



## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	Crédit Agricole Group
<b>LEI Code</b>	969500TJ5KRTCJQWXH05
<b>Country Code</b>	FR

## 2015 EU-wide Transparency Exercise

### Capital

Crédit Agricole Group

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>88,506</b>	<b>91,642</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>61,076</b>	<b>63,921</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	23,123	20,112	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	1,941	0	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	4,632	3,869	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	49,960	58,385	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	964	1,068	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-1,597	-1,196	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-15,862	-16,113	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-157	-125	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-354	-976	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-12	-17	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-372	-376	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-1,193	-709	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	868	669	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-2,061	-1,379	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,643</b>	<b>9,005</b>	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	11,550	10,294	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-1,907	-1,289	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>70,719</b>	<b>72,925</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>17,788</b>	<b>18,716</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	17,790	19,000	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-2	-284	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>494,934</b>	<b>506,518</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>12.34%</b>	<b>12.62%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>14.29%</b>	<b>14.40%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>17.88%</b>	<b>18.09%</b>	CA3 {5}	-



# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

Crédit Agricole Group

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	440,981	450,001
Risk exposure amount for securitisation and re-securitisations in the banking book	6,733	6,068
Risk exposure amount for contributions to the default fund of a CCP	1,227	617
Risk exposure amount Other credit risk	433,021	443,316
Risk exposure amount for position, foreign exchange and commodities (Market risk)	8,849	11,653
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	188	189
Risk exposure amount for Credit Valuation Adjustment	5,914	5,597
Risk exposure amount for operational risk	39,168	39,267
Other risk exposure amounts	21	1
<b>Total Risk Exposure Amount</b>	<b>494,934</b>	<b>506,518</b>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

# 2015 EU-wide Transparency Exercise

## P&L

### Crédit Agricole Group

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	31,946	15,380
Of which debt securities income	2,561	1,122
Of which loans and advances income	26,908	13,137
Interest expenses	17,566	8,159
(Of which deposits expenses)	7,887	3,714
(Of which debt securities issued expenses)	6,556	3,223
(Expenses on share capital repayable on demand)	0	0
Dividend income	162	68
Net Fee and commission income	11,355	6,131
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	882	294
Gains or (-) losses on financial assets and liabilities held for trading, net	1,933	548
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-773	526
Gains or (-) losses from hedge accounting, net	48	-19
Exchange differences [gain or (-) loss], net	74	389
Net other operating income /(expenses)	698	342
<b>TOTAL OPERATING INCOME, NET</b>	<b>28,758</b>	<b>15,501</b>
(Administrative expenses)	17,870	9,244
(Depreciation)	1,088	532
(Provisions or (-) reversal of provisions)	250	610
(Commitments and guarantees given)	-59	-20
(Other provisions)	309	630
Of which pending legal issues and tax litigation <sup>1</sup>	163	
Of which restructuring <sup>1</sup>	2	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,707	1,387
(Loans and receivables)	2,866	1,269
(Held to maturity investments, AFS assets and financial assets measured at cost)	-159	117
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	171	65
(of which Goodwill)	31	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	813	673
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>7,486</b>	<b>4,338</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>5,406</b>	<b>2,950</b>
Profit or (-) loss after tax from discontinued operations	-7	-19
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>5,398</b>	<b>2,931</b>
Of which attributable to owners of the parent	5,040	2,724

<sup>(1)</sup> Information available only as of end of the year



## 2015 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Crédit Agricole Group

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	45,114	45,097	10,820		43,855	43,834	9,761	
	Regional governments or local authorities	537	536	124		878	854	388	
	Public sector entities	7,515	7,507	326		8,502	8,493	302	
	Multilateral Development Banks	752	655	12		896	804	17	
	International Organisations	1,939	1,939	22		1,798	1,798	21	
	Institutions	66,685	77,134	12,625		70,916	80,477	13,761	
	Corporates	94,047	70,419	60,699		94,169	70,664	60,031	
	of which: SME	14,905	13,685	13,197		14,107	12,956	12,731	
	Retail	32,375	24,330	17,190		31,825	24,333	17,195	
	of which: SME	6,254	5,470	3,118		5,931	5,488	3,136	
	Secured by mortgages on immovable property	7,011	8,954	3,724		11,945	13,237	5,862	
	of which: SME	118	714	277		1,295	1,444	652	
	Exposures in default	7,233	3,510	4,204	3,578	7,282	3,540	4,254	3,630
	Items associated with particularly high risk	47	47	70		43	43	64	
	Covered bonds	102	102	10		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	40,257	22,452	7,588		38,385	22,279	8,375	
Equity	1,527	1,331	1,489		1,378	1,168	1,333		
Securitisation	789	640	475		691	530	447		
Other exposures	23,233	23,097	17,384		21,510	21,581	16,654		
<b>Standardised Total<sup>2</sup></b>	<b>329,164</b>	<b>287,750</b>	<b>136,764</b>	<b>4,353</b>	<b>334,183</b>	<b>293,632</b>	<b>138,466</b>	<b>4,532</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central governments or central banks	29,541	29,525	4,490		21,997	21,964	4,365	
	Regional governments or local authorities	309	308	99		336	320	61	
	Public sector entities	1,468	1,463	93		8,169	8,165	98	
	Multilateral Development Banks	652	652	12		806	802	17	
	International Organisations	1,145	1,145	22		1,006	1,006	21	
	Institutions	41,793	40,945	5,572		43,523	52,586	3,854	
	Corporates	63,957	54,505	35,673		65,352	44,982	35,282	
	of which: SME	6,851	6,081	6,100		6,537	5,814	5,833	
	Retail	12,807	8,012	5,351		12,351	7,763	5,181	
	of which: SME	3,864	3,669	2,102		3,807	3,591	2,054	
	Secured by mortgages on immovable property	299	243	122		310	253	139	
	of which: SME	0	0	0		23	23	23	
	Exposures in default	2,113	964	1,084	1,125	2,069	928	1,055	1,119
	Items associated with particularly high risk	46	46	69		42	42	64	
	Covered bonds	25	25	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	38,040	20,238	6,760		36,120	20,027	7,387	
Equity	1,139	970	1,089		1,236	1,053	1,186		
Securitisation									
Other exposures	18,018	19,235	14,455		17,668	18,283	13,960		
<b>Standardised Total<sup>2</sup></b>	<b>180,918</b>	<b>192,235</b>	<b>144,455</b>	<b>1,925</b>	<b>176,668</b>	<b>182,883</b>	<b>139,960</b>	<b>2,044</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Central governments or central banks	8,568	8,568	2,063		8,767	8,767	1,944	
	Regional governments or local authorities	114	113	25		121	121	29	
	Public sector entities	138	137	137		125	125	125	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,327	2,296	782		2,794	2,774	788	
	Corporates	14,582	14,185	12,039		11,908	11,647	11,161	
	of which: SME	6,268	6,139	5,582		5,453	5,343	5,176	
	Retail	11,717	9,834	7,138		11,523	9,670	7,161	
	of which: SME	491	481	275		634	465	264	
	Secured by mortgages on immovable property	8	1,703	625		4,262	5,651	2,557	
	of which: SME	0	262	97		1,159	1,309	579	
	Exposures in default	3,811	2,195	2,721	1,507	3,907	2,224	2,769	1,610
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	26	38		29	26	37	
Equity	179	179	205		14	14	14		
Securitisation									
Other exposures	1,707	1,691	1,402		1,660	1,642	1,458		
<b>Standardised Total<sup>2</sup></b>	<b>17,077</b>	<b>16,911</b>	<b>14,022</b>	<b>1,757</b>	<b>16,660</b>	<b>16,442</b>	<b>14,558</b>	<b>1,854</b>	

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(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Central governments or central banks	151	151	163		261	261	206	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,279	1,273	44		1,304	1,296	39	
	Corporates	1,508	1,344	1,344		1,637	1,514	1,514	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	87	62	62		42	23	23		
Securitisation									
Other exposures	460	460	285		102	102	104		
<b>Standardised Total<sup>2</sup></b>	<b>460</b>	<b>460</b>	<b>285</b>	<b>25</b>	<b>102</b>	<b>102</b>	<b>104</b>	<b>19</b>	

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(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Central governments or central banks	2,581	2,581	0		7,800	7,800	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	5,844	5,844	31		155	155	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	794	794	0		792	792	0	
	Institutions	16,183	16,330	6,958		18,664	18,817	7,697	
	Corporates	1,259	1,093	1,186		2,280	2,105	1,890	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	77	77	8		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2,118	2,118	734		2,153	2,153	866	
Equity	8	8	9		13	7	8		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>89</b>	<b>89</b>	<b>87</b>	<b>0</b>	<b>70</b>	<b>70</b>	<b>69</b>	<b>6</b>	

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(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
JAPAN	Central governments or central banks	23	23	59		46	46	41	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	305	295	22		412	396	16	
	Corporates	31	28	28		196	193	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	31	31	10		42	42	50	
Equity	43	43	43		1	1	1		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>78</b>	<b>78</b>	<b>40</b>	<b>0</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>	

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(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central governments or central banks	61	61	33		61	61	38	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	98	19		60	60	12	
	Corporates	389	229	229		366	231	228	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	17	17	17		17	17	17		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>22</b>	<b>22</b>	<b>22</b>	<b>0</b>	<b>54</b>	<b>54</b>	<b>54</b>	<b>0</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central governments or central banks	207	207	1		903	903	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	836	830	196		405	399	63	
	Corporates	2,042	1,985	1,978		2,085	2,002	1,995	
	of which: SME	26	26	26		218	218	218	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	8	8	5	15	9	9	6
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	4		3	3	3	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>6</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Central governments or central banks	252	252	41		285	285	78	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	14	363	73		58	438	88	
	Corporates	4	4	4		7	7	6	
	of which: SME	0	0	0		0	0	0	
	Retail	503	178	133		545	194	146	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3,379	3,361	1,176		4,007	3,987	1,396	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	45	26	26	14	57	31	32	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	2		2	1	2	
Equity	5	5	5		5	5	5		
Securitisation									
Other exposures	379	378	354		405	405	281		
<b>Standardised Total<sup>2</sup></b>				<b>14</b>				<b>17</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Central governments or central banks	9	9	9		10	10	6	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	197	39		158	158	32	
	Corporates	35	35	35		75	75	75	
	of which: SME	25	25	25		75	75	75	
	Retail	2,543	2,302	1,726		2,438	2,180	1,635	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	14	14	24	59	16	16	43
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	8	8	8		17	17	17		
<b>Standardised Total<sup>2</sup></b>				<b>49</b>				<b>61</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Central governments or central banks	137	137	81		154	154	79	
	Regional governments or local authorities	114	114	0		115	115	0	
	Public sector entities	67	65	65		53	48	48	
	Multilateral Development Banks	1	1	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	68	71	44		91	94	31	
	Corporates	1,312	1,143	1,043		1,232	1,057	992	
	of which: SME	258	229	209		263	226	219	
	Retail	251	233	141		199	185	121	
	of which: SME	123	113	64		104	98	56	
	Secured by mortgages on immovable property	649	647	272		720	708	297	
	of which: SME	42	41	16		92	91	39	
	Exposures in default	206	48	64	157	108	48	57	60
	Items associated with particularly high risk	0	0	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	26	31		19	19	22	
Equity	6	6	6		6	6	6		
Securitisation									
Other exposures	90	90	78		94	94	80		
<b>Standardised Total<sup>2</sup></b>				<b>166</b>				<b>70</b>	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



## 2015 EU-wide Transparency Exercise

### Credit Risk - IRB Approach Crédit Agricole Group

		IRB Approach											
		As of 31/12/2014				As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
Consolidated data	Central banks and central governments	148.175	21	153.353	2.750	0	50	123.364	13	129.080	2.948	0	47
	Institutions	97.591	506	90.748	19.350	1	553	95.309	512	89.642	18.801	0	629
	Corporates	284.742	5.828	230.651	114.760	143	6.072	295.430	5.602	238.514	120.446	208	5.810
	Corporates - Of Which: Specialised Lending	51.475	1.365	47.675	10.283	69	454	55.174	1.197	51.206	11.262	172	326
	Corporates - Of Which: SME	27.680	1.530	25.536	23.971	0	1.675	28.500	1.524	26.275	24.606	0	1.683
	Retail	469.955	15.187	462.752	92.186	16	12.218	482.366	15.534	475.922	95.086	339	12.432
	Retail - Secured on real estate property	266.097	5.020	266.097	43.749	0	3.329	276.016	5.182	276.016	45.682	0	3.368
	Retail - Secured on real estate property - Of Which: SME	16.571	902	16.571	3.730	0	721	16.801	956	16.801	3.716	0	744
	Retail - Secured on real estate property - Of Which: non-SME	249.526	4.118	249.526	40.000	0	2.608	259.215	4.226	259.215	41.966	0	2.604
	Retail - Qualifying Revolving	20.450	514	14.114	4.227	0	403	19.992	535	14.265	4.107	19	422
	Retail - Other Retail	183.408	9.653	182.541	44.210	16	8.485	186.357	9.817	185.651	45.297	320	8.642
	Retail - Other Retail - Of Which: SME	85.011	4.804	84.118	20.326	0	4.410	86.767	4.804	86.022	20.006	6	4.534
	Retail - Other Retail - Of Which: non-SME	98.397	4.849	98.424	23.882	16	4.075	99.570	4.933	99.620	24.491	313	4.108
	Equity	16.945	0	16.362	67.654	0	0	16.874	0	16.402	68.016	0	0
Securitisation	36.375	0	36.340	6.259	0	111	38.154	0	38.119	5.622	0	121	
Other non credit-obligation assets													
IRB Total				302.970						310.919			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014				As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
FRANCE	Central banks and central governments	78.220	5	79.164	502	0	34	71.310	0	72.816	327	0	30
	Institutions	54.812	32	51.546	10.200	1	123	52.348	23	50.381	8.478	0	176
	Corporates	128.811	3.304	108.403	64.800	79	4.731	127.522	3.164	107.004	64.952	6	4.559
	Corporates - Of Which: Specialised Lending	6.925	136	8.215	1.134	17	47	8.259	94	7.667	1.089	0	44
	Corporates - Of Which: SME	27.275	1.528	25.222	23.807	0	1.669	28.030	1.521	26.008	24.398	0	1.689
	Retail	426.070	11.354	419.095	78.259	8	10.008	437.434	11.528	431.227	81.280	333	10.054
	Retail - Secured on real estate property	252.629	4.483	252.629	41.639	0	3.209	261.927	4.633	261.927	43.572	0	3.241
	Retail - Secured on real estate property - Of Which: SME	15.124	739	15.124	3.418	0	702	15.296	780	15.296	3.401	0	721
	Retail - Secured on real estate property - Of Which: non-SME	237.505	3.744	237.505	38.221	0	2.508	246.631	3.852	246.631	40.171	0	2.521
	Retail - Qualifying Revolving	18.296	250	12.101	2.907	0	178	17.779	241	12.199	2.805	19	164
	Retail - Other Retail	155.145	6.621	154.364	33.713	8	6.620	157.728	6.654	157.101	34.903	314	6.649
	Retail - Other Retail - Of Which: SME	80.061	3.651	79.243	18.867	0	3.751	81.972	3.697	81.275	19.406	6	3.846
	Retail - Other Retail - Of Which: non-SME	75.084	2.970	75.122	14.846	8	2.869	75.756	2.957	75.826	15.497	308	2.803
	Equity	15.441	0	14.896	56.247	0	1.255	15.303	0	14.884	56.333	0	1.215
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014				As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
ITALY	Central banks and central governments	357	0	734	98	0	0	382	0	766	103	0	0
	Institutions	1.591	13	1.306	451	0	0	1.264	8	963	360	0	0
	Corporates	7.117	296	5.252	2.537	0	75	6.900	275	4.955	2.798	0	76
	Corporates - Of Which: Specialised Lending	3.766	109	1.688	401	0	26	1.807	110	1.711	475	0	19
	Corporates - Of Which: SME	15	0	9	10	0	0	15	0	10	12	0	0
	Retail	31.321	3.529	31.101	11.818	0	1.995	31.592	3.702	31.373	11.550	103	2.164
	Retail - Secured on real estate property	11.703	451	11.703	1.772	0	57	12.247	463	12.247	1.757	0	62
	Retail - Secured on real estate property - Of Which: SME	1.438	161	1.438	310	0	18	1.496	175	1.496	313	0	22
	Retail - Secured on real estate property - Of Which: non-SME	10.265	290	10.265	1.462	0	39	10.751	288	10.751	1.444	0	40
	Retail - Qualifying Revolving	2.111	263	1.976	1.312	0	225	2.170	294	2.030	1.294	0	258
	Retail - Other Retail	17.507	2.814	17.422	8.733	0	1.713	17.175	2.946	17.096	8.499	0	1.843
	Retail - Other Retail - Of Which: SME	4.845	1.146	4.770	1.350	0	653	4.708	1.179	4.640	1.282	0	682
	Retail - Other Retail - Of Which: non-SME	12.662	1.668	12.651	7.383	0	1.061	12.467	1.767	12.456	7.217	0	1.162
	Equity	650	0	640	2.350	0	10	625	0	612	2.312	0	13
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/12/2014				As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)													
UNITED STATES	Central banks and central governments	20.485	0	20.547	0	0	6.624	0	6.729	1	0	0	0
	Institutions	5.017	36	4.421	664	0	39	4.872	37	4.225	567	0	37
	Corporates	31.156	16	24,209	11,582	0	6	37,350	19	28,448	13,131	0	5
	Corporates - Of Which: Specialised Lending	4,206	2	3,756	870	0	2	6,080	2	5,345	1,391	0	2
	Corporates - Of Which: SME	3	0	3	6	0	0	2	0	2	2	0	0
	Retail	134	4	133	23	0	3	139	3	139	23	0	2
	Retail - Secured on real estate property	98	3	98	16	0	2	104	3	104	17	0	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	98	3	98	16	0	2	103	2	103	17	0	2
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	34	1	34	6	0	1	33	0	33	6	0	1
	Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	31	1	31	4	0	1	31	0	31	5	0	1
	Equity	10	0	2	9	0	7	28	0	13	46	0	16
Securitisation													
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
LUXEMBOURG	Central banks and central governments	9,670	0	9,477	517	0	0	7,762	0	7,814	487	0	0	0	0
	Institutions	463	0	279	48	0	0	296	0	296	45	0	0	0	0
	Corporates	6,617	51	5,539	3,058	5	31	5,913	42	4,899	2,769	0	29	0	29
	Corporates - Of Which: Specialised Lending	987	17	938	123	5	0	1,067	7	993	134	0	1	0	1
	Corporates - Of Which: SME	44	0	43	25	0	2	64	1	61	28	0	0	0	0
	Retail	706	10	706	51	0	7	716	9	716	68	0	8	0	8
	Retail - Secured on real estate property	40	3	40	7	0	2	39	2	39	7	0	2	0	2
	Retail - Secured on real estate property - Of Which: SME	2	1	2	0	0	0	2	0	2	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	38	2	38	6	0	1	37	2	37	7	0	1	0	1
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail	665	7	665	44	0	6	677	7	677	60	0	6	0	6
	Retail - Other Retail - Of Which: SME	25	3	25	24	0	2	23	4	23	19	0	3	0	3
	Retail - Other Retail - Of Which: non-SME	640	3	640	20	0	4	654	3	654	41	0	3	0	3
	Equity	308	0	307	1,194	0	1	303	0	303	1,132	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
JAPAN	Central banks and central governments	17,426	0	17,729	4	0	0	15,993	0	16,207	9	0	0	0	0
	Institutions	2,771	0	2,663	247	0	0	2,557	0	2,432	204	0	0	0	0
	Corporates	4,863	12	3,199	678	0	12	5,090	13	3,342	632	0	13	0	13
	Corporates - Of Which: Specialised Lending	1,185	12	1,149	59	0	12	1,359	13	1,327	70	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	57	0	57	2	0	0	71	0	71	2	0	0	0	0
	Retail - Secured on real estate property	8	0	8	1	0	0	7	0	7	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	7	0	7	1	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	49	0	49	1	0	0	64	0	64	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	49	0	49	1	0	0	64	0	64	1	0	0	0	0
	Equity	43	0	43	158	0	0	95	0	95	318	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
UNITED KINGDOM	Central banks and central governments	4,106	0	4,095	3	0	0	1,179	0	1,152	1	0	0	0	0
	Institutions	6,557	23	6,419	1,329	0	32	6,989	25	6,771	1,435	0	25	0	25
	Corporates	12,113	390	9,445	3,019	1	144	14,442	325	11,503	3,851	121	160	0	160
	Corporates - Of Which: Specialised Lending	4,555	281	4,306	890	0	87	5,221	183	4,941	1,060	100	0	0	100
	Corporates - Of Which: SME	7	0	6	6	0	0	7	0	6	5	0	0	0	0
	Retail	455	31	454	59	1	463	31	462	64	0	20	0	0	20
	Retail - Secured on real estate property	249	20	249	43	0	13	241	18	241	41	0	12	0	12
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	248	19	248	43	0	13	240	18	240	41	0	12	0	12
	Retail - Qualifying Revolving	8	0	7	2	0	0	8	0	7	2	0	0	0	0
	Retail - Other Retail	198	11	198	14	1	7	215	13	215	20	0	8	0	8
	Retail - Other Retail - Of Which: SME	2	1	2	0	0	1	2	1	2	0	0	1	0	1
	Retail - Other Retail - Of Which: non-SME	196	10	196	14	1	6	213	11	213	20	0	7	0	7
	Equity	49	0	34	126	0	15	53	0	35	132	0	18	0	18
Securitisation															
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
GERMANY	Central banks and central governments	1,906	0	2,548	39	0	0	3,220	0	3,749	1	0	0	0	0
	Institutions	3,860	16	3,554	621	0	1	2,820	12	2,559	526	0	1	0	1
	Corporates	9,575	13	6,378	2,429	0	10	10,287	94	7,234	2,573	45	9	0	9
	Corporates - Of Which: Specialised Lending	2,376	0	2,093	404	0	0	2,359	81	2,227	402	44	0	0	44
	Corporates - Of Which: SME	5	0	1	0	0	0	5	0	1	1	0	0	0	0
	Retail	2,331	61	2,331	918	0	28	2,506	61	2,505	961	0	28	0	28
	Retail - Secured on real estate property	58	5	58	11	0	4	59	5	59	10	0	5	0	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	5	58	11	0	4	59	5	59	10	0	5	0	5
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	2	0	0	0	0	0
	Retail - Other Retail	2,271	56	2,271	906	0	23	2,444	56	2,444	950	0	23	0	23
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2,270	56	2,270	906	0	23	2,444	56	2,444	950	0	23	0	23
	Equity	0	0	0	1	0	0	0	0	0	1	0	0	0	0
Securitisation															
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SWITZERLAND	Central banks and central governments	2,879	0	2,899	0	0	0	3,281	0	3,298	0	0	0	0	0
	Institutions	683	2	666	59	0	3	802	2	779	107	0	0	1	
	Corporates	5,653	16	3,911	1,394	0	107	6,039	18	4,210	1,497	0	0	102	
	Corporates - Of Which: Specialised Lending	1,891	0	1,292	380	0	0	2,103	0	1,526	409	0	0	0	
	Corporates - Of Which: SME	5	0	4	4	0	0	22	0	20	23	0	0	0	
	Retail	1,859	31	1,857	193	1	58	2,009	33	2,007	214	0	0	65	
	Retail - Secured on real estate property	594	19	594	139	0	15	666	21	666	156	0	0	17	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	593	18	593	138	0	15	665	21	665	156	0	0	17	
	Retail - Qualifying Revolving	9	0	8	2	0	9	0	8	2	0	0	0	0	
	Retail - Other Retail	1,255	12	1,256	53	1	43	1,333	12	1,333	56	0	0	48	
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,251	12	1,251	52	1	43	1,329	12	1,329	56	0	0	48	
	Equity	7	0	7	26	0	0	8	0	8	30	0	0	0	
	Securitisation														
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
NETHERLANDS	Central banks and central governments	772	0	833	0	0	0	849	0	910	0	0	0	0	
	Institutions	2,083	0	2,080	383	0	0	2,755	0	2,738	429	0	0	0	
	Corporates	7,558	164	6,446	3,282	4	94	7,575	71	6,399	3,826	1	34		
	Corporates - Of Which: Specialised Lending	766	145	730	124	4	78	591	49	547	93	1	19		
	Corporates - Of Which: SME	2	0	2	3	0	0	66	0	4	6	0	0		
	Retail	64	2	64	9	0	1	63	2	63	9	0	1		
	Retail - Secured on real estate property	38	2	38	7	0	1	36	1	36	6	0	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	38	2	38	7	0	1	36	1	36	6	0	1		
	Retail - Qualifying Revolving	2	0	2	1	0	0	2	0	2	1	0	0		
	Retail - Other Retail	24	0	24	1	0	0	24	0	24	2	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	24	0	24	1	0	0	24	0	24	2	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation														
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 31/12/2014					As of 30/06/2015								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted			
(min EUR, %)															
SPAIN	Central banks and central governments	2,404	0	2,551	766	0	0	2,185	0	2,360	683	0	0		
	Institutions	1,869	0	1,690	815	0	0	1,602	0	1,419	661	0	0		
	Corporates	5,174	134	4,203	2,098	1	206	5,699	136	4,620	2,655	0	102		
	Corporates - Of Which: Specialised Lending	1,248	60	1,231	400	1	29	1,358	60	1,332	325	0	36		
	Corporates - Of Which: SME	23	0	21	26	0	1	16	0	14	17	0	2		
	Retail	473	7	472	24	0	5	426	6	425	23	0	4		
	Retail - Secured on real estate property	69	5	69	12	0	3	68	4	68	12	0	3		
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	68	5	68	12	0	3	67	4	67	12	0	3		
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0		
	Retail - Other Retail	402	2	401	12	0	2	357	1	356	10	0	1		
	Retail - Other Retail - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0		
	Retail - Other Retail - Of Which: non-SME	400	2	399	12	0	2	354	1	353	10	0	1		
	Equity	3	0	3	12	0	2	2	0	1	4	0	1		
	Securitisation														
Other non credit-obligation assets															
IRB Total															

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Crédit Agricole Group

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M ]		0	0	8	0	0	-8	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	26	14	0	11	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		30	0	22	0	0	22	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	342	220	0	122	0	220	0	-20	0	0	0	0	0
[ 3Y - 5Y ]		488	0	402	297	0	94	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		383	0	-23	6	0	-38	0	100	0	-6	0	0	0	0	0
[ 10Y - more ]		222	0	0	0	0	0	0	7	0	0	0	0	0	0	0
<b>Total</b>		<b>1,447</b>	<b>0</b>	<b>769</b>	<b>543</b>	<b>0</b>	<b>202</b>	<b>0</b>	<b>0</b>	<b>320</b>	<b>-26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Austria	0	0	8	0	0	-8	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Austria	0	0	26	14	0	11	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Austria	30	0	22	0	0	22	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Austria	0	0	342	220	0	122	0	220	0	-20	0	0	0	0	0
[ 3Y - 5Y ]	Austria	488	0	402	297	0	94	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Austria	383	0	-23	6	0	-38	0	100	0	-6	0	0	0	0	0
[ 10Y - more ]	Austria	222	0	0	0	0	0	0	7	0	0	0	0	0	0	0
<b>Total</b>	Austria	<b>1,447</b>	<b>0</b>	<b>769</b>	<b>543</b>	<b>0</b>	<b>202</b>	<b>0</b>	<b>0</b>	<b>320</b>	<b>-26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Belgium	645	0	630	583	0	47	0	0	31	-4	0	0	0	0	0
[ 3M - 1Y ]	Belgium	985	0	972	613	0	359	0	993	-35	0	0	0	0	0	0
[ 1Y - 2Y ]	Belgium	576	0	547	297	0	251	0	700	56	12	0	0	0	0	-16
[ 2Y - 3Y ]	Belgium	343	0	302	118	0	150	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Belgium	694	0	440	172	0	229	0	788	-29	0	0	0	0	0	-21
[ 5Y - 10Y ]	Belgium	1,683	0	1,069	1,245	0	-229	0	0	0	-10	0	0	0	0	15
[ 10Y - more ]	Belgium	419	0	176	0	0	160	0	0	0	0	0	0	0	0	0
<b>Total</b>	Belgium	<b>5,345</b>	<b>0</b>	<b>4,136</b>	<b>3,027</b>	<b>0</b>	<b>917</b>	<b>3,730</b>	<b>256</b>	<b>1,791</b>	<b>-67</b>	<b>2</b>	<b>0</b>	<b>-22</b>	<b>-1</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	Bulgaria	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	Cyprus	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	Czech Republic	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	1	1	0	0	0	0	0	0	27	-1	0	0	0	0	0
[ 3M - 1Y ]	Denmark	2	2	2	0	0	2	0	0	50	-2	0	0	0	0	0
[ 1Y - 2Y ]	Denmark	1	0	1	0	0	1	0	0	27	-2	0	0	0	0	0
[ 2Y - 3Y ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	-4	0
[ 10Y - more ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	-21	0	0
<b>Total</b>	Denmark	<b>3</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>104</b>	<b>-5</b>	<b>-21</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	Estonia	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	7	2	4	0	4	0	0	0	80	-2	0	0	0	0	0
[ 3M - 1Y ]	Finland	41	0	37	0	0	37	0	335	2	0	0	0	0	0	0
[ 1Y - 2Y ]	Finland	91	0	91	0	0	91	0	850	0	0	0	0	0	0	0
[ 2Y - 3Y ]	Finland	900	0	896	845	0	40	2,253	36	479	-46	0	0	0	0	0
[ 3Y - 5Y ]	Finland	59	0	-79	0	0	-79	424	32	0	0	0	0	0	0	0
[ 5Y - 10Y ]	Finland	509	0	313	1	0	312	3,199	301	1,070	-112	0	0	0	0	0
[ 10Y - more ]	Finland	93	0	-26	20	0	-46	515	-88	700	-88	0	0	0	0	0
<b>Total</b>	Finland	<b>1,700</b>	<b>2</b>	<b>1,236</b>	<b>908</b>	<b>4</b>	<b>312</b>	<b>7,576</b>	<b>431</b>	<b>2,329</b>	<b>-248</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	France	2,185	87	2,066	2,018	20	12	438	7	0	0	0	0	0	0	0
[ 3M - 1Y ]	France	7,443	208	7,194	6,275	0	596	0	51	-7	0	0	0	0	0	0
[ 1Y - 2Y ]	France	4,328	158	3,888	3,794	0	-260	450	500	-50	0	0	0	0	0	0
[ 2Y - 3Y ]	France	9,896	356	9,276	8,911	0	-69	70	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]	France	7,008	21	5,266	3,558	0	269	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	France	9,888	0	8,218	5,518	0	-776	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	France	5,575	0	3,502	1,208	0	566	3,491	-333	1,200	-112	0	0	-394	-520	0
<b>Total</b>	France	<b>46,324</b>	<b>830</b>	<b>39,410</b>	<b>31,282</b>	<b>20</b>	<b>338</b>	<b>4,450</b>	<b>350</b>	<b>551</b>	<b>-57</b>	<b>0</b>	<b>0</b>	<b>-394</b>	<b>-520</b>	<b>0</b>



## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Crédit Agricole Group

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Netherlands	355	0	355	321	0	-34	-438	18	275	-7	0	0	0	0	0	
[ 3M - 1Y ]		260	0	260	254	0	-13	715	1,015	-38	0	0	0	0	0	0	
[ 1Y - 2Y ]		289	0	289	204	0	82	1,508	85	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		148	0	144	0	0	144	1,975	153	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		581	0	322	354	0	-31	0	0	831	-139	0	0	0	0	0	
[ 5Y - 10Y ]		491	0	172	0	0	159	0	0	913	-254	0	0	0	0	0	
[ 10Y - more ]	36	0	-295	0	0	-295	0	0	1,343	-732	0	0	0	0	0		
<b>Total</b>	<b>2,160</b>	<b>0</b>	<b>1,255</b>	<b>1,133</b>	<b>0</b>	<b>110</b>	<b>4,636</b>	<b>283</b>	<b>4,376</b>	<b>-1,175</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0	0	0	10	0	-10	0	0	
[ 3M - 1Y ]		47	0	47	20	0	27	0	0	12	0	0	0	0	0		
[ 1Y - 2Y ]		2	0	2	2	0	0	0	0	32	0	0	0	0	0		
[ 2Y - 3Y ]		36	18	18	6	0	12	0	0	8	0	0	-8	0	0		
[ 3Y - 5Y ]		14	0	14	0	0	14	0	0	14	0	0	0	0	0		
[ 5Y - 10Y ]		1	0	1	1	0	0	0	0	0	0	0	0	0	0		
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>	<b>99</b>	<b>18</b>	<b>81</b>	<b>28</b>	<b>0</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>-18</b>	<b>0</b>	<b>0</b>			
[ 0 - 3M ]	Portugal	9	0	-1	0	0	-1	214	7	36	-5	0	0	-45	0		
[ 3M - 1Y ]		9	0	3	0	0	3	261	0	550	-41	45	0	0			
[ 1Y - 2Y ]		0	0	-10	0	0	-10	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		39	1	37	0	0	37	0	0	37	0	0	0	0			
[ 3Y - 5Y ]		9	0	9	4	0	5	0	0	0	-23	1	0	0			
[ 5Y - 10Y ]		12	0	0	0	0	0	378	12	1,866	-225	-6	1	0			
[ 10Y - more ]	4	0	-1	0	0	-1	0	0	0	0	0	0	0				
<b>Total</b>	<b>77</b>	<b>1</b>	<b>38</b>	<b>4</b>	<b>0</b>	<b>35</b>	<b>853</b>	<b>29</b>	<b>2,452</b>	<b>-271</b>	<b>16</b>	<b>1</b>	<b>-45</b>				
[ 0 - 3M ]	Romania	0	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	12	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	10	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	8	0	-8			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>1</b>	<b>-8</b>				
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		15	0	15	0	0	15	0	0	0	0	8	0	-8			
[ 1Y - 2Y ]		23	0	23	0	0	23	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		11	0	-29	0	0	-3	0	0	0	0	0	0	0			
[ 5Y - 10Y ]		29	0	0	0	0	29	0	0	0	0	0	0	0			
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>	<b>88</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>-8</b>				
[ 0 - 3M ]	Slovenia	0	0	-2	0	0	-2	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		5	0	5	0	0	5	0	0	5	0	0	0	0			
[ 5Y - 10Y ]		31	0	26	0	0	26	0	0	0	0	0	0	0			
[ 10Y - more ]	0	0	-10	0	0	-10	0	0	0	0	0	0	0				
<b>Total</b>	<b>36</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>				
[ 0 - 3M ]	Spain	166	150	-696	0	0	-696	0	-38	0	-11	0	0	0			
[ 3M - 1Y ]		2,037	0	1,737	1,023	0	714	14	1	625	-7	0	0	0			
[ 1Y - 2Y ]		1,053	0	697	1,038	0	-341	94	1,335	-83	32	0	0	0			
[ 2Y - 3Y ]		465	0	451	316	0	136	0	1,657	-77	0	0	0	0			
[ 3Y - 5Y ]		489	0	127	0	0	81	634	3	-23	0	0	0	0			
[ 5Y - 10Y ]		945	0	-203	121	0	-364	0	1,450	-316	0	0	-14	0			
[ 10Y - more ]	399	0	-445	0	0	-445	0	0	0	0	0	0	0				
<b>Total</b>	<b>6,094</b>	<b>150</b>	<b>2,558</b>	<b>2,498</b>	<b>0</b>	<b>-29</b>	<b>742</b>	<b>11</b>	<b>6,342</b>	<b>-517</b>	<b>33</b>	<b>0</b>	<b>-14</b>				
[ 0 - 3M ]	Sweden	8	3	3	0	5	-2	705	10	547	-12	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	-1	0	128	0	0	0	0				
[ 1Y - 2Y ]		52	0	52	35	0	17	0	0	0	0	0	0				
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 3Y - 5Y ]		140	0	140	140	0	0	0	53	-9	0	0	0				
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0					
<b>Total</b>	<b>200</b>	<b>3</b>	<b>195</b>	<b>175</b>	<b>5</b>	<b>15</b>	<b>705</b>	<b>10</b>	<b>728</b>	<b>-24</b>	<b>0</b>	<b>0</b>	<b>0</b>				

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Crédit Agricole Group

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	85	6	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	85	6	0	0	0	0	13	17	0	0
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	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	0	0	0
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	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	0	0	0
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	100	-4	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	111	-7	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0	1	0	0	1	0	0	0	210	-11	0	0	0	0	0	0
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	4	0	-4	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	-1	0	0	1	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	3	0	0	-3	0	0
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	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	0	0	0
[ 0 - 3M ]	Hong Kong	1,057	0	747	585	0	161	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		647	0	386	286	0	110	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		597	0	596	0	0	596	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		44	0	8	8	0	8	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		285	0	284	0	0	284	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		281	0	272	0	0	272	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	80	0	73	0	0	73	0	0	0	0	0	0	0	0	0	0	
Total	2,991	0	2,078	793	0	1,285	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ]	Japan	813	0	813	805	0	7	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1,147	406	741	707	0	34	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		200	0	200	174	0	26	0	0	344	-10	0	0	0	0	0	0
[ 2Y - 3Y ]		191	0	3	3	0	191	0	0	0	0	-4	0	0	0	0	0
[ 3Y - 5Y ]		583	0	52	5	0	47	138	7	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		376	0	-73	12	0	-85	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	651	0	-6	0	0	-6	0	0	0	0	0	0	0	0	0	0	
Total	3,961	406	1,729	1,706	0	22	138	7	344	-10	82	53	4	0	0	0	0
[ 0 - 3M ]	U.S.	96	0	-266	0	0	-266	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1,972	0	1,618	0	0	1,618	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1,788	0	903	0	0	903	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		432	0	216	0	0	216	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		675	0	37	0	0	37	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		738	0	73	142	0	-69	738	0	73	0	0	0	-2	0	-2	0
[ 10Y - more ]	158	0	26	0	0	26	0	0	0	0	0	31	38	-23	-34	0	
Total	5,869	0	2,607	142	0	2,466	0	0	0	0	0	31	38	-25	-36	0	0

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Crédit Agricole Group

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Total	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (+)	Fair-value (-)	Notional value	Fair-value (-)
	China	25	0	0	25	25	0	0	0	0	0	0	0	0	0	0	0	
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Other advanced economies non EEA	688	0	0	194	117	0	77	0	0	0	0	0	0	0	0	0	
	Other Central and eastern Europe countries non EEA	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Middle East	11	7	3	0	0	0	3	0	0	0	0	0	0	0	0	0	
	Latin America and the Caribbean	160	73	87	0	0	87	0	0	0	0	0	0	0	0	0	0	
	Africa	391	13	378	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Others	116	21	96	0	0	6	0	0	0	0	0	0	0	0	0	0	
	Total	1,267	1,080	88	0	0	87	0	0	0	0	0	0	0	0	0	0	

**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



(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances	of which: FVO (designated at fair value through profit/loss) banking book	of which: AFS banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
						Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[ 0 - 3M ]		2	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		19	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		317	0	317	256	0	61	0	220	-14	0	0	0	0	0	0	0
[ 2Y - 3Y ]		333	0	333	295	0	1	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		140	0	140	0	0	102	0	140	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		258	0	258	-48	0	-79	0	100	-5	0	0	0	0	0	0	0
[ 10Y - more ]		402	0	402	197	0	180	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1,471</b>	<b>0</b>	<b>896</b>	<b>592</b>	<b>0</b>	<b>267</b>	<b>0</b>	<b>330</b>	<b>-19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Austria	91	0	43	0	3	40	179	0	1,171	-132	0	0	0	0	0	0
[ 3M - 1Y ]		1,216	0	1,036	1,049	0	-13	700	28	0	16	0	0	-18	0	0	0
[ 1Y - 2Y ]		261	0	71	114	0	-42	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		596	0	287	331	0	-99	0	1,209	-117	0	0	0	0	0	0	0
[ 3Y - 5Y ]		167	0	103	5	0	84	0	0	0	0	0	0	-4	0	0	0
[ 5Y - 10Y ]		1,686	0	1,264	0	0	-71	0	0	0	5	0	0	0	0	0	0
[ 10Y - more ]		454	0	141	53	0	53	1,480	70	0	0	0	0	0	0	0	0
<b>Total</b>		<b>4,472</b>	<b>0</b>	<b>2,945</b>	<b>2,786</b>	<b>3</b>	<b>-48</b>	<b>2,359</b>	<b>98</b>	<b>2,380</b>	<b>-249</b>	<b>20</b>	<b>1</b>	<b>-22</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	27	-1	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	-4	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	-22	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>-1</b>	<b>-22</b>	<b>0</b>	<b>0</b>	<b>-4</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Finland	5	0	5	0	0	5	-85	1	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		69	0	69	46	0	23	742	7	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		276	0	276	226	0	-1	1,254	21	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		381	0	379	571	0	-2	1,290	22	200	-12	0	0	0	0	0	0
[ 3Y - 5Y ]		95	0	-4	0	0	-4	422	43	100	0	0	0	0	0	0	0
[ 5Y - 10Y ]		415	0	89	0	0	89	3,625	238	1,455	-142	-19	0	0	0	0	0
[ 10Y - more ]		141	0	86	20	0	66	255	11	0	0	-3	0	0	0	0	0
<b>Total</b>		<b>1,583</b>	<b>0</b>	<b>1,098</b>	<b>912</b>	<b>0</b>	<b>176</b>	<b>8,174</b>	<b>344</b>	<b>2,254</b>	<b>-228</b>	<b>-19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	France	2,883	34	2,842	2,653	80	69	300	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		5,838	0	5,632	5,202	0	70	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		5,919	169	5,544	5,253	0	-150	520	7	500	-51	0	0	0	0	0	0
[ 2Y - 3Y ]		8,641	368	7,977	7,632	0	-50	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		5,352	289	4,826	3,342	0	144	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		10,242	0	9,134	5,213	0	-252	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		5,429	0	3,568	1,596	0	192	4,276	515	0	0	0	0	-502	0	-556	0



(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[ 0 - 3M ]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	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	0	0	0	
[ 0 - 3M ]	Netherlands	137	0	137	-44	0	93	161	8	350	-10	0	0	0	0	0	0	
[ 3M - 1Y ]		583	0	583	575	0	8	774	24	665	-29	0	0	0	0	0	0	
[ 1Y - 2Y ]		65	0	58	45	0	13	2,190	121	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		103	0	102	14	0	88	580	41	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		395	0	187	354	0	0	0	0	1,081	-173	0	0	0	0	0	0	0
[ 5Y - 10Y ]		312	0	165	0	0	154	0	0	463	-191	0	0	0	0	0	0	0
[ 10Y - more ]	367	0	40	0	0	33	0	0	1,343	-630	0	0	0	0	0	0	0	
Total	1,962	0	1,271	1,033	0	221	3,705	193	4,101	-1,034	0	0	0	0	0	0	0	
[ 0 - 3M ]	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		21	0	21	0	0	0	21	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		8	0	8	8	0	0	0	0	0	4	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	30	0	30	29	0	1	30	0	0	46	0	0	0	0	0	0	0	
[ 0 - 3M ]	Portugal	4	0	4	0	0	4	92	2	187	-29	35	0	0	0	0	0	0
[ 3M - 1Y ]		570	0	559	566	0	-7	398	19	416	-25	10	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		25	1	24	0	0	24	0	0	24	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	-55	0	0	-55	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		122	0	87	0	0	87	0	0	2,244	-449	1	0	0	0	0	0	0
[ 10Y - more ]	51	0	-32	0	0	-32	0	0	0	0	0	0	0	0	0	0	0	
Total	772	1	586	566	0	20	490	20	2,847	-503	34	1	0	0	0	0	0	
[ 0 - 3M ]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	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	0	0	0	
[ 0 - 3M ]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		3	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	-4	0	0	-4	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1	0	-25	0	0	-25	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	18	0	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	
Total	22	0	-15	0	0	-15	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	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		4	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		14	0	14	0	0	14	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		17	0	17	0	0	17	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	-1	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	
Total	35	0	35	0	0	35	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Spain	0	150	-282	150	0	-432	341	0	336	-6	0	0	0	0	0	0	0
[ 3M - 1Y ]		813	0	723	512	0	210	18	0	1,441	-95	33	0	0	0	0	0	0
[ 1Y - 2Y ]		1,995	0	1,251	1,498	0	-247	94	0	1,117	-59	0	0	0	0	0	0	0
[ 2Y - 3Y ]		308	0	237	117	0	120	0	0	1,482	-52	0	0	0	0	0	0	0
[ 3Y - 5Y ]		217	0	-587	60	0	-724	627	3	105	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		376	0	-269	50	0	-319	0	0	1,950	-238	0	0	0	0	0	0	0
[ 10Y - more ]	856	0	567	0	0	566	0	0	0	0	0	0	0	0	0	0	0	
Total	4,487	150	1,639	2,396	0	-836	1,080	5	6,431	-449	38	0	0	0	0	0	0	
[ 0 - 3M ]	Sweden	3	0	3	0	3	0	1,468	7	936	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	0	1	0	0	1	0	0	1	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		139	0	139	139	0	0	0	0	54	-7	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	143	0	142	139	3	1	1,668	9	1,114	-13	0	0	0	0	0	0	0	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
		of which: loans and advances		of which: AFS banking book	of which: FV0 (designated at fair value through profit/loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M ]	United Kingdom	31	0	31	0	31	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		31	0	31	0	31	0	0	0	0	0	0	0	-10	-13
[ 0 - 3M ]	Iceland	0	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	27	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	-27	0	27	0
[ 0 - 3M ]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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
[ 0 - 3M ]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	114	-9	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	114	-9	0	0	0	0	0
[ 0 - 3M ]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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
[ 0 - 3M ]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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
[ 0 - 3M ]	Hong Kong	762	0	627	699	0	-72	812	7	878	-17	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		298	0	54	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		156	0	36	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		77	0	-80	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		269	0	111	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	71	0	-58	0	0	0	0	0	0	0	0	0	0	0	
Total		2,101	0	787	699	0	88	812	7	878	-17	0	0	0	0
[ 0 - 3M ]	Japan	3,259	0	3,259	2	2	2	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		798	440	359	349	0	9	0	0	365	-7	-27	0	0	0
[ 1Y - 2Y ]		149	0	-72	3	0	-75	0	0	0	0	81	1	-81	-2
[ 2Y - 3Y ]		0	0	13	3	0	10	0	0	0	0	0	3	-72	-2
[ 3Y - 5Y ]		326	0	204	5	0	199	146	7	0	0	1	1	-54	-1
[ 5Y - 10Y ]		740	0	-504	12	0	-517	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	12	0	0	0	0	0	0	0	0	0	0	0	
Total		5,825	440	3,270	3,627	2	-358	146	7	365	-7	331	252	-206	-4
[ 0 - 3M ]	U.S.	254	0	-55	0	0	-56	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1,036	0	366	0	0	366	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		330	0	29	0	0	29	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		192	0	45	0	0	45	0	0	0	0	38	38	0	0
[ 3Y - 5Y ]		0	0	-215	0	0	-215	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		901	0	445	157	0	445	288	0	0	0	0	0	-50	-49
[ 10Y - more ]	186	0	-3	0	0	-3	0	0	0	0	69	67	-22	-28	
Total		3,127	0	612	157	0	455	0	0	0	107	105	-71	-77	

(mln EUR)

As of 30/06/2015

Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M ]		70	0	70	60	0	10	0	0	0	0	0	0	0
[ 3M - 1Y ]		86	0	86	77	0	9	0	0	0	-9	0	-4	0
[ 1Y - 2Y ]		3	0	3	0	0	3	0	0	0	55	1	-40	-1
[ 2Y - 3Y ]		0	0	0	0	0	15	0	0	0	13	0	-13	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	121	2	0	176	-1
[ 5Y - 10Y ]		15	0	15	0	0	0	0	0	0	0	0	-25	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>174</b>	<b>0</b>	<b>174</b>	<b>136</b>	<b>0</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>180</b>	<b>3</b>	<b>-358</b>	<b>-2</b>
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	-2	0	0	0
[ 3M - 1Y ]		143	0	143	143	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		46	0	46	45	0	0	0	0	0	-45	0	45	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>188</b>	<b>0</b>	<b>188</b>	<b>188</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-43</b>	<b>0</b>	<b>43</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	303	0	303	151	0	152	0	0	0	0	0	0	0
[ 3M - 1Y ]		590	0	590	244	0	346	0	0	0	9	0	-9	0
[ 1Y - 2Y ]		125	0	125	0	0	125	0	0	0	19	0	-19	0
[ 2Y - 3Y ]		94	0	94	94	0	0	0	0	0	65	10	-32	-7
[ 3Y - 5Y ]		90	0	90	90	0	0	0	0	0	180	16	-210	-11
[ 5Y - 10Y ]		32	0	32	0	0	32	0	0	0	-150	6	70	-5
[ 10Y - more ]		7	0	7	0	0	7	0	0	0	-104	-4	-51	-40
<b>Total</b>		<b>1,237</b>	<b>0</b>	<b>1,237</b>	<b>394</b>	<b>0</b>	<b>842</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>228</b>	<b>37</b>	<b>-253</b>	<b>-63</b>
[ 0 - 3M ]	Other advanced economies non EEA	2	2	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		19	19	0	0	0	0	0	0	0	0	0	-2	0
[ 1Y - 2Y ]		18	18	0	0	0	0	0	0	0	4	0	-4	0
[ 2Y - 3Y ]		16	16	0	0	0	0	0	0	0	-13	1	4	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	-27	1	23	-1
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	-1	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>56</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-36</b>	<b>2</b>	<b>20</b>	<b>-1</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	8	8	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		16	15	1	0	0	1	0	0	0	0	0	0	0
[ 1Y - 2Y ]		17	17	-3	0	0	-3	0	0	0	-55	1	49	-1
[ 2Y - 3Y ]		16	16	0	0	0	0	0	0	0	-13	1	6	-1
[ 3Y - 5Y ]		0	0	-11	0	0	-11	0	0	0	15	0	-20	-1
[ 5Y - 10Y ]		1	0	-1	0	0	-1	0	0	0	3	0	0	0
[ 10Y - more ]		17	17	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>75</b>	<b>72</b>	<b>-14</b>	<b>0</b>	<b>0</b>	<b>-14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-49</b>	<b>2</b>	<b>35</b>	<b>-2</b>
[ 0 - 3M ]	Middle East	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		191	135	56	56	0	0	0	0	0	4	0	-4	0
[ 1Y - 2Y ]		60	60	0	0	0	0	0	0	0	9	0	-10	0
[ 2Y - 3Y ]		214	214	0	0	0	0	0	0	0	11	0	1	0
[ 3Y - 5Y ]		74	74	0	0	0	0	0	0	0	-32	1	-7	0
[ 5Y - 10Y ]		350	350	0	0	0	0	0	0	0	3	3	-28	-3
[ 10Y - more ]		295	295	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1,099</b>	<b>1,043</b>	<b>56</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>4</b>	<b>-49</b>	<b>-3</b>
[ 0 - 3M ]	Latin America and the Caribbean	395	10	385	385	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		137	137	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		237	41	195	174	0	22	0	0	0	-10	0	0	0
[ 2Y - 3Y ]		156	38	118	110	0	8	0	0	0	10	0	0	0
[ 3Y - 5Y ]		183	72	111	91	0	20	0	0	0	72	0	0	0
[ 5Y - 10Y ]		618	609	9	9	0	0	0	0	0	3	0	0	0
[ 10Y - more ]		11	0	11	10	0	1	0	0	0	0	0	0	0
<b>Total</b>		<b>2,320</b>	<b>908</b>	<b>1,411</b>	<b>1,355</b>	<b>0</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	48	33	15	15	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		74	63	11	11	0	0	0	0	0	57	0	-24	0
[ 1Y - 2Y ]		205	96	109	108	0	1	0	0	0	-5	1	18	-1
[ 2Y - 3Y ]		187	131	57	57	0	0	0	0	0	-107	6	27	-2
[ 3Y - 5Y ]		102	101	0	0	0	0	0	0	0	0	0	24	-2
[ 5Y - 10Y ]		179	173	4	0	0	4	0	0	0	33	9	-72	-5
[ 10Y - more ]		5	5	1	0	0	1	0	0	0	0	0	0	0
<b>Total</b>		<b>800</b>	<b>601</b>	<b>197</b>	<b>191</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-116</b>	<b>21</b>	<b>-28</b>	<b>-10</b>

Notes and definitions

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

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

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

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Crédit Agricole Group

	As of 31/12/2014							As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
			Of which: defaulted							Of which: defaulted					
(min EUR, %)															
<b>Debt securities (including at amortised cost and fair value)</b>	<b>146,423</b>	<b>23</b>	<b>331</b>	<b>142</b>	<b>1</b>	<b>220</b>	<b>0</b>	<b>149,779</b>	<b>2</b>	<b>463</b>	<b>221</b>	<b>1</b>	<b>370</b>	<b>0</b>	
Central banks	8,518	0	0	0	0	0	0	7,417	0	0	0	0	0	0	
General governments	65,687	20	28	0	0	0	0	66,524	0	0	0	0	0	0	
Credit institutions	40,269	2	31	9	0	10	0	43,056	2	180	10	0	161	0	
Other financial corporations	25,121	0	246	132	0	190	0	25,471	0	226	210	0	155	0	
Non-financial corporations	6,828	1	26	1	1	20	0	7,310	0	56	1	1	55	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>811,125</b>	<b>5,345</b>	<b>30,119</b>	<b>27,570</b>	<b>6,202</b>	<b>16,426</b>	<b>6,297</b>	<b>820,814</b>	<b>6,527</b>	<b>31,110</b>	<b>27,721</b>	<b>6,487</b>	<b>16,403</b>	<b>6,426</b>	
Central banks	12,821	0	0	0	0	0	0	7,466	0	0	0	0	0	0	
General governments	45,862	79	238	72	68	44	5	42,134	66	406	63	46	84	4	
Credit institutions	70,956	6	501	501	0	433	0	67,638	1,603	620	517	0	483	0	
Other financial corporations	21,534	35	883	644	90	452	38	24,607	30	918	787	86	507	39	
Non-financial corporations	274,174	3,051	15,463	14,503	3,923	8,722	3,008	282,829	2,382	15,370	14,083	4,168	8,309	3,001	
Households	385,778	2,174	13,035	11,850	2,121	6,775	3,247	396,139	2,447	13,797	12,271	2,187	7,019	3,383	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>957,548</b>	<b>5,368</b>	<b>30,450</b>	<b>27,712</b>	<b>6,202</b>	<b>16,646</b>	<b>6,297</b>	<b>970,592</b>	<b>6,529</b>	<b>31,573</b>	<b>27,942</b>	<b>6,488</b>	<b>16,773</b>	<b>6,426</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>419,163</b>		<b>1,158</b>	<b>828</b>	<b>114</b>	<b>307</b>	<b>43</b>	<b>474,095</b>		<b>1,312</b>	<b>786</b>	<b>94</b>	<b>292</b>	<b>134</b>	

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Crédit Agricole Group

	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	16	0	0	0	0
Non-financial corporations	16	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>13,334</b>	<b>7,045</b>	<b>3,665</b>	<b>3,146</b>	<b>4,972</b>	<b>14,046</b>	<b>8,651</b>	<b>3,986</b>	<b>3,607</b>	<b>5,535</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	64	14	37	4	5	81	26	18	4	4
Credit institutions	62	62	26	26	0	64	63	27	27	0
Other financial corporations	480	205	100	93	25	199	170	82	71	23
Non-financial corporations	8,539	3,986	2,158	1,739	3,977	9,051	5,175	2,339	2,056	4,328
Households	4,189	2,779	1,343	1,284	964	4,651	3,218	1,520	1,449	1,181
<b>DEBT INSTRUMENTS other than HFT</b>	<b>13,350</b>	<b>7,045</b>	<b>3,665</b>	<b>3,146</b>	<b>4,972</b>	<b>14,062</b>	<b>8,651</b>	<b>3,986</b>	<b>3,607</b>	<b>5,535</b>
<b>Loan commitments given</b>	<b>133</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>67</b>	<b>38</b>	<b>0</b>	<b>0</b>	<b>33</b>

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Crédit Agricole Group

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	70,719	72,925	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	1,404,538	1,392,061	LRCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>5.04%</b>	<b>5.24%</b>	A/B	



## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Crédit Agricole Group

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
(min EUR, %)				
<b>Loans and advances</b>	<i>163,083</i>	<i>151,770</i>	<i>165,445</i>	<i>164,094</i>
of which: Other financial corporations	<i>729</i>	<i>721</i>	<i>694</i>	<i>688</i>
of which: Non-financial corporations	<i>38,143</i>	<i>32,435</i>	<i>37,499</i>	<i>36,884</i>
of which: Households	<i>124,049</i>	<i>118,523</i>	<i>126,956</i>	<i>126,454</i>

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.