30	0	-115	146	-23	0	0	-2	-2	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	2,405	38	2,330	1,015	0	1,276	1	0	38		-1	-1	0
[3M - 1Y [		600	0	446	398	0	25	-14	0	22		0	0	0
[1Y - 2Y [		1,966	547	1,144	790	0	-213	-6	-29	567		0	-69	69
[2Y - 3Y [		1,892	848	1,501	435	0	192	-6	39	874		-1	-3	2
[3Y - 5Y [		4,385	219	3,637	3,206	0	174	-19	39	258		17	-76	94
[5Y - 10Y [		9,557	2,449	7,762	5,989	0	-694	-2	-19	2,467		78	-181	259
[10Y - more [		903	0	-149	145	0	-295	87	0	0		4	-7	11
Total		21,709	4,101	16,671	11,980	0	465	40	31	4,226	0	97	-338	435
[0 - 3M [	Germany	5,469	0	1,121	0	0	1,121	-59	34	0		0	0	0
[3M - 1Y [		170	0	71	29	0	31	-184	-24	11		0	0	0
[1Y - 2Y [		564	36	298	0	0	239	-673	17	59		0	0	0
[2Y - 3Y [		89	0	-1,283	0	0	-1,294	-275	78	11		0	0	0
[3Y - 5Y [		1,767	0	1,323	906	0	395	544	37	22		-9	-33	24
[5Y - 10Y [		2,741	10	2,249	1,850	0	377	298	-158	21		-5	-75	69
[10Y - more [		824	0	-170	0	0	-170	-481	0	0		0	0	0
Total		11,624	46	3,609	2,785	0	699	-830	-15	125	0	-14	-108	93
[0 - 3M [	Greece ⁽⁵⁾	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		10	0	10	10	0	0	0	0	0		3	3	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	47	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	-35	0	0		0	0	0
[10Y - more [		33	0	33	24	0	8	3	0	0		5	5	0
Total		43	0	43	35	0	8	14	0	0	0	7	7	0
[0 - 3M [	Hungary	49	0	49	0	0	49	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	3	19	0		0	0	0
[1Y - 2Y [		8	0	6	0	0	6	-121	2	0		0	0	0
[2Y - 3Y [		13	0	13	0	0	13	0	-6	0		0	0	0
[3Y - 5Y [		14	0	14	13	0	1	-23	-4	0		2	1	1
[5Y - 10Y [		1	0	-1	0	0	-1	-168	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		85	0	82	13	0	69	-309	11	0	0	2	1	1
[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	-3	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	16	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	-9	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	5	0	0	0	0	0
[0 - 3M [	Ireland	0	0	0	0	0	0	13	0	0		0	0	0
[3M - 1Y [		308	0	295	304	0	-9	4	4	0		4	4	1
[1Y - 2Y [		1	0	1	0	0	1	10	0	0		0	0	0
[2Y - 3Y [		2	0	2	0	0	2	56	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	-1	-2	0		0	0	0
[5Y - 10Y [		71	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
Total		382	0	298	304	0	-6	82	3	0	0	4	4	1
[0 - 3M [	Italy	307	0	160	0	0	160	0	27	0		0	0	0
[3M - 1Y [		297	0	132	102	0	27	0	-35	3		1	-1	2
[1Y - 2Y [		661	0	334	13	0	321	0	127	0		0	0	0
[2Y - 3Y [		870	28	487	489	201	-239	0	-45	35		23	-40	62
[3Y - 5Y [		514	0	150	178	0	-34	0	30	7		19	7	13
[5Y - 10Y [		1,149	0	593	361	0	218	-49	-114	13		33	27	6
[10Y - more [		205	0	-271	0	0	-271	0	17	0		0	0	0
Total		4,004	28	1,584	1,143	201	182	-49	6	58	0	76	-6	83
[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	-3	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	-3	0	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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	-1	0	0	-1	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	-1	0	0	-1	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	-1	0	0	-1	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 [		1	0	1	0	0	1	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 [		1	0	1	0	0	1	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		2	0	2	0	0	2	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	13	0	-7	0	0	-7	-1	0	0		0	0	0
[3M - 1Y [		10	0	9	0	0	9	5	0	0		0	0	0
[1Y - 2Y [		174	0	166	30	0	136	138	13	0		-1	-1	0
[2Y - 3Y [		119	0	-27	0	0	-27	85	4	0		0	0	0
[3Y - 5Y [		257	0	147	79	0	68	-108	-9	0		0	0	0
[5Y - 10Y [		117	0	4	22	0	-18	-21	-3	0		-1	-1	0
[10Y - more [		65	0	-30	0	0	-30	-444	0	0		0	0	0
Total		754	0	262	131	0	131	-346	5	0	0	-1	-2	0
[0 - 3M [	Norway	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	-1	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-14	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	-15	0	0	0	0	0
[0 - 3M [	Poland	62	0	62	62	0	0	0	8	0		0	0	0
[3M - 1Y [		24	0	24	20	0	4	0	27	0		0	0	0
[1Y - 2Y [		98	0	98	93	0	5	0	11	0		-5	-5	0
[2Y - 3Y [		2	0	2	0	0	2	0	-8	0		0	0	0
[3Y - 5Y [		72	0	72	67	0	6	0	2	0		-5	-5	0
[5Y - 10Y [		58	0	53	48	0	4	0	-6	0		-3	-3	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		316	0	311	290	0	21	0	34	0	0	-13	-13	0
[0 - 3M [	Portugal	6	0	6	0	0	6	8	0	0		0	0	0
[3M - 1Y [		106	0	106	0	0	106	22	4	0		0	0	0
[1Y - 2Y [		3	0	3	0	0	3	53	2	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	-46	-11	0		0	0	0
[3Y - 5Y [		9	0	0	0	0	0	-125	77	0		0	0	0
[5Y - 10Y [		5	0	4	0	0	4	-117	-83	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		129	0	119	0	0	119	-205	-10	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	256	0	256	230	0	25	0	0	0		0	0	0
[3M - 1Y [		256	0	256	238	0	19	0	5	0		0	0	0
[1Y - 2Y [		215	36	215	162	0	18	0	0	36		0	-2	2
[2Y - 3Y [		167	32	167	131	0	3	0	-4	32		-3	-3	0
[3Y - 5Y [		278	32	278	232	0	14	0	1	32		2	-2	4
[5Y - 10Y [		8	0	8	8	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		1,180	100	1,180	1,001	0	79	0	2	100	0	-1	-7	6
[0 - 3M [	Slovakia	4	4	4	0	0	0	0	0	4		0	0	0
[3M - 1Y [		83	0	83	0	0	83	0	0	0		0	0	0
[1Y - 2Y [		35	0	35	35	0	0	0	0	0		0	0	0
[2Y - 3Y [		38	0	38	0	0	38	0	-39	0		0	0	0
[3Y - 5Y [		146	0	146	133	0	13	4	0	0		-4	-4	0
[5Y - 10Y [		45	0	45	42	0	2	0	0	0		-2	-2	0
[10Y - more [		29	0	29	29	0	0	0	0	0		3	-2	5
Total		379	4	379	239	0	137	4	-39	4	0	-3	-8	5
[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 [		4	2	4	0	0	2	0	14	2		0	0	0
[2Y - 3Y [		36	5	36	5	0	20	0	-1	12		0	0	0
[3Y - 5Y [		52	0	52	31	0	5	0	-2	16		1	1	0
[5Y - 10Y [		67	0	31	67	0	-35	0	-1	0		5	5	0
[10Y - more [		104	0	104	91	0	13	0	0	0		10	10	0
Total		263	7	227	194	0	4	0	10	29	0	15	15	0
[0 - 3M [	Spain	492	0	492	219	0	273	0	0	0		0	0	0
[3M - 1Y [		214	0	178	26	0	119	0	26	33		0	0	1
[1Y - 2Y [		65	0	22	0	0	-4	0	-50	26		0	0	0
[2Y - 3Y [		122	0	49	0	0	-29	0	22	78		0	0	0
[3Y - 5Y [		150	0	86	49	0	7	0	133	29		2	2	0
[5Y - 10Y [		449	0	241	51	0	46	0	-123	144		3	3	0
[10Y - more [		65	0	-44	0	0	-44	0	0	0		0	0	0
Total		1,557	0	1,026	345	0	369	0	8	311	0	6	5	1
[0 - 3M [	Sweden	0	0	0	0	0	0	1	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		17	0	17	13	0	4	0	-6	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	-10	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	10	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
Total		17	0	17	13	0	5	1	-7	0	0	0	0	0
[0 - 3M [	United Kingdom	76	0	59	0	0	59	0	0	0		0	0	0
[3M - 1Y [		95	0	69	9	0	60	0	-3	0		0	0	0
[1Y - 2Y [		32	0	24	27	0	-4	1	11	0		0	0	0
[2Y - 3Y [		58	0	33	36	0	-2	0	3	0		0	0	0
[3Y - 5Y [		320	0	84	78	0	6	0	2	0		-2	-2	0
[5Y - 10Y [		714	0	371	289	0	82	0	-17	0		-23	-23	0
[10Y - more [		425	0	-31	0	0	-31	0	0	0		0	0	0
Total		1,721	0	607	438	0	169	1	-4	0	0	-26	-26	0
TOTAL EEA 30		52,586	4,460	31,576	22,591	201	3,509	-1,538	49	5,275	0	-4	-674	670

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).

Composition of capital

FR013
BNP PARIBAS

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	60,555		64,812		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	62,819		68,217		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-13,929		-13,708		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	3,772		2,478		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,653	-0.3%	-1,577	-0.3%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,650		-1,573		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⁾	0	0.0%	0	0.0%	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)	-3	0.0%	-4	0.0%	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)	58,902	9.6%	63,235	10.9%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	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		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	58,902	9.6%	63,235	10.9%	
G) Hybrid instruments not subscribed by government	12,091		10,111		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 (F+G) (Total original own funds for general solvency purposes)	70,993	11.6%	73,346	12.7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	613,567		577,559		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	2,135		2,135		
I) 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⁾, as of 30th September 2011	343		343		
Sovereign capital buffer for exposures in EEA (H+I)	2,478		2,478		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		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.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-3,681		-11,254		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-1,203		-8,776		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

FR013
BNP PARIBAS

(in million Euro)

	Dec-11	Jun-12
Total RWA ⁽¹⁾	613,567	577,559
RWA for credit risk	520,449	496,614
RWA Securitisation and re-securitisations	24,376	22,660
RWA Other credit risk	496,073	473,954
RWA for market risk	38,501	28,763
RWA operational risk	54,617	52,182
Transitional floors	0	0
RWA Other	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		193	0	184	193	0	-8	0	0	0		1	1	0
[1Y - 2Y [		1	0	-137	0	0	-137	0	1	0		0	0	0
[2Y - 3Y [		107	0	13	0	0	13	0	2	0		0	0	0
[3Y - 5Y [		130	0	109	0	0	109	0	-6	0		0	0	0
[5Y - 10Y [		873	0	754	321	0	433	0	-4	0		8	8	0
[10Y - more [		51	0	-341	26	0	-367	0	0	0		2	2	0
Total		1,354	0	583	539	0	44	0	-7	0	0	11	11	0
[0 - 3M [	Belgium	45	0	43	0	0	43	0	0	0		0	0	0
[3M - 1Y [		1,597	0	1,371	1,522	0	-151	2	9	0		13	14	-1
[1Y - 2Y [		1,665	0	1,615	1,426	0	190	1	14	0		8	11	-4
[2Y - 3Y [		1,442	0	1,245	1,331	0	-86	1	-44	0		6	9	-2
[3Y - 5Y [		11,058	3,719	10,708	6,986	0	4	4	-20	0		-9	31	-41
[5Y - 10Y [		6,340	0	5,971	6,063	0	-92	1	7	0		-51	-6	-45
[10Y - more [		1,816	0	1,452	1,577	0	-125	3	0	0		-207	153	-360
Total		23,963	3,719	22,405	18,904	0	-218	12	-34	0	0	-241	212	-453
[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	-2	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
Total		0	0	0	0	0	0	0	-4	0	0	0	0	0
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		30	0	30	0	0	30	0	0	0		0	0	0
[1Y - 2Y [		5	0	5	5	0	0	0	0	0		-1	-1	0
[2Y - 3Y [		13	0	13	12	0	1	0	4	0		-3	-3	0
[3Y - 5Y [		0	0	0	0	0	0	0	5	0		0	0	0
[5Y - 10Y [		6	0	6	5	0	0	0	0	0		-1	-1	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		53	0	53	22	0	31	0	9	0	0	-5	-5	0
[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 [		106	0	106	104	0	2	0	0	0		2	2	0
[3Y - 5Y [		0	0	-2	0	0	-2	0	-4	0		0	0	0
[5Y - 10Y [		69	0	61	61	0	0	0	0	0		3	3	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		175	0	165	164	0	1	0	-4	0	0	6	6	0
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		4	0	4	0	0	4	0	0	0		0	0	0
[1Y - 2Y [		0	0	-6	0	0	-6	0	0	0		0	0	0
[2Y - 3Y [		2	0	-42	0	0	-42	0	-2	0		0	0	0
[3Y - 5Y [		9	0	5	0	0	5	0	0	0		0	0	0
[5Y - 10Y [		0	0	-31	0	0	-31	0	0	0		0	0	0
[10Y - more [		5	0	5	0	0	5	0	0	0		0	0	0
Total		20	0	-65	0	0	-65	0	-2	0	0	0	0	0
[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
Total		0	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
[3M - 1Y [		2	0	2	0	0	2	0	0	0		0	0	0
[1Y - 2Y [		152	0	152	79	0	73	0	0	0		1	1	0
[2Y - 3Y [		73	0	20	0	0	20	0	2	0		0	0	0
[3Y - 5Y [		325	0	214	188	0	26	0	5	0		8	8	0
[5Y - 10Y [		303	0	128	27	0	101	1	1	0		2	2	0
[10Y - more [		17	0	17	0	0	17	0	0	0		0	0	0
Total		872	0	533	293	0	240	2	9	0	0	11	11	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	7	0	-97	0	0	-97	0	0	0		0	0	0
[3M - 1Y [		1,144	0	893	1,114	0	-221	204	0	0		11	11	0
[1Y - 2Y [		825	0	704	674	0	30	0	3	0		11	11	0
[2Y - 3Y [		1,721	0	1,634	1,489	0	145	3	2	0		-6	13	-19
[3Y - 5Y [		2,624	621	1,773	1,664	0	-513	5	-1	0		-20	24	-44
[5Y - 10Y [		7,071	117	3,548	6,183	0	-2,635	5	-252	100		-211	51	-262
[10Y - more [		2,980	224	2,431	2,515	0	-84	0	0	175		-126	-7	-119
Total		16,371	962	10,886	13,640	0	-3,375	216	-247	275	0	-341	104	-445
[0 - 3M [	Germany	1,443	0	1,319	1,229	0	90	0	0	0		0	0	0
[3M - 1Y [		854	0	669	656	0	13	52	0	0		5	5	0
[1Y - 2Y [		1,671	0	45	109	0	-64	18	0	0		1	1	0
[2Y - 3Y [		203	0	65	0	0	65	53	3	0		0	0	0
[3Y - 5Y [		2,465	0	1,102	1,902	0	-800	78	-17	0		6	14	-8
[5Y - 10Y [		1,789	0	-964	189	0	-1,153	73	-9	0		-1	4	-5
[10Y - more [		873	0	619	0	0	619	0	0	0		0	0	0
Total		9,298	0	2,855	4,085	0	-1,230	273	-23	0	0	11	24	-13
[0 - 3M [	Greece ⁽⁵⁾	17	0	16	0	0	16	0	-65	0		0	0	0
[3M - 1Y [		213	213	211	0	0	-2	0	-86	210		0	0	0
[1Y - 2Y [		143	140	143	0	0	4	0	85	143		0	0	0
[2Y - 3Y [		438	421	436	0	0	15	65	77	421		0	0	0
[3Y - 5Y [		240	203	240	0	0	36	102	-38	284		0	0	0
[5Y - 10Y [		1,464	1,460	1,461	0	0	1	0	52	1,387		0	0	0
[10Y - more [		1,460	1,452	1,460	0	0	8	0	0	1,452		0	0	0
Total		3,975	3,889	3,967	0	0	78	167	24	3,897	-3,087	0	0	0
[0 - 3M [	Hungary	88	0	88	51	0	37	0	2	0		0	0	0
[3M - 1Y [		95	0	93	55	0	37	0	-5	0		0	2	-2
[1Y - 2Y [		99	0	99	60	0	39	0	-8	0		-1	-1	0
[2Y - 3Y [		60	0	60	20	0	41	0	2	0		-1	-1	0
[3Y - 5Y [		10	0	4	0	0	4	0	3	0		0	0	0
[5Y - 10Y [		18	0	18	15	0	3	0	0	0		-2	-2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		370	0	361	201	0	161	0	-5	0	0	-4	-2	-2
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	1	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	2	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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	-15	0	0	-15	0	0	0		0	0	0
[1Y - 2Y [		0	0	-2	0	0	-2	0	-1	0		0	0	0
[2Y - 3Y [		3	3	3	0	0	0	0	-6	3		0	0	0
[3Y - 5Y [		26	20	14	0	0	-6	19	4	20		0	0	0
[5Y - 10Y [		304	251	265	0	0	15	0	0	255		0	0	0
[10Y - more [		0	0	-1	0	0	-1	0	0	0		0	0	0
Total		333	274	264	0	0	-10	19	-4	278	0	0	0	0
[0 - 3M [	Italy	300	0	199	0	0	199	0	-2	0		0	0	0
[3M - 1Y [		893	0	815	15	0	801	0	-2	0		0	0	0
[1Y - 2Y [		401	0	141	0	0	141	265	-11	0		0	0	0
[2Y - 3Y [		427	0	262	264	0	-2	1,835	65	0		-17	-10	-8
[3Y - 5Y [		1,686	595	1,460	836	0	29	1,127	-59	0		-64	-45	-20
[5Y - 10Y [		8,286	0	6,911	6,468	0	443	14	38	0		-1,869	-1,190	-679
[10Y - more [		5,258	0	4,525	5,073	0	-548	0	-41	0		-542	-49	-493
Total		17,253	595	14,313	12,656	0	1,063	3,242	-12	0	0	-2,493	-1,293	-1,199
[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	-2	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	-7	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	-8	0	0	0	0	0

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

Dec-11
FR013
BNP PARIBAS

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> 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 [		12	0	12	12	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	2	0		0	0	0
[3Y - 5Y [		5	0	5	5	0	0	0	4	0		0	0	0
[5Y - 10Y [		20	0	20	19	0	1	0	-3	0		2	2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		37	0	37	36	0	1	0	2	0	0	2	2	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 [		5	0	5	5	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		299	299	299	0	0	0	0	0	0		0	0	0
[5Y - 10Y [		26	0	26	25	0	0	0	0	0		2	2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		330	299	330	31	0	0	0	0	0	0	2	2	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	20	0	20	0	0	20	0	0	0		0	0	0
[3M - 1Y [		4,192	0	4,144	4,084	0	60	1	0	0		49	49	0
[1Y - 2Y [		209	0	114	123	0	-9	0	0	0		1	1	0
[2Y - 3Y [		153	0	20	0	0	0	7	1	0		0	0	0
[3Y - 5Y [		1,881	1,685	1,660	15	0	-40	3	-4	0		0	0	0
[5Y - 10Y [		3,468	0	2,570	3,119	0	-548	0	22	0		-1	-1	0
[10Y - more [		100	0	-339	82	0	-421	0	0	0		1	22	-21
Total		10,023	1,685	8,189	7,423	0	-919	11	20	0	0	51	71	-21
[0 - 3M [	Norway	31	0	24	31	0	-7	0	0	0		0	0	0
[3M - 1Y [		26	0	26	20	0	6	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		6	0	6	0	0	6	0	0	0		0	0	0
[3Y - 5Y [		0	0	-1	0	0	-1	0	1	0		0	0	0
[5Y - 10Y [		0	0	-1	0	0	-1	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		63	0	55	51	0	4	0	1	0	0	0	0	0
[0 - 3M [	Poland	16	0	13	15	0	-2	0	0	0		0	0	0
[3M - 1Y [		82	0	82	62	0	20	0	1	0		0	0	0
[1Y - 2Y [		98	0	88	59	0	29	0	1	0		0	0	0
[2Y - 3Y [		21	0	-11	8	0	-19	0	-1	0		0	0	0
[3Y - 5Y [		578	0	557	576	0	-19	0	-2	0		1	1	-1
[5Y - 10Y [		842	0	831	808	0	24	0	1	0		-20	-19	-1
[10Y - more [		123	0	123	122	0	1	0	0	0		-3	-3	0
Total		1,759	0	1,683	1,650	0	33	0	0	0	0	-23	-20	-2
[0 - 3M [	Portugal	14	0	-10	0	0	-10	0	-3	0		0	0	0
[3M - 1Y [		199	199	199	0	0	0	0	-9	194		0	0	0
[1Y - 2Y [		160	160	71	0	0	-88	0	12	150		0	0	0
[2Y - 3Y [		338	261	206	0	0	-55	0	-7	250		0	0	0
[3Y - 5Y [		348	236	296	0	0	59	0	30	232		0	0	0
[5Y - 10Y [		562	460	555	0	0	95	0	-4	454		0	0	0
[10Y - more [		92	92	76	0	0	-15	0	0	100		0	0	0
Total		1,713	1,407	1,392	0	0	-15	0	19	1,380	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		6	0	6	0	0	6	0	-1	0		0	0	0
[1Y - 2Y [		5	0	5	0	0	5	0	0	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	-1	0		0	0	0
[3Y - 5Y [		59	59	59	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
Total		71	59	71	0	0	13	0	-2	0	0	0	0	0
[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 [		14	0	14	13	0	2	0	1	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	12	0		0	0	0
[5Y - 10Y [		16	0	16	16	0	0	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		31	0	31	29	0	2	0	12	0	0	0	0	0
[0 - 3M [	Slovenia	3	0	3	3	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	-2	0	0	-2	0	1	0		0	0	0
[2Y - 3Y [		8	0	-56	8	0	-64	0	4	0		0	0	0
[3Y - 5Y [		13	0	-8	0	0	-8	0	20	0		0	0	0
[5Y - 10Y [		503	0	376	30	0	346	0	0	0		-2	-2	0
[10Y - more [		0	0	-42	0	0	-42	0	0	0		0	0	0
Total		527	0	271	41	0	230	0	25	0	0	-2	-2	0
[0 - 3M [	Spain	531	0	491	0	0	491	0	0	0		0	0	0
[3M - 1Y [		97	0	-85	5	0	-90	0	-5	0		0	0	0
[1Y - 2Y [		96	0	-8	0	0	-8	0	-5	0		0	0	0
[2Y - 3Y [		100	0	-94	0	0	-94	5	-67	0		0	0	0
[3Y - 5Y [		620	349	327	253	0	-275	0	48	0		0	0	0
[5Y - 10Y [		67	0	-22	0	0	-22	1	11	0		0	0	0
[10Y - more [		803	0	509	452	0	56	0	0	0		-137	-29	-108
Total		2,313	349	1,117	710	0	58	6	-19	0	0	-137	-29	-108
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	-40	0	0	-40	0	0	0		0	0	0
[1Y - 2Y [		0	0	-15	0	0	-15	0	0	0		0	0	0
[2Y - 3Y [		21	0	21	0	0	21	0	1	0		0	0	0
[3Y - 5Y [		8	0	-19	0	0	-19	0	0	0		0	0	0
[5Y - 10Y [		14	0	13	0	0	13	0	-1	0		0	0	0
[10Y - more [		0	0	-1	0	0	-1	0	0	0		0	0	0
Total		43	0	-42	0	0	-42	0	1	0	0	0	0	0
[0 - 3M [	United Kingdom	0	0	-722	0	0	-722	0	-4	0		0	0	0
[3M - 1Y [		11	0	-363	11	0	-374	10	0	0		13	13	0
[1Y - 2Y [		1,542	0	1,542	668	0	874	0	1	0		-15	-15	0
[2Y - 3Y [		50	0	-378	0	0	-378	0	0	0		0	0	0
[3Y - 5Y [		12	0	-80	0	0	-80	0	0	0		0	0	0
[5Y - 10Y [		100	0	73	0	0	73	0	0	0		0	0	0
[10Y - more [		87	0	-57	0	0	-57	0	0	0		0	0	0
Total		1,802	0	15	679	0	-664	10	-4	0	0	-2	-2	0
TOTAL EEA 30		92,752	13,238	69,473	61,155	0	-4,579	3,958	-253	5,830	-3,087	-3,153	-910	-2,242

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

Jun-12
FR013
BNP PARIBAS

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Austria	195	0	195	187	0	8	0	0	0		0	0	0
[3M - 1Y [		42	0	42	0	0	42	0	0	0		0	0	0
[1Y - 2Y [		102	0	15	0	0	15	0	1	0		0	0	0
[2Y - 3Y [		54	0	54	0	0	54	72	0	0		0	0	0
[3Y - 5Y [		198	0	125	0	0	125	0	4	0		0	0	0
[5Y - 10Y [		480	0	379	79	0	300	0	-2	0		5	5	0
[10Y - more [		115	0	-225	25	0	-250	18	0	0		2	2	0
Total		1,186	0	584	291	0	293	90	3	0	0	7	7	0
[0 - 3M [	Belgium	745	0	735	403	0	332	0	-1	0		1	1	0
[3M - 1Y [		790	0	735	508	0	227	40	1	0		3	6	-3
[1Y - 2Y [		1,952	0	1,952	1,608	0	344	42	-2	0		37	37	0
[2Y - 3Y [		8,492	5,180	8,185	1,618	0	-177	10	-69	0		41	55	-14
[3Y - 5Y [		5,563	0	5,305	5,236	0	69	120	21	0		179	214	-35
[5Y - 10Y [		5,859	0	5,257	5,183	0	74	45	1	0		161	208	-47
[10Y - more [		2,018	0	1,751	1,744	0	7	0	0	0		-198	234	-432
Total		25,418	5,180	23,919	16,300	0	875	257	-51	0	0	224	755	-531
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		1	0	1	1	0	0	0	0	0		0	0	0
[1Y - 2Y [		1	0	1	1	0	0	0	1	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	-2	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-4	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		2	0	2	2	0	0	0	-4	0	0	0	0	0
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		18	0	18	5	0	13	0	0	0		-1	-1	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0		0	0	0
[2Y - 3Y [		12	0	12	12	0	0	0	3	0		-2	-2	0
[3Y - 5Y [		0	0	0	0	0	0	0	3	0		0	0	0
[5Y - 10Y [		5	0	5	5	0	0	0	0	0		-2	-2	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		36	0	36	22	0	14	0	6	0	0	-5	-5	0
[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 [		101	0	100	101	0	-1	0	0	0		4	4	0
[2Y - 3Y [		3	0	3	0	0	3	0	0	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	-5	0		0	0	0
[5Y - 10Y [		78	0	58	59	0	-1	0	0	0		7	7	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		184	0	162	160	0	2	0	-4	0	0	11	11	0
[0 - 3M [	Denmark	0	0	-8	0	0	-8	0	0	0		0	0	0
[3M - 1Y [		0	0	-3	0	0	-3	0	0	0		0	0	0
[1Y - 2Y [		25	0	25	0	0	25	0	0	0		0	0	0
[2Y - 3Y [		47	0	45	0	0	45	0	0	0		0	0	0
[3Y - 5Y [		10	0	-18	0	0	-18	0	0	0		0	0	0
[5Y - 10Y [		16	0	8	0	0	8	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		99	0	49	0	0	49	0	1	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland	3	0	3	0	0	3	0	0	0		0	0	0
[3M - 1Y [		0	0	-5	0	0	-5	4	0	0		0	0	0
[1Y - 2Y [		78	0	51	78	0	-27	17	0	0		1	1	0
[2Y - 3Y [		76	0	15	0	0	15	34	2	0		0	0	0
[3Y - 5Y [		240	0	224	187	0	37	1	2	0		9	9	0
[5Y - 10Y [		155	0	137	26	0	111	305	1	0		2	2	0
[10Y - more [		114	0	107	0	0	107	0	0	0		0	0	0
Total		667	0	533	291	0	242	361	5	0	0	12	12	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	723	0	674	479	0	195	0	0	0		0	0	0
[3M - 1Y [		708	0	542	466	0	76	0	-2	0		5	5	0
[1Y - 2Y [		372	0	-29	255	0	-284	2	-1	0		4	4	0
[2Y - 3Y [		2,808	710	2,223	1,316	0	197	3	-1	0		-1	24	-25
[3Y - 5Y [		830	0	-820	441	0	-1,261	6	-2	0		5	20	-15
[5Y - 10Y [		7,715	0	1,255	4,986	0	-3,850	6	-327	100		-105	169	-274
[10Y - more [		3,494	0	2,735	1,792	0	717	0	0	175		-51	78	-129
Total		16,649	710	6,581	9,735	0	-4,209	17	-332	275	0	-143	300	-443
[0 - 3M [	Germany	678	0	649	628	0	21	0	0	0		0	0	0
[3M - 1Y [		402	0	372	0	0	372	3	0	0		0	0	0
[1Y - 2Y [		1,751	0	1,017	0	0	1,017	16	0	0		0	0	0
[2Y - 3Y [		1,809	150	1,260	0	0	166	26	-3	0		0	0	0
[3Y - 5Y [		1,294	0	-975	264	0	-1,239	53	-32	0		0	5	-5
[5Y - 10Y [		1,941	0	-1,396	110	0	-1,506	82	-13	0		1	8	-7
[10Y - more [		1,691	0	1,153	0	0	1,153	0	0	0		0	0	0
Total		9,566	150	2,080	1,002	0	-16	181	-48	0	0	1	13	-12
[0 - 3M [	Greece ⁽⁵⁾	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 [		5	5	5	0	0	0	15	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	52	0	0		0	0	0
[5Y - 10Y [		0	0	-3	0	0	-3	0	0	0		0	0	0
[10Y - more [		236	0	230	225	0	5	0	0	0		-66	-66	0
Total		241	5	233	225	0	2	67	0	0	0	-66	-66	0
[0 - 3M [	Hungary	16	0	16	0	0	16	0	0	0		0	0	0
[3M - 1Y [		86	0	86	29	0	57	0	-2	0		0	1	-1
[1Y - 2Y [		51	0	51	46	0	5	0	-6	0		0	0	0
[2Y - 3Y [		119	50	117	0	0	67	0	7	0		0	0	0
[3Y - 5Y [		9	0	9	0	0	9	0	0	0		0	0	0
[5Y - 10Y [		0	0	-13	0	0	-13	0	3	0		0	0	0
[10Y - more [		4	0	3	0	0	3	0	0	0		0	0	0
Total		285	50	270	75	0	145	0	2	0	0	0	1	-1
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	-1	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	-1	0		0	0	0
[5Y - 10Y [		12	0	12	0	0	12	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		12	0	12	0	0	12	0	0	0	0	0	0	0
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	-9	0	0	-9	0	2	0		0	0	0
[1Y - 2Y [		7	0	7	0	0	4	0	0	3		0	0	0
[2Y - 3Y [		0	0	-4	0	0	-4	0	-10	0		0	0	0
[3Y - 5Y [		50	0	40	0	0	20	0	2	20		0	0	0
[5Y - 10Y [		248	0	219	0	0	-29	0	3	255		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		306	0	253	0	0	-18	0	-3	278	0	0	0	0
[0 - 3M [	Italy	1,105	0	1,034	0	0	1,034	0	-1	0		0	0	0
[3M - 1Y [		354	0	123	0	0	123	0	-2	0		0	0	0
[1Y - 2Y [		506	0	3	0	0	3	0	-10	0		0	0	0
[2Y - 3Y [		1,196	560	978	259	0	159	1,144	-43	0		-9	-2	-7
[3Y - 5Y [		777	0	531	391	0	140	1,136	25	0		-56	-6	-50
[5Y - 10Y [		7,055	0	5,992	5,901	0	91	62	37	0		-887	-336	-551
[10Y - more [		5,182	0	4,457	4,933	0	-476	0	1	0		-1,157	-327	-830
Total		16,174	560	13,119	11,484	0	1,074	2,343	8	0	0	-2,109	-671	-1,438
[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	-1	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	2	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-4	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	-4	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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 [		10	0	10	10	0	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	1	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	-1	0		0	0	0
[3Y - 5Y [		1	0	1	0	0	1	0	5	0		0	0	0
[5Y - 10Y [		16	0	16	16	0	0	1	-1	0		3	3	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		28	0	28	26	0	2	1	4	0	0	3	3	0
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		1	0	1	0	0	1	0	0	0		0	0	0
[1Y - 2Y [		5	0	5	5	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 [		216	0	216	40	0	176	0	0	0		3	3	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		221	0	221	45	0	176	0	0	0	0	3	3	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	41	0	41	0	0	41	0	0	0		0	0	0
[3M - 1Y [		4,117	0	4,055	4,000	0	55	124	1	0		8	8	0
[1Y - 2Y [		90	0	-52	0	0	-52	45	0	0		0	0	0
[2Y - 3Y [		2,329	2,089	2,091	15	0	-13	1,018	1	0		0	0	0
[3Y - 5Y [		196	0	176	0	0	176	594	-4	0		0	0	0
[5Y - 10Y [		3,605	0	2,736	3,087	0	-351	0	5	0		8	8	0
[10Y - more [		172	0	-197	81	0	-278	0	0	0		-4	21	-25
Total		10,549	2,089	8,849	7,183	0	-423	1,781	3	0	0	12	37	-25
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		6	0	6	0	0	6	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	1	0		0	0	0
[2Y - 3Y [		408	0	408	0	0	0	0	0	0		0	0	0
[3Y - 5Y [		0	0	-4	0	0	-4	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		414	0	409	0	0	2	0	1	0	0	0	0	0
[0 - 3M [	Poland	80	0	80	47	0	33	0	0	0		0	0	0
[3M - 1Y [		91	0	88	62	0	26	0	1	0		0	0	0
[1Y - 2Y [		29	0	-18	8	0	-26	0	1	0		0	0	0
[2Y - 3Y [		349	0	298	309	0	-11	0	-3	0		0	0	0
[3Y - 5Y [		282	0	228	250	0	-22	0	1	0		9	9	0
[5Y - 10Y [		259	0	248	234	0	14	0	1	0		3	5	-2
[10Y - more [		20	0	20	19	0	1	0	0	0		1	1	0
Total		1,110	0	943	929	0	14	0	0	0	0	13	15	-2
[0 - 3M [	Portugal	0	0	0	0	0	0	0	-1	0		0	0	0
[3M - 1Y [		19	0	-48	0	0	-48	0	0	0		0	0	0
[1Y - 2Y [		184	154	121	0	0	-33	34	-8	149		0	0	0
[2Y - 3Y [		19	0	19	0	0	19	13	-8	0		0	0	0
[3Y - 5Y [		192	167	167	0	0	0	29	23	159		0	0	0
[5Y - 10Y [		304	298	303	0	0	5	0	-4	301		0	0	0
[10Y - more [		115	90	115	0	0	25	0	0	100		0	0	0
Total		832	709	675	0	0	-34	76	2	709	0	0	0	0

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

Jun-12
FR013
BNP PARIBAS

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		6	0	6	0	0	6	0	0	0		0	0	0
[1Y - 2Y [		5	0	5	0	0	5	0	0	0		0	0	0
[2Y - 3Y [		53	53	53	0	0	0	0	-3	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
Total		64	53	64	0	0	11	0	0	0	0	0	0	0
[0 - 3M [	Slovakia	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
[1Y - 2Y [		13	0	13	13	0	0	0	0	0		0	0	0
[2Y - 3Y [		0	0	-2	0	0	-2	0	6	0		0	0	0
[3Y - 5Y [		11	0	11	11	0	0	0	5	0		0	0	0
[5Y - 10Y [		5	0	5	5	0	0	0	-1	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		29	0	27	29	0	-2	0	10	0	0	0	0	0
[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 [		7	0	-32	7	0	-39	0	0	0		0	0	0
[2Y - 3Y [		317	62	254	0	0	-62	0	19	0		0	0	0
[3Y - 5Y [		0	0	-118	0	0	-118	0	0	0		0	0	0
[5Y - 10Y [		484	0	348	29	0	319	0	0	0		-1	-1	0
[10Y - more [		0	0	-41	0	0	-41	0	0	0		0	0	0
Total		808	62	411	36	0	59	0	19	0	0	-1	-1	0
[0 - 3M [	Spain	341	0	341	4	0	337	0	-3	0		0	0	0
[3M - 1Y [		126	0	20	0	0	20	0	-5	0		0	0	0
[1Y - 2Y [		66	0	-76	0	0	-76	0	2	0		0	0	0
[2Y - 3Y [		72	0	-38	0	0	-38	18	9	0		0	0	0
[3Y - 5Y [		85	0	44	0	0	44	0	-55	0		0	0	0
[5Y - 10Y [		209	0	-101	0	0	-101	0	31	0		0	0	0
[10Y - more [		611	0	465	418	0	47	0	0	0		-189	-58	-131
Total		1,510	0	654	422	0	232	18	-21	0	0	-189	-58	-131
[0 - 3M [	Sweden	0	0	-41	0	0	-41	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0		0	0	0
[1Y - 2Y [		132	0	131	0	0	131	0	0	0		0	0	0
[2Y - 3Y [		30	0	29	0	0	29	0	1	0		0	0	0
[3Y - 5Y [		4	0	-65	0	0	-65	0	-1	0		0	0	0
[5Y - 10Y [		7	0	6	0	0	6	0	0	0		0	0	0
[10Y - more [		0	0	-1	0	0	-1	0	0	0		0	0	0
Total		173	0	60	0	0	60	0	1	0	0	0	0	0
[0 - 3M [	United Kingdom	269	0	269	11	0	258	0	0	0		0	0	0
[3M - 1Y [		827	0	-35	0	0	-35	1	0	0		0	0	0
[1Y - 2Y [		1,668	0	445	1,668	0	-1,223	4	0	0		-5	-5	0
[2Y - 3Y [		0	0	-199	0	0	-199	0	0	0		0	0	0
[3Y - 5Y [		188	0	176	0	0	176	0	1	0		0	0	0
[5Y - 10Y [		491	0	288	0	0	288	0	0	0		0	0	0
[10Y - more [		160	0	-14	0	0	-14	0	0	0		0	0	0
Total		3,602	0	929	1,679	0	-750	6	1	0	0	-5	-5	0
TOTAL EEA 30		90,164	9,569	61,103	49,936	0	-2,189	5,195	-402	1,262	0	-2,232	351	-2,583

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).

Composition of capital

FR015
BPCE

(in million Euro)

Capital position CRD3 rules	Dec-11		Jun-12		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	37,849		40,914		COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	39,021		43,287		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-5,555		-5,602		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets ⁽¹⁾	1,718		1,545		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,445	-0.6%	-2,084	-0.5%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-855		-590		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⁾	-1,223	-0.3%	-828	-0.2%	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)	-368	-0.1%	-667	-0.2%	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)	35,404	9.1%	38,830	10.0%	
Of which: ordinary shares subscribed by government	0	0.0%	0	0.0%	Paid up ordinary shares subscribed by government
D) Other instruments available for meeting the buffer (+)	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		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	35,404	9.1%	38,830	10.0%	
G) Hybrid instruments not subscribed by government	5,694		5,696		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 (F+G) (Total original own funds for general solvency purposes)	41,098	10.6%	44,525	11.5%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	388,380		386,400		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	614		614		
I) 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⁾, as of 30th September 2011	353		353		
Sovereign capital buffer for exposures in EEA (H+I)	967		967		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	0		0		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.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-450		-4,054		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	517		-3,087		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

FR015
BPCE

(in million Euro)		
	Dec-11	Jun-12
Total RWA ⁽¹⁾	388,380	386,400
RWA for credit risk	334,980	327,538
RWA Securitisation and re-securitisations	14,054	13,592
RWA Other credit risk	320,926	313,946
RWA for market risk	16,875	22,336
RWA operational risk	36,525	36,525
Transitional floors	0	0
RWA Other	0	0

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

Dec-11
FR015
BPCE

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios					
[0 - 3M [	Austria	3	0	3	0	0	3	0	0	0		0	0	0
[3M - 1Y [		5	0	4	0	0	4	0	0	0		0	0	0
[1Y - 2Y [		3	0	-3	0	0	-6	0	6	3		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	15	0		0	0	0
[3Y - 5Y [		38	0	26	0	0	26	0	-30	0		0	0	0
[5Y - 10Y [		25	0	5	0	0	5	0	0	0		0	0	0
[10Y - more [		17	0	3	0	0	3	0	0	0		0	0	0
Total		92	0	38	0	0	35	0	-9	3	0	0	0	0	
[0 - 3M [	Belgium	1	0	-168	0	0	-168	0	0	0		0	0	0
[3M - 1Y [		2,496	0	2,098	2,447	0	-348	0	-1	0		0	0	0
[1Y - 2Y [		19	0	19	0	0	19	0	6	0		-19	28	-10
[2Y - 3Y [		47	0	-4	0	1	-6	4	-16	0		0	0	0
[3Y - 5Y [		101	0	80	46	4	11	0	-28	0		2	1	-3
[5Y - 10Y [		130	0	118	49	0	-3	14	0	0		-3	-2	5
[10Y - more [		14	0	6	0	0	6	16	0	0		0	0	0
Total		2,807	0	2,149	2,542	5	-489	35	-40	0	0	-20	27	-8	
[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	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 [	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	2	0	0		0	0	0
[5Y - 10Y [		126	0	126	0	0	0	0	0	110		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		126	0	126	0	0	0	2	0	110	0	0	0	0	
[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 [		14	0	14	14	0	0	0	0	0		0	0	1
[3Y - 5Y [		0	0	0	0	0	0	0	-7	0		0	0	0
[5Y - 10Y [		166	0	166	166	0	0	0	0	0		-10	1	9
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		179	0	179	179	0	0	0	-7	0	0	-11	1	10	
[0 - 3M [	Denmark	0	0	0	0	0	0	-13	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	6	0		0	0	0
[2Y - 3Y [		95	0	95	78	0	0	-18	15	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	3	-29	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	-13	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	-6	0	0		0	0	0
Total		95	0	95	78	0	0	-46	-9	0	0	0	0	0	
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Finland	0	0	-74	0	0	-74	-15	0	0		0	0	0	0
[3M - 1Y [46	0	46	0	0	46	0	0	0		0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	6	0		0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	28	15	0		0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	-4	-30	0		0	0	0	0
[5Y - 10Y [8	0	0	0	0	0	0	0	0		0	0	0	0
[10Y - more [1	0	1	0	0	1	-12	0	0		0	0	0	0
Total		54	0	-27	0	0	-27	-4	-9	0	0	0	0	0	0

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

Dec-11
FR015
BPCE

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	1,974	913	1,137	0	1	106	92	16	120		-15	-14	29
[3M - 1Y [		2,767	697	2,248	321	2	960	2	0	116		-2	-2	4
[1Y - 2Y [		6,513	939	5,655	3,228	9	161	-27	0	389		-57	-52	108
[2Y - 3Y [		649	142	-204	223	2	-664	0	38	73		-1	-1	1
[3Y - 5Y [		1,590	367	759	535	7	-407	-398	49	160		-22	-20	42
[5Y - 10Y [		12,558	1,542	11,091	8,060	400	-465	80	0	1,024		-457	-307	764
[10Y - more [		9,977	6,015	8,199	1,933	2	-265	-118	0	381		-125	-108	233
Total		36,028	10,615	28,884	14,300	422	-576	-369	102	2,263	9	-678	-503	1,181
[0 - 3M [	Germany	304	0	34	0	0	34	0	0	0		0	0	0
[3M - 1Y [		503	0	142	0	0	142	0	0	0		0	0	0
[1Y - 2Y [		43	0	-1,856	0	0	-1,856	0	11	0		0	0	0
[2Y - 3Y [		1,466	0	754	0	0	754	0	23	0		0	0	0
[3Y - 5Y [		287	0	-1,625	0	0	-1,629	0	-37	0		0	0	0
[5Y - 10Y [		1,468	0	-1,001	0	0	-1,001	0	31	0		0	0	0
[10Y - more [		126	0	-20	0	0	-20	0	0	0		0	0	0
Total		4,197	0	-3,571	0	0	-3,575	0	28	0	0	0	0	0
[0 - 3M [	Greece ⁽⁵⁾	0	0	0	0	0	0	0	17	0		0	0	0
[3M - 1Y [		53	0	53	0	0	53	0	32	1		0	0	0
[1Y - 2Y [		102	0	102	3	7	0	0	6	75		0	0	0
[2Y - 3Y [		23	0	23	7	0	0	0	4	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-7	0		0	0	0
[5Y - 10Y [		211	0	211	2	0	0	0	0	200		0	0	0
[10Y - more [		1,166	0	1,166	224	0	0	0	0	805		0	0	0
Total		1,556	0	1,556	236	7	54	0	52	1,081	925	0	0	0
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		1	0	1	0	1	0	0	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	-21	0		0	0	0
[2Y - 3Y [		3	0	3	0	0	3	0	-36	0		0	0	0
[3Y - 5Y [		36	0	36	36	0	0	0	66	0		0	0	0
[5Y - 10Y [		79	0	62	23	0	-17	0	-11	50		-21	13	7
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		120	0	103	59	1	-14	0	-1	50	0	-21	13	7
[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	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 [	Ireland	0	0	0	0	0	0	0	0	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	17	0		0	0	0
[1Y - 2Y [		3	0	3	3	0	0	0	5	0		-4	2	2
[2Y - 3Y [		28	0	28	28	0	0	0	17	0		0	0	0
[3Y - 5Y [		7	0	7	3	5	0	0	-24	0		0	0	0
[5Y - 10Y [		7	0	7	2	0	0	0	0	5		-1	1	0
[10Y - more [		112	0	112	112	0	0	0	0	0		-50	28	21
Total		158	0	158	148	5	0	0	15	5	1	-55	31	23
[0 - 3M [	Italy	1,635	0	14	0	0	14	0	0	0		0	0	0
[3M - 1Y [		519	0	127	0	5	121	0	-3	0		0	0	0
[1Y - 2Y [		857	0	753	0	0	-48	0	5	0		0	0	0
[2Y - 3Y [		80	0	79	72	7	0	1	11	0		-17	13	4
[3Y - 5Y [		487	0	211	98	0	8	0	-28	105		0	0	0
[5Y - 10Y [		378	0	171	28	0	74	11	1	62		-29	38	-9
[10Y - more [		2,189	0	2,177	1,510	0	16	6	0	419		-875	504	371
Total		6,146	0	3,533	1,708	13	187	18	-14	586	0	-920	555	366
[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	1	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	1	0	0	0	0	0	0

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

Dec-11
FR015
BPCE

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> 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	-33	-45	0		0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	-83	0		0	0	0
[1Y - 2Y [		1	0	1	0	0	1	0	92	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	14	0		0	0	0
[5Y - 10Y [		61	0	61	0	0	61	0	59	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		63	0	63	0	0	63	-33	36	0	0	0	0	0
[0 - 3M [	Luxembourg	3	3	3	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	23		4	-6	2
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		3	3	3	0	0	0	0	0	23	0	4	-6	2
[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	13	0	-129	0	0	-129	-428	0	0		0	0	0
[3M - 1Y [		3	0	3	0	0	3	0	0	0		0	0	0
[1Y - 2Y [		117	0	-21	0	0	-21	-1	6	0		0	0	0
[2Y - 3Y [		364	0	364	0	0	364	-39	15	0		0	0	0
[3Y - 5Y [		366	0	58	0	0	58	-3	-68	0		0	0	0
[5Y - 10Y [		47	0	-177	0	0	-177	-14	0	0		0	0	0
[10Y - more [		41	0	0	0	0	0	205	0	0		0	0	0
Total		950	0	99	0	0	99	-280	-48	0	0	0	0	0
[0 - 3M [	Norway	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	6	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	15	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-31	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	-9	0	0	0	0	0
[0 - 3M [	Poland	8	0	8	5	0	3	0	0	0		0	0	0
[3M - 1Y [		2	0	2	0	2	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 [		10	0	10	10	0	0	0	0	0		-1	0	1
[5Y - 10Y [		0	0	0	0	0	0	0	-1	0		0	0	0
[10Y - more [		547	0	547	0	0	0	0	0	460		0	0	0
Total		568	0	568	16	2	3	0	-1	460	0	-1	0	1
[0 - 3M [	Portugal	80	0	80	0	25	55	0	0	0		0	0	0
[3M - 1Y [		15	0	7	0	14	-7	0	9	0		0	0	0
[1Y - 2Y [		13	0	8	0	3	3	0	8	2		-1	1	0
[2Y - 3Y [		36	0	-32	36	0	-69	0	22	0		-19	16	3
[3Y - 5Y [		4	0	4	0	0	2	0	-21	2		0	0	0
[5Y - 10Y [		15	0	15	15	0	0	0	0	0		-8	7	1
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		163	0	82	51	42	-15	0	17	4	0	-29	23	5

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

Dec-11
FR015
BPCE

(in million Euro)														
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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	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 [	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 [		111	0	111	47	0	0	0	0	0		-4	1	3
[5Y - 10Y [		66	0	66	66	0	0	0	0	0		-12	6	6
[10Y - more [		61	0	61	61	0	0	0	0	0		-15	7	8
Total		238	0	238	174	0	0	0	0	65	0	-31	14	17
[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	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 [		203	0	203	0	0	0	0	0	180		0	0	0
[10Y - more [		44	0	44	44	0	0	0	0	0		-16	8	8
Total		247	0	247	44	0	0	0	1	180	0	-16	8	8
[0 - 3M [	Spain	302	0	112	0	0	112	0	-23	5		0	0	0
[3M - 1Y [		93	0	-25	0	0	-29	0	34	0		0	0	0
[1Y - 2Y [		23	0	-62	0	0	-72	0	-6	8		0	0	0
[2Y - 3Y [		45	0	-105	0	1	-107	0	14	0		0	0	0
[3Y - 5Y [		43	0	-15	0	0	-15	0	-28	0		0	0	0
[5Y - 10Y [		252	0	47	20	5	22	0	0	0		-2	0	2
[10Y - more [		15	0	15	0	0	15	0	0	0		0	0	0
Total		773	0	-33	20	7	-74	0	-8	13	0	-2	0	2
[0 - 3M [	Sweden	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	6	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	15	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-30	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	-9	0	0	0	0	0
[0 - 3M [	United Kingdom	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 [		1	0	1	0	0	0	0	6	0		0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	16	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	-31	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		1	0	1	0	0	0	0	-10	0	0	0	0	0
TOTAL EEA 30		54,566	10,618	34,491	19,555	503	-4,330	-676	75	4,842	936	-1,777	163	1,614

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

Jun-12
FR015
BPCE

(in million Euro)

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				
[0 - 3M [	Austria	13		13			13							
[3M - 1Y [
[1Y - 2Y [		20		20			17			3				
[2Y - 3Y [		17		17			17		6					
[3Y - 5Y [		300		282	276		6		-23					
[5Y - 10Y [		38		-3			-3		0					
[10Y - more [		10		-6			-6							
Total		398	0	323	276	0	44	0	-17	3	0	0	0	0
[0 - 3M [	Belgium	722	32	722	684		5							
[3M - 1Y [		2,333		2,333	2,029		304		-1	1				
[1Y - 2Y [		361		221	54		167					6	3	-8
[2Y - 3Y [		70		-130	46	1	-197	4	6			0	3	-3
[3Y - 5Y [		117		67		4	63		-22					
[5Y - 10Y [		233		-89	46		-228	14		15		-1	-4	5
[10Y - more [		126		56			56	18						
Total		3,962	32	3,178	2,859	5	170	36	-17	16	0	5	2	-6
[0 - 3M [	Bulgaria													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [									-14					
[10Y - more [
Total		0	0	0	0	0	0	0	-14	0	0	0	0	0
[0 - 3M [	Cyprus													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [		57		57				-1		50				
[10Y - more [
Total		57	0	57	0	0	0	-1	0	50	0	0	0	0
[0 - 3M [	Czech Republic													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [		14		14	14							0		
[3Y - 5Y [
[5Y - 10Y [		153		153	153							-1	-11	11
[10Y - more [
Total		168	0	168	168	0	0	0	0	0	0	-1	-11	11
[0 - 3M [	Denmark							-15						
[3M - 1Y [
[1Y - 2Y [		44		44	39									
[2Y - 3Y [		50		50	38			-30	6					
[3Y - 5Y [									-23					
[5Y - 10Y [								-14						
[10Y - more [
Total		94	0	94	77	0	0	-59	-17	0	0	0	0	0
[0 - 3M [	Estonia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Finland							-21						
[3M - 1Y [				-56			-56							
[1Y - 2Y [				-31			-31							
[2Y - 3Y [		13		13			13	20	6					
[3Y - 5Y [		61		61			61		-23					
[5Y - 10Y [		8		1			1	13						
[10Y - more [		30		30			30	-27						
Total		111	0	17	0	0	17	-15	-17	0	0	0	0	0

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

Jun-12
FR015
BPCE

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	France	3,241	1,578	2,844	280	2	344	152		27		-9	-18	26
[3M - 1Y [		2,241	893	1,837	61	8	766	2	12	104		-1	-2	3
[1Y - 2Y [		8,066	561	6,877	3,836	3	1,661	-26		431		-23	-51	74
[2Y - 3Y [		1,807	134	416	254	3	-282	49	-32	224		-2	6	-4
[3Y - 5Y [		3,347	303	1,074	1,271	14	-1,023	-50	-199	157		-18	-38	56
[5Y - 10Y [		13,641	1,411	10,701	8,983	10	-1,957	72	0	1,354		-320	-531	851
[10Y - more [		11,902	5,824	8,537	1,989	2	-226	-156		655		-90	-148	238
Total		44,245	10,705	32,286	16,675	42	-717	43	-219	2,951	0	-463	-781	1,244
[0 - 3M [	Germany	3		3			3	38						
[3M - 1Y [		236		117			117							
[1Y - 2Y [		830		-386			-386	-12						
[2Y - 3Y [		1,377		-178			-178	-142	12					
[3Y - 5Y [		1,688		-1,133			-1,133	5	-15					
[5Y - 10Y [		2,243		963			963	106	-4					
[10Y - more [		1,863		1,715			1,715	70						
Total		8,239	0	1,100	0	0	1,100	65	-7	0	0	0	0	0
[0 - 3M [	Greece ⁽⁵⁾	0		0			0							
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [		29		29								-1	1	
[10Y - more [		29	0	29	0	0	0	0	0	0	24	-1	1	0
Total														
[0 - 3M [	Hungary	1		1		1								
[3M - 1Y [		1		1		1			0					
[1Y - 2Y [		1		1		1			1					
[2Y - 3Y [									-22					
[3Y - 5Y [		46		46	37	1	9		60					
[5Y - 10Y [		68		62	22	2	-4		-44	35		-17	9	9
[10Y - more [
Total		118	0	112	59	6	5	0	-4	35	0	-17	9	9
[0 - 3M [	Iceland													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Ireland	5		5	3		2		2			0	0	
[3M - 1Y [		25		25	25		0		2			-2	2	
[1Y - 2Y [									2					
[2Y - 3Y [		9		9	3	5			-17			0	0	
[3Y - 5Y [		7		7	2		0			5		0	0	
[5Y - 10Y [		127		127	127							0	0	
[10Y - more [												-36	10	26
Total		173	0	173	160	5	2	0	-12	5	1	-38	12	26
[0 - 3M [	Italy	50		-285		2	-287	0						
[3M - 1Y [		4,300		1,005		6	998		-3					
[1Y - 2Y [		427		-315			-320			51				
[2Y - 3Y [		491		223	71	9	85	1	5			-6	4	2
[3Y - 5Y [		587		13	106		-173	0	-19	80				
[5Y - 10Y [		275		212	20		123	10	-1	62		-18	29	-11
[10Y - more [		3,111		3,014	1,632		-62	5		965		-839	427	412
Total		9,242	0	3,866	1,829	17	364	16	-17	1,158	1	-863	459	404
[0 - 3M [	Latvia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [		4		4			4	-1						
[5Y - 10Y [
[10Y - more [
Total		4	0	4	0	0	4	-1	0	0	0	0	0	0

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

Jun-12
FR015
BPCE

(in million Euro)

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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios					
[0 - 3M [	Liechtenstein													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Lithuania							-41						
[3M - 1Y [									-54					
[1Y - 2Y [									-74					
[2Y - 3Y [		1		1			1		40					
[3Y - 5Y [									2					
[5Y - 10Y [		41		41			41		80					
[10Y - more [									5					
Total		42	0	42	0	0	42	-41	-1	0	0	0	0	0	
[0 - 3M [	Luxembourg	6	3	6						0		0	0	0
[3M - 1Y [										1		0	0	
[1Y - 2Y [										1		0	0	
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [										45		4	-12	8
[10Y - more [												0	0	0
Total		6	3	6	0	0	0	0	0	48	0	4	-12	8	
[0 - 3M [	Malta													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [								0						
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Netherlands	1	1	1			0	-579							
[3M - 1Y [79		79			79								
[1Y - 2Y [441		441			441	-10							
[2Y - 3Y [157		-683			-683	-13	6						
[3Y - 5Y [1,183		492			492	-3	-23						
[5Y - 10Y [512		-160			-160	1							
[10Y - more [226		-306			-306	236							
Total		2,598	1	-136	0	0	-137	-368	-17	0	0	0	0	0	
[0 - 3M [Norway														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [6						
[3Y - 5Y [-24						
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	-18	0	0	0	0	0	
[0 - 3M [Poland	3		3			3		0						
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [1		1		1			-2						
[10Y - more [555		555						460					
Total		560	0	560	0	1	3	0	-2	460	0	0	0	0	
[0 - 3M [Portugal	2		2		2									
[3M - 1Y [5		5			5		2						
[1Y - 2Y [9		9	3	3	0		4	2		-1	0	0	
[2Y - 3Y [36		36	33	1	1		6			-8	5	3	
[3Y - 5Y [6		-66			-68		-34	2					
[5Y - 10Y [23		23	11	5	8					-3	2	1	
[10Y - more [
Total		81	0	9	47	11	-54	0	-22	4	0	-11	7	4	4

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

Jun-12
FR015
BPCE

(in million Euro)														
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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania													
[3M - 1Y [									0					
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [									13					
[10Y - more [
Total		0	0	0	0	0	0	0	13	0	0	0	0	0
[0 - 3M [	Slovakia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [		114		114	49					65				
[3Y - 5Y [		11		11	11									
[5Y - 10Y [		62		62	62			0				-5	-6	10
[10Y - more [		72		72	72							-7	-3	10
Total		259	0	259	195	0	0	0	0	65	0	-12	-9	20
[0 - 3M [	Slovenia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [								-1						
[5Y - 10Y [		202		202						180				
[10Y - more [		45		45	45									
Total		247	0	247	45	0	0	-1	0	180	0	-16	6	10
[0 - 3M [	Spain	16		16			16							
[3M - 1Y [		770		336		0	336		6					
[1Y - 2Y [		20		-130		1	-137		-1	5				
[2Y - 3Y [		59		-149			-149		9					
[3Y - 5Y [		117		73			73		-51					
[5Y - 10Y [		145		59		5	53		-12					
[10Y - more [		41		10			10							
Total		1,168	0	216	0	6	202	0	-49	5	1	0	0	0
[0 - 3M [	Sweden													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [									6					
[3Y - 5Y [									-23					
[5Y - 10Y [
[10Y - more [
Total		0	0	0	0	0	0	0	-17	0	0	0	0	0
[0 - 3M [	United Kingdom													
[3M - 1Y [									0					
[1Y - 2Y [		1		1					0					
[2Y - 3Y [									6					
[3Y - 5Y [								0	-24					
[5Y - 10Y [		0		0		0								
[10Y - more [
Total		1	0	1	0	0	0	0	-18	0	0	0	0	0
TOTAL EEA 30		71,803	10,741	42,612	22,388	95	1,046	-325	-472	4,982	27	-1,412	-318	1,730

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).

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	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	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 ⁽¹⁾	1,070		688		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-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 ⁽²⁾	-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*)
C) Common equity (A+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
D) Other instruments available for meeting the buffer (+)	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		
E) Other Existing government support measures (+)	0	0.0%	0	0.0%	
F) Core Tier 1 including existing government support measures (C+D+E)	50,189	9.6%	52,455	10.7%	
G) Hybrid instruments not subscribed by government	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
Tier 1 Capital (F+G) (Total original own funds for general solvency purposes)	61,988	11.9%	61,996	12.7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA	522,138		488,558		
Sovereign Capital buffer					
H) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	76		76		
I) 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⁾, as of 30th September 2011	-9		-9		
Sovereign capital buffer for exposures in EEA (H+I)	67		67		Sum of Prudential filter and valuation. If negative it is set to 0
J) Additional impairments on sovereign exposures (-)	-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.
Shortfall (+) / Surplus (-) to 9% before application of sovereign capital buffer	-3,196		-8,485		9% RWA - CT 1 including existing government support measures
Overall Shortfall (+) / Surplus (-) after including sovereign capital buffer and additional impairments on sovereign exposures	-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
Total RWA ⁽¹⁾	522,138	488,558
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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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
Total		690	0	609	549	0	48	-28	0	12	0	-4	4	0
[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
Total		3,557	2	3,143	3,015	0	74	89	0	54	0	-26	26	0
[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	-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
Total		0	0	0	0	0	0	0	-3	0	0	0	0	0
[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
Total		0	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
[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 [	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
Total		0	0	0	0	0	0	-87	0	0	0	0	0	0
[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
Total		0	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
[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
Total		395	0	314	291	0	13	73	0	10	0	-3	4	-2

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[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
Total		23,042	1,878	20,090	18,634	0	570	59	0	886	0	202	509	-711
[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
Total		2,208	12	399	637	0	-391	-133	0	153	0	-18	18	0
[0 - 3M [	Greece ⁽⁵⁾	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
Total		119	0	119	111	0	1	66	0	6	248	0	0	0
[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
Total		6	0	6	0	0	6	-165	-1	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	2	0	0	0	0	0
[0 - 3M [	Ireland	10	0	10	0	0	0	0	0	10		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	0	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
Total		160	0	155	146	0	-5	69	0	14	0	7	-7	0
[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
Total		4,698	195	3,595	3,414	0	128	27	-29	54	0	620	-446	-174
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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	150	0	150	150	0	0	7	0	0		0	0	0
[3M - 1Y [		393	0	393	362	0	31	30	0	0		-4	4	0
[1Y - 2Y [		8	0	8	0	0	8	17	0	0		0	0	0
[2Y - 3Y [		15	0	-12	0	0	-12	114	0	0		0	0	0
[3Y - 5Y [		0	0	-72	0	0	-72	116	0	0		0	0	0
[5Y - 10Y [		73	0	49	0	0	49	-55	0	0		0	0	0
[10Y - more [		12	0	5	0	0	5	-524	0	0		0	0	0
Total		651	0	521	512	0	10	-296	0	0	0	-4	4	0
[0 - 3M [	Norway	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 [		1	1	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 [		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		1	1	0	0	0	0	-19	0	0	0	0	0	0
[0 - 3M [	Poland	70	0	70	68	0	2	0	0	0		-1	1	0
[3M - 1Y [		52	0	52	17	0	35	-108	0	0		0	0	0
[1Y - 2Y [		26	0	26	0	0	26	0	0	0		0	0	0
[2Y - 3Y [		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
[5Y - 10Y [		2	0	2	0	0	2	0	0	0		0	0	0
[10Y - more [		0	0	0	0	0	0	0	0	0		0	0	0
Total		189	0	189	85	0	104	-108	-1	0	0	-1	1	0
[0 - 3M [	Portugal	19	0	19	0	0	6	16	0	13		0	0	0
[3M - 1Y [		454	0	454	454	0	0	0	0	0		11	-10	-1
[1Y - 2Y [		127	0	117	127	0	-10	9	0	0		11	-11	0
[2Y - 3Y [		20	11	9	0	0	9	-57	0	0		0	0	0
[3Y - 5Y [		0	0	-6	0	0	-6	41	0	0		0	0	0
[5Y - 10Y [		8	0	8	0	0	8	-239	0	0		0	0	0
[10Y - more [		1	0	1	0	0	1	-118	0	0		0	0	0
Total		629	11	602	581	0	8	-347	0	13	0	22	-21	-1

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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
Total		51	19	32	0	0	32	0	-6	0	0	0	0	0
[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
Total		0	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
[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
Total		3	0	-1	0	0	-1	0	0	0	0	0	0	0
[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
Total		1,318	727	13	77	0	-136	-414	-15	72	0	0	0	0
[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
Total		0	0	0	0	0	0	-47	0	0	0	0	0	0
[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
Total		507	0	507	507	0	0	0	1	0	0	0	0	0
TOTAL EEA 30		38,225	2,845	30,293	28,558	0	459	-1,261	-51	1,275	248	795	92	-888

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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
Total		580	0	379	363	0	1	-31	0	15	0	-2	2	0
[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
Total		4,148	2	2,980	2,835	0	91	135	0	54	0	-93	93	0
[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	-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
Total		0	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
[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 [	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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[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	-9	0	0		0	0	0
[3Y - 5Y [		0	0	0	0	0	0	-4	0	0		0	0	0
[5Y - 10Y [		0	0	0	0	0	0	-81	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	-93	0	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[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
Total		357	0	178	134	0	33	87	0	10	0	0	2	-3

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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
Total		32,006	1,843	28,205	25,719	0	1,343	102	0	1,143	0	674	773	-1,447
[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
Total		4,436	7	881	541	0	158	-125	0	182	0	-16	16	0
[0 - 3M [	Greece ⁽⁵⁾	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
Total		33	0	33	33	0	0	69	0	0	273	23	-19	-3
[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
Total		27	0	27	0	0	27	-212	-1	0	0	0	0	0
[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
Total		0	0	0	0	0	0	0	3	0	0	0	0	0
[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
Total		165	0	152	151	0	-2	82	0	3	0	1	-1	0
[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
Total		9,260	166	3,921	3,651	0	217	-15	-3	53	0	567	-294	-273
[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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> 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) ⁽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: <u>loans and advances</u> 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 <u>Debt securities</u> in HTM and Loans and Receivables portfolios				
[0 - 3M [	Romania	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	-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
Total		0	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	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 [	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	-2	0	0	-2	0	0	0		0	0	0
[2Y - 3Y [		1	0	1	0	0	1	0	0	0		0	0	0
[3Y - 5Y [		5	0	5	0	0	5	0	0	0		0	0	0
[5Y - 10Y [		8	0	-4	0	0	-4	0	0	0		0	0	0
[10Y - more [		6	0	1	0	0	1	0	0	0		0	0	0
Total		21	0	0	0	0	0	0	0	0	0	0	-2	0
[0 - 3M [	Spain	709	500	78	45	0	33	-284	0	0		0	0	0
[3M - 1Y [		942	200	453	0	0	453	0	0	0		0	0	0
[1Y - 2Y [		49	0	-251	0	0	-251	0	0	0		0	0	0
[2Y - 3Y [		2	1	-735	0	0	-735	-25	-13	0		0	0	0
[3Y - 5Y [		668	0	534	0	0	534	-37	0	0		0	0	0
[5Y - 10Y [		320	0	55	19	0	-33	-168	1	68		2	-2	0
[10Y - more [		239	0	132	0	0	130	0	0	2		0	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	0
[3M - 1Y [		0	0	0	0	0	0	-1	0	0		0	0	0
[1Y - 2Y [		0	0	0	0	0	0	-4	0	0		0	0	0
[2Y - 3Y [		1	1	0	0	0	0	0	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	-7	0	0		0	0	0
[10Y - more [		0	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	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
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL EEA 30		55,558	2,726	37,641	34,038	0	2,067	-1,494	-14	1,536	273	1,156	571	-1,727

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).