Paris, July 31, 2013

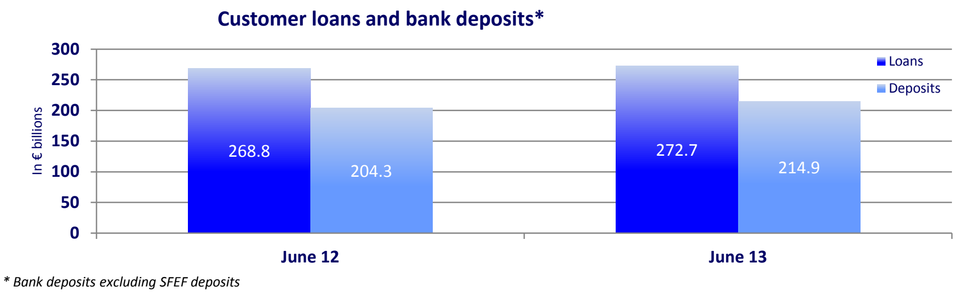
CM11-CIC GROUP

Growth in commercial activity and financial results

CM11-CIC, whose core business is retail banking (75% of net banking income), recorded commercial gains and improved financial results in the first half of 2013 while affirming its solid financial position and maintaining close ties to its customers and addressing their concerns.

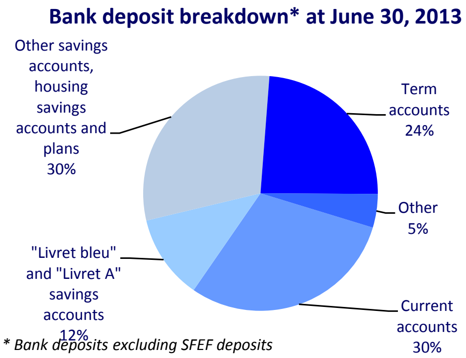
Commercial activity

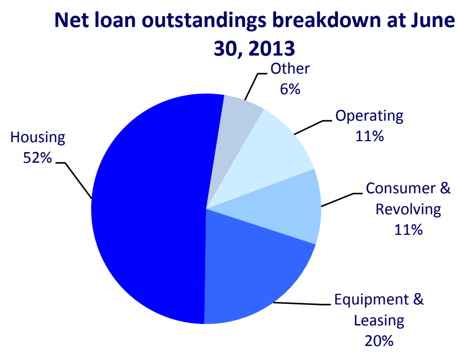
Commercial expansion continued in the first half of 2013. The Group had more than 23.8 million customers at June 30; the CM11 and CIC branch networks added more than 180,000 customers in total.



Bank deposits totaled almost €215 billion, up 5.2%. The more than €10 billion increase in total deposits resulted primarily from deposits on the Group's Livret Bleu / Livret A savings accounts (+20.5%) and growth in current accounts of over 10%.

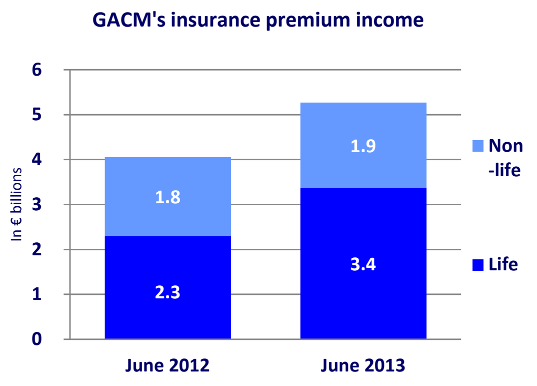
Total loan outstandings increased by €3.9 billion to nearly €273 billion, a rise of 1.4%. As in 2012, this increase was driven by investment loans (+€1.8 billion; +4.1%) and housing loans (+€2.4 billion; +1.7%). It reflects the CM11-CIC Group's longstanding and continuing commitment to supporting the projects of companies and individuals at both the national and regional levels.

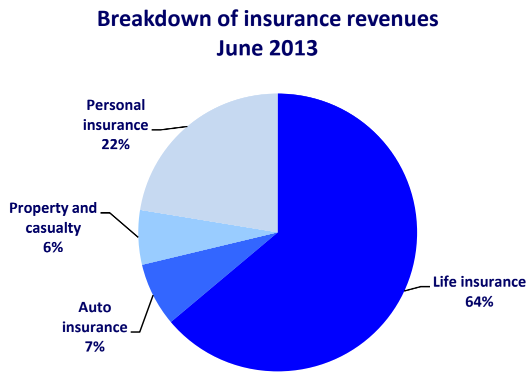




These changes brought about an improvement in the loan-to-deposit ratio, which stood at 126.9% as of June 30, 2013, compared with 131.6% a year earlier.

In the insurance area, the number of insurance policies reached 25.7 million, a gross increase of 5.4%. Premium income grew by a gross 29.9% to €5.3 billion thanks to significant new money in life insurance and the integration of Spanish company Agrupacio AMCI, which represented premium income of €82 million in the first half of the year.





In the services area, telephony, which has around 1.2 million subscribers, is helping to drive the increase in contactless payments. Remote surveillance has more than 307,000 subscribers.

Financial results

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	6,062	5,831	+3.2%
Gross operating income	2,191	2,119	+3.3%
Income before tax	1,603	1,505	+6.3%
Net income	1,010	959	+5.1%

CM11-CIC net banking income totaled €6,062 million in the first half of 2013, up 3.2% from €5,831 million a year earlier, thanks to the improvement in the interest margin and to the rise in net commission income.

General operating expenses totaled €3,872 million, up 3.2% from €3,712 million a year earlier, mainly because of new tax and social security measures (tax for systemic risk, increase in the corporate contribution (*forfait social*) and the tax on employee profit sharing and incentive schemes). Nevertheless, the cost-income ratio was stable at 63.9%.

Excluding the impact of the €30 million loss recorded on Greek sovereign bonds in 2012, net additions to/reversals from provisions for loan losses amounted to €551 million, up 2.5% from a year earlier. The actual net provision for known risks on customer loans increased by almost €31 million as a result of the economic crisis.
Overall net additions to/reversals from provisions for loan losses were stable at 0.38% of total loan outstandings and the overall non-performing loan coverage ratio was 63%.

Net income totaled €1,010 million at June 30, 2013, compared with €959 million a year earlier, an increase of 5.1%.

Solid financial position affirmed

As of June 30, 2013, shareholders' equity and deeply subordinated securities totaled nearly €32 billion and tier 1 regulatory capital was €22[1] billion. The core tier 1 capital adequacy ratio was 13.9%[2], one of the best in Europe, thereby facilitating access to financial markets.

In the first half of the year, rating agencies Moody's and Fitch affirmed the long-term rating of Banque Fédérative du Crédit Mutuel. Standard& Poor's lowered the rating by one notch. This downgrade, linked to the outlook and the economic environment in France, does not cast doubt on the fundamentals of Crédit Mutuel. The group's ratings remain as high as those assigned to any other French bank.

	Standard & Poor's	Moody's	Fitch Ratings
Long-term rating	A	Aa3	A+

In February 2013, for the second year running, Banque Fédérative du Crédit Mutuel was ranked the top bank in France and in 38th position in the Global Financing ranking of the 50 safest banks in the world.
According to the Posternak-Ifop survey of May 2013, Crédit Mutuel was ranked in top position among banks and in sixth position in the image rankings of large French companies.

Outlook: Stability, Security and Quality

Thanks to the stability of its results, the security conferred by a solid level of shareholders' equity and a good capital adequacy ratio, together with a quality of service recognized by its members and customers, CM11-CIC will continue its efforts to strengthen its independence from the financial markets by focusing on bringing in new deposits, while continuing to finance the projects of companies and individuals.

With its deep roots and the commitment of its directors and employees, CM11-CIC Group continues to affirm its mutual banking difference, both regionally and nationally, by staying close to its members and customers.

Results by business line

Retail banking: the core business

Retail banking is CM11-CIC Group's core business. It includes the Crédit Mutuel local mutual banks, Banque Européenne du Crédit Mutuel, the CIC branches, CIC Iberbanco, the Targobank branches in Germany and Spain, Cofidis, Banque Casino and all the specialized businesses, whose product marketing is performed by the branch networks and which comprise equipment leasing and rentals with purchase options, real estate leasing, vendor credit, factoring, fund management and employee savings.

[1] Estimated prudential capital as of June 30, 2013
[2] Estimated core equity tier 1 ratio as of June 30, 2013

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	4,645	4,356	+6.4%
Gross operating income	1,677	1,455	+15.2%
Income before tax	1,180	1,006	+17.3%
Net income	777	656	+18.6%

Net banking income grew by 6.4% to €4,645 million as of June 30, 2013. This growth stemmed from the improvement in the net interest margin and the increase in net commission income on loans and insurance products.

General operating expenses remained under control (+1.9%), driving an improvement in the cost-income ratio to 63.9%. Net additions to/reversals from provisions for loan losses rose by €64 million to €519 million, reflecting the deterioration in the economic environment that principally affected self-employed professional and corporate customers.

Net income was €777 million, up 18.6% from June 30, 2012.

The branch networks

CM11 Group

The number of customers increased by more than 60,000 to almost 6.75 million at June 30, 2013.

Loan outstandings grew by €1.6 billion to €104.4 billion as of June 30, 2013, a rise of 1.6%. Equipment loans and housing loans grew by 3.9% and 1.6% respectively.

Bank deposits increased by more than €3.6 billion, taking total deposits to more than €83.6 billion. The “Livret Bleu” and current accounts recorded the strongest increases, rising by 16.2% and 4.4% respectively.

Net banking income rose by €120 million to €1,556 million and general operating expenses by 2.2% to €1,024 million. The actual net provision for known risks increased by 2.7% to €53.7 million.

Net income totaled €306 million, up more than 21% from a year earlier.

CIC

CIC continued to improve the quality of its banking network with the creation of 19 points of sale and 125,500 new customers compared with June 2012.

Loan outstandings totaled €104 billion, up €1.7 billion from June 2012. Bank deposits reached almost €83 billion at June 30, 2013, up 4%.

The banking network’s net banking income was €1,532 million, up 6%.
General operating expenses remained under control, rising by 1% to €1,087 million. Net additions to/reversals from provisions for loan losses amounted to €127 million in the first half of 2013 compared with €85 million in the first half of 2012.

Net income was €208 million, up 12%.

Banque Européenne du Crédit Mutuel (BECM)

In the first half of 2013, despite the unfavorable economic environment, BECM continued its strategy to grow its business by attracting new customers, who doubled in number, and by selling value-added products and services through the group's subsidiaries.

The reduction in the lending requirements of French companies in the short term and the disintermediation of the financing of real-estate companies, which have turned to bond issues, weighed on outstanding balance-sheet loans, which decreased by 3.4% from a year earlier to €10.5 billion. At the same time, financial resources increased by 17.3%, helping reduce the gap between loans and deposits by €1.3 billion.

Net banking income totaled €99 million in the first half of 2013, up 1.0%.

Net additions to/reversals from provisions for loan losses amounted to €6.7 million.

Net income was stable at nearly €31 million.

Targobank Germany

Commercial activity continued to grow.
Personal loan origination totaled €1,351 million, up 2.7% from a year earlier. The 12 branches opened over the past 12 months, together with the launch of an on-line auto financing service, contributed to these strong results.
Loan outstandings amounted to €10.5 billion at June 30, 2013, up €348 million (+3.5%) from June 30, 2012.

As of June 30, 2013, bank deposits totaled €11.2 billion.

The wealth management business is also growing strongly. In particular, the launch in October 2012 of two custody funds specially developed with CM-CIC Asset Management for the needs of the German market increased the volume of assets held in group funds to more than €260 million as of June 30, 2013.

Net income amounted to €124 million, up 13.6% from the first half of 2012. General operating expenses and net additions to/reversals from provisions for loan losses were stable. In contrast, net banking income, buoyed by the gradual replenishment of loan outstandings, rose by €31 million, up 4.9% from a year earlier.

Targobank Spain
(Proportionally consolidated subsidiary whose contribution in the consolidated financial statements represents 50% of its net income)

Business trends were positive despite the challenging economic environment. The number of customers totaled more than 235,000 as of June 30, 2013, more than 82% of whom are individuals. The bank recorded a 25% increase in new corporate customers compared with a year earlier.

Loan outstandings totaled €1.15 billion as of June 30, 2013, up 22%, with a breakdown of 57% corporate customers and 43% individual customers.

Bank deposits performed strongly, growing by 5.7% to €832 million as of June 30, 2013. This notably resulted from the 9.2% increase in term deposits, which represent 59% of loan outstandings.

Net income was €3.7 million, more than double that a year earlier. This growth was attributable to:

- a 21.9% increase in net banking income to €23 million, generated by an improvement in the interest margin that mainly resulted from a reduction in the cost of financing following a recent recommendation by the Bank of Spain;
- general operating expenses contained at €12.9 million;
- exceptional financial income of approximately €1 million.

Net additions to/reversals from provisions for loan losses totaled €6.6 million at June 30, 2013, up from €4.1 million a year earlier. Net additions to/reversals from provisions for loan losses as a percentage of loan outstandings stood at 1.1%.

Retail banking specialized businesses

These businesses generated net banking income of €750 million in the first half of 2013 compared with €711 million a year earlier. The consumer credit division accounts for 80% of this activity.

Consumer credit

Cofidis Group

Reported figures do not include the Sofemo Group, whose share capital was transferred by BFCM to Cofidis Participations following an agreement signed on April 30, 2013.

The financings of the Cofidis Participations Group rose by 7% from a year earlier, whereas consumer loans trended downwards in the Group's main operating countries. Growth was mainly driven by traditional loans and by partnerships. Revolving credit was stable at the 2012 level.

Net banking income totaled €551 million, up 2.8% from a year earlier. This growth was mainly due to low interest expense in the first half of 2013, offsetting the lowering of interest rates charged to customers.
Expenses linked to the IT convergence project accounted for the 0.9% increase in general operating expenses, other items of which were stable.
Net additions to/reversals from provisions for loan losses totaled €205 million; stripping out the reversal of the discount on restructured loans recorded under net banking income, they were stable year-on-year.
Net income was €54 million, in line with that a year earlier.

Banque Casino

(Proportionally consolidated subsidiary whose contribution in the consolidated financial statements represents 50% of net income)

In a falling market, Banque Casino recorded significant growth in loan origination (+18%) and new debit/credit cards (+63%). Average loan outstandings over the period were up 8% at €552 million.

Net banking income was €18.1 million in the first half of 2013 compared with €20 million a year earlier, the decline in the interest margin being partially offset by the increase in commission income. The strength of business activity, coupled with tight control of operating expenses and net additions to/reversals from provisions for loan losses, allowed the group to return to breakeven.

Insurance, the second business line

Crédit Mutuel created and developed bankinsurance starting in 1971. This longstanding experience now enables the insurance activity, which is carried out through the Groupe des Assurances du Crédit Mutuel (GACM) subsidiaries - notably ACM Vie SA, Serenis Vie, ACM IARD, Serenis Assurances and Partners Assurance in Belgium, ICM Life in Luxembourg and, since the end of 2012, Agrupacio AMCI in Spain to be fully integrated into CM11-CIC Group.

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	770	639	+15.7%
Gross operating income	553	456	+20.8%
Income before tax	509	460	+10.0%
Net income	312	292	+6.6%

As of June 30, 2013, total market inflows were up 7%, buoyed by a 10% increase in net life insurance premiums (at May 31) to more than €8 billion. In contrast, growth in property insurance premiums slowed.

At constant scope, GACM's premium income totaled €5.3 billion, up 28%. Growth was particularly pronounced in life insurance, with an inflow of €3.4 billion, up 45% from a year earlier. Net inflows amounted to €1.3 billion, representing almost 15% of total market net inflows.

Property insurance premium income totaled €722 million, up 7%. Personal insurance premiums amounted to €1.2 billion, up 4%.

This growth allowed the group to pay €547 million in commissions to the branch networks, up 4.2% from a year earlier.

The resilience of technical results and the absence of new financial provisions drove 16% growth in net banking income at constant scope from a year earlier to €770 million. For the first time, these results included those of the new Spanish subsidiary, Agrupacio AMCI, which contributed close to €30.7 million of net banking income.
General operating expenses rose by 3.0% (at constant scope) to €217 million.
Operating income totaled €553 million.

Net income was €312 million, up 7% at constant scope.

Corporate banking

This division covers the financing of large corporates and institutional customers, value-added financing (project and asset, acquisition, etc.), international activities and financing provided by foreign branches.

As of June 30, 2013, this business line managed €14.7 billion in loans and €4.5 billion in deposits.

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	151	178	-14.9%
Gross operating income	102	133	-23.0%
Income before tax	91	102	-10.9%
Net income	61	68	-10.3%

Capital markets and refinancing activities

CM-CIC Marchés performs CM11-CIC's refinancing and commercial and investment banking activities from offices in Paris and Strasbourg along with branches in New York, London, Frankfurt and Singapore.

These transactions are recorded on two balance sheets:

- at BFCM, for the refinancing business,
- at CIC, for the commercial and investment banking businesses in fixed-income, equity and credit products.

The capital markets activities also include a stock market brokerage activity provided by CM-CIC Securities.

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	300	385	-21.9%
Gross operating income	199	278	-28.5%
Income before tax	199	260	-23.4%
Net income	125	157	-20.8%

Private banking

This segment develops know-how in financial management and estate planning, which is provided to business owners and their families and private investors, and includes companies specializing in this area.
As of June 30, 2013, this business line managed €7.9 billion of loan outstandings and €16 billion of deposits, thereby generating more than €8 billion in surplus funds.

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	247	248	-0.5%
Gross operating income	74	82	-9.1%
Income before tax	71	88	-19.0%
Net income	51	67	-24.6%

Private equity

This business line helps to strengthen the equity capital of Crédit Mutuel and CIC's corporate customers over the medium to long term (seven to eight years). The business activity is carried out by CM-CIC Capital Finance, which has its head office in Paris and satellite offices in Bordeaux, Lille, Lyon, Nantes and Strasbourg, thereby ensuring close ties to customers.

Its equity investments amount to €1,649 million, of which 83% in unlisted companies. The remainder is split between listed companies and investment funds. This attests to the CM11-CIC Group's determination to support its corporate customers over the long term.

(€ million)	June 30, 2013	June 30, 2012
Net banking income	65	72
Gross operating income	49	55
Income before tax	49	55
Net income	48	56

Logistics

The logistics business line comprises purely logistical entities, notably specific companies holding operating real estate, the Group's IT companies, EI Telecom, Euro Protection Surveillance, etc.

(€ million)	June 30, 2013	June 30, 2012 Restated for IAS 19R	% change
Net banking income	644	632	+1.8%
Gross operating income	89	100	-11.3%
Income before tax	83	88	-6.3%
Net income	46	54	-14.3%

The companies EI Telecom and Euro Protection Surveillance contributed €10 million (+76%) and €8 million (+3%) respectively to the net income of this division.

**Unaudited financial statements but subject to a limited examination. Unless otherwise indicated, percentage changes are calculated at constant scope.*

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CM11-CIC (*) Key figures (**)

(in millions of euros)	June 30, 2013 CM11-CIC		June 30, 2012 CM11-CIC
Business			
Total assets	494 459	(1)	499 227
Loans and advances to customers, including finance lease	272 688		268 812
Funds managed and in custody [3]	510 473		484 504
- of which, customer deposits [3]	214 850		204 279
- of which, insurance products	68 468		63 611
Equity			
Shareholders' equity and deeply subordinated debt	31 943	(1)	31 155
Employees at year-end [4]	65 103		65 848
Number of points of sale	4 644		4 638
Number of customers (in millions)	23,8		23,8

Financial results

Consolidated income statement (in millions of euros)	June 30, 2013	June 30, 2012 Adjusted for IAS 19, amended
Net banking income	6 062	5 831
General operating expenses	(3 872)	(3 712)
Gross operating income	2 191	2 119
Net additions to/reversals from provisions for loan losses	(551)	(568)
Operating income	1 640	1 551
Net gains/losses on other assets and equity affiliates	(37)	(46)
Income before tax	1 603	1 505
Corporate income tax	(593)	(546)
Net income	1 010	959
Net income attributable to owners of the company	911	857

* Consolidated results of the local mutual banks of Crédit Mutuel Centre Est Europe, Sud-Est, Ile-de-France, Savoie-Mont Blanc , Midi-Atlantique, Loire-Atlantique et Centre-Ouest, Centre, Normandie, Dauphiné-Vivarais, Méditerranéen et Anjou, of their shared federal bank, and of the Banque Fédérative du Crédit Mutuel and its main subsidiaries: ACM, BECM, IT companies, CIC, Targobank Germany, Cofidis, CIC Iberbanco and Targobank Spain.

** Figures not approved by the boards.

1 Figures at December 31, 2012.

2 Including finance leases

3 SFEF issues are not included in customer deposits.

4 Employees at Group-controlled entities.

PRESS RELEASE

Paris, July 31, 2013

Results through June 30, 2013

Growth in the commercial activity

<u>Financial results</u>		% change*
Net banking income	**€2,298 m**	***+ 3%***
Gross operating income	**€760 m**	***+ 3%***
Net additions to/reversals from provisions for loan losses	**- €145 m**	***- 17%***
Net income	**€422 m**	***+ 2%***

**June 2012 comparison figures used to calculate changes were restated in accordance with IAS 19, amended.*

<u>Banking network activity</u>

Support for individual customers, associations, self-employed professionals and companies:

- **+ 1.6% in outstanding loans** for a total of €103.5 billion (including +5.0% for investment loans and +0.9% for housing loans)**
- **+ 3.8% in total deposits** to €82.8 billion**
- **+ 5.4% in number of non-life insurance policies to 3,101,707**
- **+ 6.0% in online banking contracts to 1,669,007**
- **+ 16.8% in mobile telephony contracts to 341,102**
- **+ 13.8% in remote surveillance contracts to 74,670**
- **+ 2.8% in the number of customers to 4,641,051**

Chaired by Michel Lucas, the CIC Board of Directors met on July 31, 2013 and approved the consolidated financial statements through June 30, 2013.

Results of commercial activity

As of June 30, 2013, CIC's customer loans totaled €135.2 billion (+1.5% relative to June 30, 2012), customer deposits were €107.8 billion (+2.5%) and assets under management and held in custody** stood at €231.1 billion (+3.8%).

Employees worked to provide the best possible service on behalf of the customer base of individuals, associations, self-employed professionals and companies (CIC is the banker for one out of every three companies).

CIC's core business in France is retail banking, and the bank continued to revitalize and reorganize its network while creating 19 points of sale in one year.

The bank's development in the past year enabled it to:

- increase the number of customers by 125,518 to a total of 4,641,051 (+2.8%);
- increase the banking network's outstanding loans by 1.6% to €103.5 billion (of which +0.9% for housing loans, +5% for investment loans);
- increase deposits by 3.8% to €82.8 billion and savings under management and held in custody by 1.7% to €54.6 billion;
- increase the number of non-life insurance policies to 3,101,707 (+5.4%);
- post gains in the services activities (online banking: +6% to 1,669,007 contracts; telephony: +16.8% to 341,102 contracts; remote surveillance: +13.8% to 74,670 contracts, etc.).

Corporate banking had outstanding loans** totaling €13.3 billion.
In the private equity business, CIC provides long-term support for its company customers. The portfolio under management totals €2.5 billion, including €0.7 million for third parties.

Financial results (1)

The June 30, 2012 figures were restated in accordance with IAS 19, amended in order to ensure comparability with the June 30, 2013 results. This restatement involved a €33 million reduction in general operating expenses and a €12 million increase in taxes.

As of June 30, 2013, CIC's net banking income increased by 3% to €2,298 million, compared with €2,228 million in the first half of 2012.

Net additions to/reversals from provisions for loan losses fell to €145 million as of June 30, 2013, compared with €175 million one year earlier. It should be noted that the impact of transactions executed in the first half of 2012 involving Greek sovereign debt (contribution of sovereign debt securities eligible for the Private Sector Involvement (PSI) plan adopted on February 21, 2012 and market sale of securities received in exchange) resulted in a €32 million charge to net additions to/reversals from provisions for loan losses. Restated for this impact, net additions to/reversals from provisions for loan losses were virtually unchanged.
For customer loans, annualized net additions to/reversals from provisions for loan losses relative to outstanding loans came to 0.19% and the coverage ratio (loan loss provisions relative to non-performing loans) stood at 51.5%.

Net income totaled €422 million.

As of June 30, 2013, the tier 1 solvency ratio was estimated at 12.2% and tier 1 capital totaled €11 billion.

CIC, a subsidiary of BFCM (CM11-CIC Group), has the following long-term ratings: A with a stable outlook by Standard & Poor's, Aa3 with a negative outlook by Moody's and A+ with a stable outlook by Fitch.

Retail banking

At the banking network level, the loan-to-deposit ratio*** continued to improve to 122.3% compared with 124.8% as of June 30, 2012 in order to satisfy the Basel III regulatory requirements.

As of June 30, 2013, the retail banking network had net banking income of €1,648 million, up 6% from €1,549 million in June 2012.

Net additions to/reversals from provisions for loan losses came to €131 million (€89 million in 2012) and income before tax was €391 million, up 12% relative to €348 million (restated in accordance with IAS 19, amended) as of June 30, 2012.

Corporate banking

With net banking income of €136 million, compared with €152 million as of June 30, 2012, and net additions to/reversals from provisions for loan losses totaling €12 million compared with €32 million, income before tax was unchanged at €77 million.

Capital markets

Net banking income fell from €310 million as of June 30, 2012 to €282 million as of June 30, 2013.
Net additions to/reversals from provisions for loan losses were nil, compared with €20 million in 2012.
Income before tax totaled €189 million as of June 30, 2013 and was therefore essentially unchanged from one year earlier, when it totaled €193 million after restatement in accordance with IAS 19, amended).

Private banking

As of June 30, 2013, private banking generated net banking income of €247 million (compared with €248 million one year earlier).
Net additions to/reversals from provisions for loan losses totaled €2 million.
Income before tax was €72 million, compared with €88 million as of June 30, 2012.

Private equity

Net banking income was €65 million as of June 30, 2013, compared with €72 million one year earlier.
Income before tax was €49 million, down from €55 million one year earlier.

Outlook

CIC is continuing to pursue:

- the commercial development of its network,
- the extension of its products and services across all its markets,
- its goal of delivering the best possible service to individuals, associations, self-employed professionals and companies,
- its active support on behalf of local, regional and national economic activity, always working closely with its customers.

The financial information as of June 30, 2013 includes this press release and the specific information based on the recommendations of the Financial Stability Board and on the sovereign risk exposure.
The complete regulatory information, including the Registration Document, is available on the web site: www.cic.fr/cic/fr/banques/le-cic/institutionnel/actionnaires-et-investisseurs in the section "Regulatory information" and is published by CIC in accordance with the provisions of article L451-1-2 of the French Monetary and Financial Code and articles 222-1 et seq. of the General Regulations of the French Financial Markets Authority (Autorité des Marchés Financiers - AMF).

(1) Financial statements unaudited but subject to a limited review.

***Amounts outstanding at the end of the month.*
****Ratio expressed as a percentage of total net loans and banking network deposits.*

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CIC

Key figures

(€ millions)	June 30,2013	June 30,2012	December 31,2012
Activity			
Total assets	234 273	232 742	235 732
Customer loans (1)	135 163	133 139	132 890
Customer deposits	107 819	105 191	108 162
Assets under management and in custody (2)	231 104	222 567	230 426
Number of non-life insurance policies	3,101,707	2,942,480	2,990,267
Shareholders' equity			
Equity attributable to owners of the company	10 576	9 674	10 362
Equity attributable to non-controlling interests	102	291	106
Total	10 678	9 965	10 468
Employees at the end of the period (3)	20 214	20 704	20 446
Number of branches (4)	2 072	2 085	2 074
Number of customers (5)	4,641,051	4,515,533	4,569,510
Individuals	*3,833,449*	*3,736,182*	*3,778,772*
Companies and self-employed professionals	*807 602*	*779 348*	*790 738*

Results

Consolidated income statement	June 30,2013	June 30,2012 (6)	December 31,2012
Net banking income	2 298	2 228	4 260
General operating expenses	(1 538)	(1 490)	(2 944)
Gross operating income	760	738	1 316
Net additions to/reversals from provisions for loan losses	(145)	(175)	(356)
Operating income	615	563	960
Net gains/losses on other assets	1	8	11
Share of income/(loss) of companies accounted for by the equity method	7	32	51
Income before tax	623	603	1 022
Corporate tax	(201)	(190)	(300)
Net income	422	413	722
Non-controlling interests	(3)	(18)	(24)
Net income attributable to owners of the company	419	395	698

(1) Including leasing
(2) Amounts outstanding at end of month, including financial securities issued
(3) Full-time equivalent
(4) Between June 2012 and June 2013: 19 branches opened, 32 closed, including 30 due to reorganization of a portion of the network and to the impact of a change in management rules
(5) Banking network. Calculation rules adjusted with June 2012 restatement (4,517,320 before restatement).
(6) After restatement in accordance with IAS 19, amended.