



## 2012 – RESTATED QUARTERLY RESULT SERIES

Paris, 18 April 2013

So as to be comparable with 2013, the 2012 quarterly result series have been restated of the following three main effects as if these had occurred on 1 January 2012.

1. The increases in taxes and social security contributions arising from French legislation adopted in 2012 – systemic tax (EUR 122 million), corporate social contribution ("*forfait social*") (EUR 33 million) and tax on wages (EUR 19 million) – had temporarily been allocated to the Corporate Centre's operating expenses. They have now been allocated between the divisions and business lines.

2. The USD 2.2 billion capital increase made by BancWest in 2012, by converting an intra-group liability, had the effect of reducing 2012 revenues by EUR -51 million. This amount corresponds to the additional cost of capital compared with the previous funding structure, based on Group standards for calculating business line income on a normative capital basis. The impact had temporarily been allocated to the Corporate Centre.

The above changes do not affect Group results as a whole but only their analytical breakdown.

3. As indicated in note 1.a to the consolidated financial statements at 31 December 2012, the amendment to IAS 19 "Employee Benefits" has the effect of increasing the Group's 2012 pre-tax income by EUR 7 million. This adjustment has been re-allocated to the relevant division and business line operating expenses.

The attached unaudited appendices disclose 2012 results following this new presentation:

- Appendix 1: restated quarterly results for 2012 for the Group and all divisions and business lines;
- Appendix 2: effects of the increased taxes and social security contributions and the amendment to IAS 19 on division and business line operating expenses.



## APPENDIX 1: RESTATED QUARTERLY RESULTS FOR 2012 FOR THE GROUP AND ALL DIVISIONS AND BUSINESS LINES

<i>€m</i>	2012	4Q12	3Q12	2Q12	1Q12
<b>GROUP</b>					
Revenues	39,072	9,395	9,693	10,098	9,886
Operating Expenses and Dep.	-26,543	-6,801	-6,562	-6,335	-6,845
Gross Operating Income	12,529	2,594	3,131	3,763	3,041
Cost of Risk	-3,941	-1,199	-944	-853	-945
Operating Income	8,588	1,395	2,187	2,910	2,096
Share of Earnings of Associates	489	128	88	119	154
Other Non Operating Items	1,302	-377	31	-42	1,690
Pre-Tax Income	10,379	1,146	2,306	2,987	3,940
Corporate Income Tax	-3,061	-481	-737	-915	-928
Net Income Attributable to Minority Interests	-754	-146	-243	-222	-143
Net Income Attributable to Equity Holders	6,564	519	1,326	1,850	2,869
Cost/Income	67.9%	72.4%	67.7%	62.7%	69.2%



# BNP PARIBAS

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>RETAIL BANKING (including 100% of Private Banking in France, Italy, Belgium and Luxembourg)* Excluding PEL/CEL Effects</b>					
Revenues	24,860	6,154	6,212	6,246	6,248
Operating Expenses and Dep.	-15,201	-3,865	-3,801	-3,763	-3,772
<b>Gross Operating Income</b>	<b>9,659</b>	<b>2,289</b>	<b>2,411</b>	<b>2,483</b>	<b>2,476</b>
Cost of Risk	-3,505	-1,024	-822	-832	-827
<b>Operating Income</b>	<b>6,154</b>	<b>1,265</b>	<b>1,589</b>	<b>1,651</b>	<b>1,649</b>
Non Operating Items	290	103	76	51	60
<b>Pre-Tax Income</b>	<b>6,444</b>	<b>1,368</b>	<b>1,665</b>	<b>1,702</b>	<b>1,709</b>
Income Attributable to Investment Solutions	-208	-51	-48	-53	-56
<b>Pre-Tax Income of Retail Banking</b>	<b>6,236</b>	<b>1,317</b>	<b>1,617</b>	<b>1,649</b>	<b>1,653</b>
Allocated Equity (€bn, year to date)	33.7	33.7	33.7	33.7	34.0

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>RETAIL BANKING (including 2/3 of Private Banking in France, Italy, Belgium and Luxembourg)</b>					
Revenues	24,521	6,160	6,162	6,084	6,115
Operating Expenses and Dep.	-14,978	-3,807	-3,746	-3,707	-3,718
<b>Gross Operating Income</b>	<b>9,543</b>	<b>2,353</b>	<b>2,416</b>	<b>2,377</b>	<b>2,397</b>
Cost of Risk	-3,505	-1,025	-820	-833	-827
<b>Operating Income</b>	<b>6,038</b>	<b>1,328</b>	<b>1,596</b>	<b>1,544</b>	<b>1,570</b>
Non Operating Items	289	102	76	51	60
<b>Pre-Tax Income</b>	<b>6,327</b>	<b>1,430</b>	<b>1,672</b>	<b>1,595</b>	<b>1,630</b>
Allocated Equity (€bn, year to date)	33.7	33.7	33.7	33.7	34.0

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>DOMESTIC MARKETS (including 100% of Private Banking in France, Italy, Belgium and Luxembourg)* Excluding PEL/CEL Effects</b>					
Revenues	15,730	3,845	3,901	3,961	4,023
Operating Expenses and Dep.	-10,087	-2,593	-2,532	-2,494	-2,468
<b>Gross Operating Income</b>	<b>5,643</b>	<b>1,252</b>	<b>1,369</b>	<b>1,467</b>	<b>1,555</b>
Cost of Risk	-1,573	-470	-358	-381	-364
<b>Operating Income</b>	<b>4,070</b>	<b>782</b>	<b>1,011</b>	<b>1,086</b>	<b>1,191</b>
Associated Companies	40	8	11	10	11
Other Non Operating Items	-1	-5	1	0	3
<b>Pre-Tax Income</b>	<b>4,109</b>	<b>785</b>	<b>1,023</b>	<b>1,096</b>	<b>1,205</b>
Income Attributable to Investment Solutions	-208	-51	-48	-53	-56
<b>Pre-Tax Income of Domestic Markets</b>	<b>3,901</b>	<b>734</b>	<b>975</b>	<b>1,043</b>	<b>1,149</b>
Allocated Equity (€bn, year to date)	21.2	21.2	21.2	21.3	21.5

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>DOMESTIC MARKETS (including 2/3 of Private Banking in France, Italy, Belgium and Luxembourg)</b>					
Revenues	15,391	3,851	3,851	3,799	3,890
Operating Expenses and Dep.	-9,864	-2,535	-2,477	-2,438	-2,414
<b>Gross Operating Income</b>	<b>5,527</b>	<b>1,316</b>	<b>1,374</b>	<b>1,361</b>	<b>1,476</b>
Cost of Risk	-1,573	-471	-356	-382	-364
<b>Operating Income</b>	<b>3,954</b>	<b>845</b>	<b>1,018</b>	<b>979</b>	<b>1,112</b>
Associated Companies	39	7	11	10	11
Other Non Operating Items	-1	-5	1	0	3
<b>Pre-Tax Income</b>	<b>3,992</b>	<b>847</b>	<b>1,030</b>	<b>989</b>	<b>1,126</b>
Allocated Equity (€bn, year to date)	21.2	21.2	21.2	21.3	21.5

\*Including 100% of Private Banking for Revenues down to Pre-tax income line items



# BNP PARIBAS

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>FRENCH RETAIL BANKING (including 100% of Private Banking in France)*</b>					
Revenues	7,030	1,757	1,767	1,716	1,790
<i>Incl. Net Interest Income</i>	4,219	1,065	1,063	1,020	1,071
<i>Incl. Commissions</i>	2,811	692	704	696	719
Operating Expenses and Dep.	-4,537	-1,170	-1,158	-1,108	-1,101
<b>Gross Operating Income</b>	<b>2,493</b>	<b>587</b>	<b>609</b>	<b>608</b>	<b>689</b>
Cost of Risk	-315	-80	-66	-85	-84
<b>Operating Income</b>	<b>2,178</b>	<b>507</b>	<b>543</b>	<b>523</b>	<b>605</b>
Non Operating Items	4	2	1	1	0
<b>Pre-Tax Income</b>	<b>2,182</b>	<b>509</b>	<b>544</b>	<b>524</b>	<b>605</b>
Income Attributable to Investment Solutions	-121	-29	-29	-30	-33
<b>Pre-Tax Income of French Retail Banking</b>	<b>2,061</b>	<b>480</b>	<b>515</b>	<b>494</b>	<b>572</b>
Allocated Equity (€bn, year to date)	7.7	7.7	7.8	7.8	7.9

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>FRENCH RETAIL BANKING (including 100% of Private Banking in France)* Excluding PEL/CEL Effects</b>					
Revenues	6,939	1,644	1,712	1,770	1,813
<i>Incl. Net Interest Income</i>	4,128	952	1,008	1,074	1,094
<i>Incl. Commissions</i>	2,811	692	704	696	719
Operating Expenses and Dep.	-4,537	-1,170	-1,158	-1,108	-1,101
<b>Gross Operating Income</b>	<b>2,402</b>	<b>474</b>	<b>554</b>	<b>662</b>	<b>712</b>
Cost of Risk	-315	-80	-66	-85	-84
<b>Operating Income</b>	<b>2,087</b>	<b>394</b>	<b>488</b>	<b>577</b>	<b>628</b>
Non Operating Items	4	2	1	1	0
<b>Pre-Tax Income</b>	<b>2,091</b>	<b>396</b>	<b>489</b>	<b>578</b>	<b>628</b>
Income Attributable to Investment Solutions	-121	-29	-29	-30	-33
<b>Pre-Tax Income of French Retail Banking</b>	<b>1,970</b>	<b>367</b>	<b>460</b>	<b>548</b>	<b>595</b>
Allocated Equity (€bn, year to date)	7.7	7.7	7.8	7.8	7.9

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>FRENCH RETAIL BANKING (including 2/3 of Private Banking in France)</b>					
Revenues	6,797	1,700	1,709	1,658	1,730
Operating Expenses and Dep.	-4,424	-1,141	-1,130	-1,079	-1,074
<b>Gross Operating Income</b>	<b>2,373</b>	<b>559</b>	<b>579</b>	<b>579</b>	<b>656</b>
Cost of Risk	-315	-80	-65	-86	-84
<b>Operating Income</b>	<b>2,058</b>	<b>479</b>	<b>514</b>	<b>493</b>	<b>572</b>
Non Operating Items	3	1	1	1	0
<b>Pre-Tax Income</b>	<b>2,061</b>	<b>480</b>	<b>515</b>	<b>494</b>	<b>572</b>
Allocated Equity (€bn, year to date)	7.7	7.7	7.8	7.8	7.9

\*Including 100% of Private Banking for Revenues down to Pre-tax income line items



# BNP PARIBAS

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>BNL banca commerciale (Including 100% of Private Banking in Italy)*</b>					
Revenues	3,273	834	810	813	816
Operating Expenses and Dep.	-1,818	-485	-440	-448	-445
<b>Gross Operating Income</b>	<b>1,455</b>	<b>349</b>	<b>370</b>	<b>365</b>	<b>371</b>
Cost of Risk	-961	-283	-229	-230	-219
<b>Operating Income</b>	<b>494</b>	<b>66</b>	<b>141</b>	<b>135</b>	<b>152</b>
Non Operating Items	1	1	0	0	0
<b>Pre-Tax Income</b>	<b>495</b>	<b>67</b>	<b>141</b>	<b>135</b>	<b>152</b>
Income Attributable to Investment Solutions	-18	-3	-3	-7	-5
<b>Pre-Tax Income of BNL bc</b>	<b>477</b>	<b>64</b>	<b>138</b>	<b>128</b>	<b>147</b>
Allocated Equity (€bn, year to date)	6.4	6.4	6.4	6.3	6.4

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>BNL banca commerciale (Including 2/3 of Private Banking in Italy)</b>					
Revenues	3,230	824	800	801	805
Operating Expenses and Dep.	-1,793	-478	-433	-443	-439
<b>Gross Operating Income</b>	<b>1,437</b>	<b>346</b>	<b>367</b>	<b>358</b>	<b>366</b>
Cost of Risk	-961	-283	-229	-230	-219
<b>Operating Income</b>	<b>476</b>	<b>63</b>	<b>138</b>	<b>128</b>	<b>147</b>
Non Operating Items	1	1	0	0	0
<b>Pre-Tax Income</b>	<b>477</b>	<b>64</b>	<b>138</b>	<b>128</b>	<b>147</b>
Allocated Equity (€bn, year to date)	6.4	6.4	6.4	6.3	6.4

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>BELGIAN RETAIL BANKING (Including 100% of Private Banking in Belgium)*</b>					
Revenues	3,328	817	833	837	841
Operating Expenses and Dep.	-2,450	-613	-612	-621	-604
<b>Gross Operating Income</b>	<b>878</b>	<b>204</b>	<b>221</b>	<b>216</b>	<b>237</b>
Cost of Risk	-157	-51	-28	-41	-37
<b>Operating Income</b>	<b>721</b>	<b>153</b>	<b>193</b>	<b>175</b>	<b>200</b>
Associated Companies	17	4	4	4	5
Other Non Operating Items	1	-5	1	2	3
<b>Pre-Tax Income</b>	<b>739</b>	<b>152</b>	<b>198</b>	<b>181</b>	<b>208</b>
Income Attributable to Investment Solutions	-66	-18	-15	-16	-17
<b>Pre-Tax Income of Belgian Retail Banking</b>	<b>673</b>	<b>134</b>	<b>183</b>	<b>165</b>	<b>191</b>
Allocated Equity (€bn, year to date)	3.7	3.7	3.6	3.6	3.6

€m	2012	4Q12	3Q12	2Q12	1Q12
<b>BELGIAN RETAIL BANKING (Including 2/3 of Private Banking in Belgium)</b>					
Revenues	3,183	780	798	801	804
Operating Expenses and Dep.	-2,371	-593	-593	-601	-584
<b>Gross Operating Income</b>	<b>812</b>	<b>187</b>	<b>205</b>	<b>200</b>	<b>220</b>
Cost of Risk	-157	-52	-27	-41	-37
<b>Operating Income</b>	<b>655</b>	<b>135</b>	<b>178</b>	<b>159</b>	<b>183</b>
Associated Companies	17	4	4	4	5
Other Non Operating Items	1	-5	1	2	3
<b>Pre-Tax Income</b>	<b>673</b>	<b>134</b>	<b>183</b>	<b>165</b>	<b>191</b>
Allocated Equity (€bn, year to date)	3.7	3.7	3.6	3.6	3.6

\*Including 100% of Private Banking for Revenues down to Pre-tax income line items



€m	2012	4Q12	3Q12	2Q12	1Q12
<b>PERSONAL FINANCE</b>					
Revenues	4,982	1,267	1,240	1,244	1,231
Operating Expenses and Dep.	-2,400	-571	-589	-595	-645
<b>Gross Operating Income</b>	<b>2,582</b>	<b>696</b>	<b>651</b>	<b>649</b>	<b>586</b>
Cost of Risk	-1,497	-432	-364	-374	-327
<b>Operating Income</b>	<b>1,085</b>	<b>264</b>	<b>287</b>	<b>275</b>	<b>259</b>
Associated Companies	87	18	21	24	24
Other Non Operating Items	95	67	24	4	0
<b>Pre-Tax Income</b>	<b>1,267</b>	<b>349</b>	<b>332</b>	<b>303</b>	<b>283</b>
Allocated Equity (€bn, year to date)	5.0	5.0	5.0	5.0	5.1
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€m	2012	4Q12	3Q12	2Q12	1Q12
<b>EUROPE-MEDITERRANEAN</b>					
Revenues	1,796	481	454	448	413
Operating Expenses and Dep.	-1,319	-345	-323	-333	-318
<b>Gross Operating Income</b>	<b>477</b>	<b>136</b>	<b>131</b>	<b>115</b>	<b>95</b>
Cost of Risk	-290	-89	-66	-45	-90
<b>Operating Income</b>	<b>187</b>	<b>47</b>	<b>65</b>	<b>70</b>	<b>5</b>
Associated Companies	65	17	15	13	20
Other Non Operating Items	2	1	1	-1	1
<b>Pre-Tax Income</b>	<b>254</b>	<b>65</b>	<b>81</b>	<b>82</b>	<b>26</b>
Allocated Equity (€bn, year to date)	3.5	3.5	3.5	3.4	3.3
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€m	2012	4Q12	3Q12	2Q12	1Q12
<b>BANCWEST</b>					
Revenues	2,352	561	617	593	581
Operating Expenses and Dep.	-1,395	-356	-357	-341	-341
<b>Gross Operating Income</b>	<b>957</b>	<b>205</b>	<b>260</b>	<b>252</b>	<b>240</b>
Cost of Risk	-145	-33	-34	-32	-46
<b>Operating Income</b>	<b>812</b>	<b>172</b>	<b>226</b>	<b>220</b>	<b>194</b>
Non Operating Items	2	-3	3	1	1
<b>Pre-Tax Income</b>	<b>814</b>	<b>169</b>	<b>229</b>	<b>221</b>	<b>195</b>
Allocated Equity (€bn, year to date)	4.1	4.1	4.1	4.0	4.0



€m	2012	4Q12	3Q12	2Q12	1Q12
<b>INVESTMENT SOLUTIONS</b>					
Revenues	6,204	1,601	1,516	1,566	1,521
Operating Expenses and Dep.	-4,328	-1,136	-1,077	-1,069	-1,046
<b>Gross Operating Income</b>	<b>1,876</b>	<b>465</b>	<b>439</b>	<b>497</b>	<b>475</b>
Cost of Risk	54	64	4	-3	-11
<b>Operating Income</b>	<b>1,930</b>	<b>529</b>	<b>443</b>	<b>494</b>	<b>464</b>
Associated Companies	136	51	41	35	9
Other Non Operating Items	23	1	14	1	7
<b>Pre-Tax Income</b>	<b>2,089</b>	<b>581</b>	<b>498</b>	<b>530</b>	<b>480</b>
Allocated Equity (€bn, year to date)	8.1	8.1	8.0	7.9	7.9
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€m	2012	4Q12	3Q12	2Q12	1Q12
<b>WEALTH AND ASSET MANAGEMENT</b>					
Revenues	2,836	738	682	710	706
Operating Expenses and Dep.	-2,135	-561	-523	-529	-522
<b>Gross Operating Income</b>	<b>701</b>	<b>177</b>	<b>159</b>	<b>181</b>	<b>184</b>
Cost of Risk	52	54	3	1	-6
<b>Operating Income</b>	<b>753</b>	<b>231</b>	<b>162</b>	<b>182</b>	<b>178</b>
Associated Companies	32	7	6	12	7
Other Non Operating Items	16	0	10	1	5
<b>Pre-Tax Income</b>	<b>801</b>	<b>238</b>	<b>178</b>	<b>195</b>	<b>190</b>
Allocated Equity (€bn, year to date)	1.8	1.8	1.8	1.8	1.9
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€m	2012	4Q12	3Q12	2Q12	1Q12
<b>INSURANCE</b>					
Revenues	1,970	525	495	475	475
Operating Expenses and Dep.	-1,002	-274	-253	-241	-234
<b>Gross Operating Income</b>	<b>968</b>	<b>251</b>	<b>242</b>	<b>234</b>	<b>241</b>
Cost of Risk	-6	2	1	-4	-5
<b>Operating Income</b>	<b>962</b>	<b>253</b>	<b>243</b>	<b>230</b>	<b>236</b>
Associated Companies	100	41	35	23	1
Other Non Operating Items	0	0	-2	1	1
<b>Pre-Tax Income</b>	<b>1,062</b>	<b>294</b>	<b>276</b>	<b>254</b>	<b>238</b>
Allocated Equity (€bn, year to date)	5.7	5.7	5.6	5.6	5.5
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€m	2012	4Q12	3Q12	2Q12	1Q12
<b>SECURITIES SERVICES</b>					
Revenues	1,398	338	339	381	340
Operating Expenses and Dep.	-1,191	-301	-301	-299	-290
<b>Gross Operating Income</b>	<b>207</b>	<b>37</b>	<b>38</b>	<b>82</b>	<b>50</b>
Cost of Risk	8	8	0	0	0
<b>Operating Income</b>	<b>215</b>	<b>45</b>	<b>38</b>	<b>82</b>	<b>50</b>
Non Operating Items	11	4	6	-1	2
<b>Pre-Tax Income</b>	<b>226</b>	<b>49</b>	<b>44</b>	<b>81</b>	<b>52</b>
Allocated Equity (€bn, year to date)	0.5	0.5	0.6	0.6	0.5



€m	2012	4Q12	3Q12	2Q12	1Q12
<b>CORPORATE AND INVESTMENT BANKING</b>					
Revenues	9,715	1,983	2,381	2,230	3,121
Operating Expenses and Dep.	-6,309	-1,525	-1,476	-1,407	-1,901
<b>Gross Operating Income</b>	<b>3,406</b>	<b>458</b>	<b>905</b>	<b>823</b>	<b>1,220</b>
Cost of Risk	-493	-206	-190	-19	-78
<b>Operating Income</b>	<b>2,913</b>	<b>252</b>	<b>715</b>	<b>804</b>	<b>1,142</b>
Associated Companies	39	4	15	6	14
Other Non Operating Items	-3	1	-7	1	2
<b>Pre-Tax Income</b>	<b>2,949</b>	<b>257</b>	<b>723</b>	<b>811</b>	<b>1,158</b>
Allocated Equity (€bn, year to date)	16.3	16.3	16.7	17.2	18.1
€m	2012	4Q12	3Q12	2Q12	1Q12
<b>ADVISORY AND CAPITAL MARKETS</b>					
Revenues	6,182	1,150	1,576	1,207	2,249
Operating Expenses and Dep.	-4,587	-1,083	-1,068	-962	-1,474
<b>Gross Operating Income</b>	<b>1,595</b>	<b>67</b>	<b>508</b>	<b>245</b>	<b>775</b>
Cost of Risk	-61	13	-17	-94	37
<b>Operating Income</b>	<b>1,534</b>	<b>80</b>	<b>491</b>	<b>151</b>	<b>812</b>
Associated Companies	12	-1	2	2	9
Other Non Operating Items	-6	-2	-7	1	2
<b>Pre-Tax Income</b>	<b>1,540</b>	<b>77</b>	<b>486</b>	<b>154</b>	<b>823</b>
Allocated Equity (€bn, year to date)	7.9	7.9	8.1	8.3	8.8
€m	2012	4Q12	3Q12	2Q12	1Q12
<b>CORPORATE BANKING</b>					
Revenues	3,533	833	805	1,023	872
Operating Expenses and Dep.	-1,722	-442	-408	-445	-427
<b>Gross Operating Income</b>	<b>1,811</b>	<b>391</b>	<b>397</b>	<b>578</b>	<b>445</b>
Cost of Risk	-432	-219	-173	75	-115
<b>Operating Income</b>	<b>1,379</b>	<b>172</b>	<b>224</b>	<b>653</b>	<b>330</b>
Non Operating Items	30	8	13	4	5
<b>Pre-Tax Income</b>	<b>1,409</b>	<b>180</b>	<b>237</b>	<b>657</b>	<b>335</b>
Allocated Equity (€bn, year to date)	8.4	8.4	8.6	8.9	9.3
€m	2012	4Q12	3Q12	2Q12	1Q12
<b>CORPORATE CENTRE (Including Klépierre)</b>					
Revenues	-1,368	-349	-366	218	-871
Operating Expenses and Dep.	-928	-333	-263	-152	-180
<i>Incl. Restructuring Costs</i>	<i>-409</i>	<i>-174</i>	<i>-66</i>	<i>-104</i>	<i>-65</i>
<b>Gross Operating Income</b>	<b>-2,296</b>	<b>-682</b>	<b>-629</b>	<b>66</b>	<b>-1,051</b>
Cost of Risk	3	-32	62	2	-29
<b>Operating Income</b>	<b>-2,293</b>	<b>-714</b>	<b>-567</b>	<b>68</b>	<b>-1,080</b>
Associated Companies	123	31	-15	31	76
Other Non Operating Items	1,184	-439	-5	-48	1,676
<b>Pre-Tax Income</b>	<b>-986</b>	<b>-1,122</b>	<b>-587</b>	<b>51</b>	<b>672</b>





## APPENDIX 2: EFFECTS OF THE INCREASED TAXES AND SOCIAL SECURITY CONTRIBUTIONS AND THE AMENDMENT TO IAS 19 ON DIVISION AND BUSINESS LINE OPERATING EXPENSES.

Operating Expenses (in €m)	2012 historical	Allocation of the increased taxes and social securities contributions	Effects of the amendment to IAS 19	2012 restated
<b>Retail Banking (2/3 PB)</b>	<b>-14,866</b>	<b>-109</b>	<b>-3</b>	<b>-14,978</b>
Domestic Markets (2/3 PB)	-9,759	-80	-25	-9,864
o/w FRB (2/3 FPB)	-4,384	-48	8	-4,424
o/w BNL bc (2/3 ItPB)	-1,779	-14	1	-1,793
o/w BRB (2/3 BPB)	-2,333	-8	-30	-2,371
Personal Finance	-2,387	-13	0	-2,400
Europe Mediterranean	-1,319	-7	7	-1,319
BancWest	-1,401	-9	15	-1,395
<b>CIB</b>	<b>-6,272</b>	<b>-46</b>	<b>9</b>	<b>-6,309</b>
<b>Investment Solutions</b>	<b>-4,319</b>	<b>-11</b>	<b>1</b>	<b>-4,328</b>
<b>Corporate Centre</b>	<b>-1,093</b>	<b>165*</b>	<b>0</b>	<b>-928</b>
<b>Total Group</b>	<b>-26,550</b>	<b>0</b>	<b>7</b>	<b>-26,543</b>

\* EUR 9 million remains allocated to the Corporate Centre