

Bank Name	SFIL
LEI Code	549300HFEHJOXGE4ZE63
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

SFIL

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,505	1,505	1,507	1,437	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,505	1,505	1,507	1,437	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,531	1,531	1,533	1,463	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,531	1,531	1,533	1,463	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,531	1,531	1,533	1,463	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,531	1,531	1,533	1,463	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	5,104	5,099	4,965	4,336	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,104	5,099	4,965	4,336	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	29.49%	29.52%	30.35%	33.15%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29.49%	29.52%	30.35%	33.15%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	30.00%	30.03%	30.88%	33.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.00%	30.03%	30.88%	33.75%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	30.00%	30.03%	30.88%	33.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.00%	30.03%	30.88%	33.75%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	74,604	75,087	74,094	14,718	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	2.05%	2.04%	2.07%	9.94%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

SFIL

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,531	1,531	1,533	1,463	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,531	1,531	1,533	1,463	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	74,604	75,087	74,094	14,718	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	74,604	75,087	74,094	14,718	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	2.1%	2.0%	2.1%	9.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	2.1%	2.0%	2.1%	9.9%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital SFIL

					1	1	1	
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	1,531	1,531	1,533	1,463	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,505	1,505	1,507	1,437	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,419	1,419	1,419	1,419	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	144	144	144	174	C 01.00 (r130,c010)	Articles $26(1)$ point (c), $26(2)$ and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-30	-26	-33	-43	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	60	60	60	65	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	24	20	26	37	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-26	-26	-25	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 38(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-80	-79	-77	-84	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-4	-4	-4	-1	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 35(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r450,c010) + C \ 01.00 \ (r460,c010) + \\ C \ 01.00 \ (r470,c010) + C \ 01.00 \ (r471,c010) + \\ C \ 01.00 \ (r472,c010) \end{array}$	Articles 4(56), 38(1) point (b) (i) and 89 to 91 of ORI; Articles 38(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of ORI; Articles 38(1) point (b) (ii) and 259(3) of ORI; Articles 38(1) point (b) (iv) and 258(3) of ORI.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	eq:articles 4(27): 36(1) point (i): 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	- (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-12	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-91	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-3	-3	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26	26	26	26	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	26	26	26	26	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,531	1,531	1,533	1,463	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 ((910,c010) + C 01.00 ((930,c010) + C 01.00 ((930,c010) + C 01.00 ((940,c010) + C 01.00 ((950,c010) + C 01.00 ((978,c010) + C 01.00 ((974,c010) + C 01.00 ((978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	5,104	5,099	4,965	4,336	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	29.49%	29.52%	30.35%	33.15%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	30.00%	30.03%	30.88%	33.75%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	30.00%	30.03%	30.88%	33.75%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,505	1,505	1,507	1,437	[A.1-A.1.13-A.1.21+HIN(A.2+A.1.13- A.2.2-A.2.4+HIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	29.49%	29.52%	30.35%	33.15%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	E.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
-		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

(1)The fully laaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not basen into account in this calculation. Fully laaded CET1 ratio is an estimation is based on the formulae stated in calculation. TOREP CODE[®] – clease note that this miniht laad to differences to fully laaded CET1 calcular accounting date are not basen in their Filler 3 disclosure

Overview of Risk exposure amounts

SFIL

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,051	3,837	3,818	3,655	C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (7110, c220, s001) + C 07.00 (7130, c220, s001) + C 08.01 (040, c260, s002) + C 08
Of which the standardised approach	2,743	2,603	2,573	2,479	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	468	428	425	390	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	840	805	819	786	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	225	228	278	110	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r490, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r600, c260) + C
Credit valuation adjustment - CVA	431	470	472	173	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_50*12.5+C 20.00_010_459*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_00,C 24.00_010,C 24.00_000,C 24.000,C 24.000,C 24.000,C 24.000,C 24.000,C 24.000,
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	335	332	332	332	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	335	332	332	332	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	62	232	65	65	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	5,104	5,099	4,965	4,336	

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise P&L SFIL

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)				
Interest income	1,906	2,514	574	1,166
Of which debt securities income	114	152	37	74
Of which loans and advances income	745	983	216	428
Interest expenses	1,806		536	1,092
(Of which deposits expenses)	24	33	9	6
(Of which debt securities issued expenses)	773	1,012	219	431
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	U
Net Fee and commission income	16	17	1	1
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	8	7	3	9
Gains or (-) losses on financial assets and liabilities held for trading, net	-44	-32	135	164
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	37	46	-111	-141
Gains or (-) losses from hedge accounting, net	-1	5	3	-3
Exchange differences [gain or (-) loss], net	1	1	-1	-1
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	118	180	68	103
(Administrative expenses)	67	88	26	45
(Cash contributions to resolution funds and deposit guarantee schemes)	7	7	8	8
(Depreciation)	13	18	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	10	8	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	10	9	0	0
(Other provisions)	1	-1	0	0
Of which pending legal issues and tax litigation ¹	0	-4	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4	-2	1	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	4	-2	1	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	17	62	29	41
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	11	44	19	28
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	11	44	19	28
Of which attributable to owners of the parent	11	44	19	28

Of mile of autoacte of others of the participation UI findmation available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

SFIL

(min EUR)		As of 30/09/20	20			As of 31,	/12/2020			As of 31	/03/2021			As of 30/	/06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hierar	:hy		Fi	air value hieran	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,291				1,941				1,412				1,732				IAS 1.54 (i)
Financial assets held for trading	16	0	3	13	22	0	3	19	12	0	3	9	15	0	3	12	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	4,531	0	0	4,531	4,243	0	0	4,243	4,028	0	0	4,028	3,821	0	0	3,821	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	677	652	25	0	625	625	0	0	603	603	0	0	603	603	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	59,193				59,310				60,025				59,459				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	5,226	0	4,984	242	5,154	0	4,829	325	4,300	0	4,061	239	3,941	0	3,739	201	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,938				2,842				2,466				2,264				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,895				2,898				2,565				2,668				
TOTAL ASSETS	76,767				77,036				75,412				74,503				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		٨	ls of 30/09/20)20					As of 31	/12/2020					As of 31,	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	imulated impaii	rment	Gro	ss carrying amo	ount	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accun	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	swith Stage 1 cant Assets without se in Stage 3 sk since Credit-Impaired lal assets on but initial edit- recognition		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	677	0	0	0	0	0	625	0	0	0	0	0	603	0	0	0	0	0	603	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	7,670	1,520	4	-4	-14	0	7,644	1,493	4	-4	-13	0	7,103	1,483	4	-4	-13	0	6,800	1,341	4	-4	-13	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	44,615	4,375	1,067	-5	-22	-12	45,223	4,433	565	-5	-23	-7	46,430	4,566	491	-6	-23	-6	46,294	4,646	426	-5	-23	-8	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

SFIL

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	1,116	1,037	893	838	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	63,830	64,407	64,306	63,954	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	7,749	7,595	6,438	6,237	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	743	738	659	526	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	25	23	22	23	IAS 37.10; IAS 1.54(l)
Tax liabilities	0	5	9	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,673	1,562	1,404	1,254	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	75,137	75,368	73,732	72,835	IAS 1.9(b);IG 6
TOTAL EQUITY	1,630	1,668	1,680	1,668	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	76,767	77,036	75,412	74,503	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

SFIL

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		8,865	8,632	7,331	7,075	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	379	0	0	0	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	0	0	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		63,441	64,398	64,298	63,947	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		10	9	9	8	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		72,696	73,039	71,637	71,029	

2021 EU-wide Transparency Exercise Market Risk

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1	SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREN DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 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	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	5/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions
-	(min EUR, %)								
	Central oovernments or central banks Regional governments or local authorities	5,817	12,477	33 2,093		6,534 10.858	13,528 11,019	32 2,084	
	Public sector entities	9,766	8,161	134		9,715	8.165	131	
	Multilateral Development Banks	2,700	0,101	1.54		2,13 0	0,100		
	International Organisations	16	16	0		16	16	0	
	Institutions	72	54	7		78	57	7	
	Corporates	6,864	26	26		7,210	25	25	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
	Secured by mortoages on immovable property of which: SNE	0	0	0		0	0	0	
	Exposures in default	436	272	405	6	372	200	299	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates 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	
	Other exposures	79	79	2.750	66	<u>24</u>	32,041	2.610	60
	Standardised Total ²	33,957	32,153			34,814 ers or credit risk mitigation techn			60

are, unlike Exposure value, is reported before Salond into account any effect due to credit conve Total drive not include the Sarvitarization modition unlike in the results reine to the 2019 eventse

		Standardised Approach									
			As of 30/	09/2020			As of 31,	12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1,607	10,060	0		2,298	11,008	0			
	Regional governments or local authorities	5,562	5,567	1,113		5,654	5,663	1,133			
	Public sector entities	9,345	8,054	127		9,314	8,059	124			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	474	26	26		700	25	25			
	of which: SME	0	0	0		0	0	0			
	Retail of which: SME	0	0	0		0	0	0			
FRANCE	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	288	272	405	5	231	200	299			
	Items associated with particularly high risk				-						
	Covered bonds	ō		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			
	Eaulty	0	0	0		0	0	0			
	Other exposures	38	38	38		19	19	19			
	Standardised Total ²				31				25		

¹⁰ Obtained encourse, unlike Encourse value, is recorded ablere takes two is concert any effect of an is to record trans and encourse is a substitution effective.
¹⁰ Obtained encourse, unlike Encourse value, is recorded ablere takes two is concert any effect of an encourse and encourse.
¹⁰ Obtained encourse, substitution advantaments (Robalia and other own founds readout the substitution advantaments (Robalia and other own founds readout the takes). ŕ

			As of 30)	09/2020			As of 31	/12/2020		
	(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	2,301	2,299	33		2,289	2,286			
	Regional governments or local authorities	3,651	3,637	727		3,547	3,534	707		
	Public sector entities	0	0	0		0	C	0		
	Multilateral Development Banks	0	0	0		0	C	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0		0		
	Corporates of which: SME	0	0	0		0		0		
	or which: SME Retail	0	0	0		0				
	of which: SME	0	0	0		0				
ITALY	Secured by mortgages on immovable property		-	-			-			
	of which: SME	0	0	0		0	c	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	C	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0		
	Collective investments undertakings (CIU)	0	0	0		0	C	0		
	Eaulty	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		

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					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	0	0	0		0	C	0	
	Regional governments or local authorities Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	a	0	
	Corporates	4,953	0	0		4,926	0	0	
	of which: SME Retail	0	0	0		0		0	
COMMAN ICLANING	of which: SME	0	0	ō		0	0	0	
CAYMAN ISLANDS	of which: SME Secured by mortoages on immovable property of which: SME	0	0	0		0	C	0	
		0	0	0		0	0	0	
	Exoosures in default	0	0	0	0	0	0	0	c
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandra di Tabal ²				12				

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		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Redeal Public red Markinse Brennet Grennet Grennet Grennet Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constant Constan	verministi or constrait lavuka for vertifies and translations and translations and translations as a 5.55 Met of the second second second second monthal and second second or second second second second second participation of the second second second participation of the second second second second monthal second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second second s				• • •	1,614 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
Other exe Standard		Ű			0	Ű		, i i i i i i i i i i i i i i i i i i i	0	
		⁽¹⁾ Original exposure, unlike Er ⁽²⁾ Total value adjustments an exposures, but includes gene	d provisions per country of cou		ct due to credit conversion facti curistisation exposures. additio					



Credit Risk - Standardised Approach SFIL

		Standardised Approach									
			As of 30	09/2020			As of 31	/12/2020			
	(min File 54)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central oovernments or central banks Regional oovernments or local authorities Public sector entities Mutiliateral Development Banks	0 503 0 0	0 624 0 0	0 125 0 0		0 491 0 0	611 0 0	0 122 0			
	International Oreanisations Institutions Corporates of which: SNE Retail	0 0 319 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 318 0					
SWITZERLAND	of which: SME Secured by mortoaoses on immovable property of which: SME Exposures in default	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0			0		
	Items associated with particularly high risk Covered bonds Claims on institutions and coroorates with a ST credit assessment Collective investments undertakinos (CIU)	0	0	0		0					
	Eoulty Other exposures Standardised Total ²	0	0	0	0	0 0 rrs or credit risk milination techn	0	0	0		

¹⁰ Ordered associates, while Essence value, is monorial balance taken the associate and which all the order cover intervent features or used and institution difficult and associated and associated

		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
PANAMA	Carl al avenuesta or central hanks Residual avenuesta Publicant problem and the second problem and the second problem International Constraints Institutions Constraints Constraints Real Board to mortalises on immunable areastry of article 2016 Record board Theorem Society of the particularly high risk Constraints institutions with particularly high risk Constraints institutions of constraints with particularly for the second Constraints institutions of the second particularly for the second Constraints institutions of the second particularly for the second particular for the second particular for the second particular for the second particular for the s	0 0 343 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 1329 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Other exposures Standardised Total ²	0	0	0	2	0		0	2

¹⁰ Obside assesses with Ensure what, a restrict hole tables this accurate with the last to out of an ensure and the devices in the last to out of an ensure and the en

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
LIBERIA	Central assessments or central shares Rescaled governments Packfarter from Landowski Packfarter Devolution Packfarter Devolution Devolution Devolution Devolution Devolution Real Real Real Real Real Real Real Real	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Other exposures Standardized Total ²	0		0		0	C	0	-	

O
 O

					Standardise	ised Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	102	102	20		100	33	20			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	c	0			
	Institutions	0	0	0		0	0	0			
	Corporates of which: SME	0	0	0		0		0			
	or which: SME Retail	0	0	0		0					
CANADA	of which: SME	0	0	0		0	0	0			
CANADA	Secured by mortgages on immovable property	0	0	0		0	c	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0		0	0		
	Covered bonds		0			0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	c	0			
	Collective investments undertakinos (CIU)	0	0	0		0	C	0			
	Eaulty	0	0	0		0	0	0			
	Other exposures	0	0	0		0		0			

Control of the second sec

		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(min RJR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Control and eventments or control tasks Machinel eventments Machinel and eventments Machinel Constantiations Machinel Constantiations Machinel Constantiations Compared to Machinel Constantiations Compared to Machinel Constantiations of adult : 2016 Machinel Constantiations Facouration of Machinel Constantiations Facouration of Machinel Constantiations Constantiation and constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiations Constantiati				0				0	
			d provisions per country of cou			ors or credit risk mitioation tech nal valuation adjustments (ANAs				
					Standardise	ed Approach				

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Central quesementes or central harks. Anciena acomenter or local architectus Padia caro antellas Padia caro antellas Padia caro antellas Compositada Satutativas Satutativas Satutativas Compositada Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satutativas Satuta										
	Standardised Total ²				0				0		

¹⁰ Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi nel moltario intervisione in au adultationi effettosi.
¹⁰ Obtaina allocates atta d'avoidante au accutor d'a cuaterante actudos ficas fica accutataria essavanas, additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultational de losse firmas da adultationad de losse firmas da adul



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SFIL

		Standardised Approach									
			As of 31,	/03/2021			As of 30	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)	5,631	12,355	32		5,951	12.800	32			
	Central governments or central banks Regional governments or local authorities	5,631	12,355	32		5,951	12,800	32			
	Public sector entities	9,602	8.108	125		9,389	7,935	121			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	13	13	0		13	13	0			
	Institutions	76	55	6		4	4	1			
	Corporates	6,919	24	24		6,510	24	24			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Consolidated data	of which: SME	0	0	0		0	0	0			
	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	365	193	289	5	342	169	254	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 comporates with a ST credit assessment	0	0	0		535	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eaulty	0	0	0		0	0	0			
	Other exposures	34	34	2.580	60	29	29		69		
	Standardised Total ²	33,423 31,707 2,580 60 33,373 31,707 2,480 69 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects).									

(1) --grain exposure, utilité topoure value, li reported ballore taking into account any effect due to credit convenion factors or credit risk miligation techniques (e.g. a (2) Standardised Total does not include the Securitization position unilie in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	/03/2021			As of 30	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	1,543	9,986	0		1,815	10,437	0		
	Regional governments or local authorities	5.673	5.674	1,135		5,660	5.660	1.132		
	Public sector entities	9,208	8.004	118		9.071	7.901	114		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	449	24	24		539	24	24		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
FRANCE	of which: SME	0	0	0		0	0	0		
HOULCE	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	193	289		0	169	254		
	Exposures in default	229	193	289	4	210	169	254		
	Items associated with particularly high risk Covered bonds	0	u u	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CEU)	0	0	0		0		0		
	Equity	0	-	0		-	-	-		
	Other exposures	23	23	23		19	19	19		
	Standardised Total ²				24				23	

2 2 3 (1) Organi reports, ruis fragment skale, integrated below taking the taccordt any effect due to conditionation of conditional registration effects). (2) Tak or skale adjustments (adjustment) (2) Tak or skale adjustment) (2) Tak

					Standardis	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Contral securities of a contral shade Record a service of local stabilities Record a service of local stabilities Healthered Peersbergeret Bakis Institutions Consortium Securities Recall of July 2018 Recall Final Securities Record Bake Record Bake Recor	2,138 3,486 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,115 3,473 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	322 695 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2.110 3.301 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,103 3,299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Other exposures Standardised Total ²	0	0	0	16	0	0	0	15

In the second se

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(anh File 4s)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CAYMAN ISLANDS	Control enversements or control backs Reconcellence of the all admonstrates Reconcellence of the all admonstrates Reconcellence of the admonstrates Reconcellence of the admonstrates Reconcellence of the admonstrates of envelopments and the admonstrates of envelopments admonstrates Second on proceedings and envelopment of envelopments admonstrates of envelopments admonstrates of envelopments admonstrates of envelopments admonstrates of envelopments admonstrates Conserved to admonstrates on Intervention Conserved to admonstrates and the admonstrates Conserved to admonstrates admonstrates Conserved to admonstrates admonstrates Conserved to admons	0 0 4.514 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 8,548 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•

Organi expense, while Expense value, a sequel before size the sector of the design of the court of the design o

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
QATAR	Cantral assemments or contral havin Resident assemments or local athebits Public start or etities Multitural Oranization Multitural Oranization and Anno Anno Anno Anno Anno de Anno Anno Anno Anno Anno Anno Anno Anno	1,668 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				1,520 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Encourse in default Terms association with particularly high risk Convert bond Calima on institutions and concortes with a ST cruft assessment Collective investments undertakings (CIU) Easily Other constants Standardienet Total ²				0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
		(2) Total value adjustments a		unterparty excludes those for s	ect due to credit conversion fac acuristisation exposures, additio				

(1) Organia exposure, unaise caposare value, in reporte cancer using in accuster any series oue to reas convenient accurs or create minimization adminipute (e.g. seatabulant) (2) Table value adjustments and provides per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds re exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach SFIL

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(m)n 19 (P - %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(m) UK, %) Central dovernments or central banks Regional governments or local authorities	0	0 587	0		0 473	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	311	0	0		296 0	0	0	
SWITZERLAND	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(0.0) (0.0) (0.0)			0	ors or credit risk mitigation tech	in the second		0
						ors or credit risk mitigation tech nal valuation adjustments (AVAs			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to need conversion factors or need rule mitigation techniques (e.g., substitution effects). (2) Total value adjutements and provisions per country of continguing exclusion times and exposures, additional valuation adjutements (AIHA) and other own funds reductions memorysci. bei referencement control and extraments.

			As of 31,	/03/2021			As of 30/	06/2021	
(mh E.R. %)		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Control anywomenia or control names Androia assumption or host al administra Androia assumption of host al administra Androia assumptions Androia assumptions and any assumption of the assumption and any assumption of the assumption of which: Stell Analia Control for unit cases on immunotate ensurement of which: Stell Analia Control for unit cases on immunotate ensurement of which: Stell Control for unit cases on immunotate ensurement of which: Stell Control for immunotate and the administration Control for immunotation Control for immun	-	0 0 2 223 223 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 922 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(1) Organia reposes, while Exposus what, Inspected before tabling in the score and effect as to not convert and effect as the notice of the impact (a), substitution effects. (2) Fair what are displayers and providers per control of contractives exclude to be scoredulated and the sen (and in effective) while and the sen (and in effective) vehicle to be exposesses. Be for displayers (and the per control of contractive) exclude the to be scoredulated and the sen (and in effective) vehicles to be exposesses. Be for displayers (and the per control of the period of the scoredulated and the sen (and in effective) vehicles vehicles to be exposesses. Be for displayers (and the period of the period of the scoredulated and the period of the period of the period of the period of the p

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(m), F10 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control community or call advantages Readowal advantages Package advantages Packages Packages Packages International on constraintion International on constraintion College on International on constraintion and concounter International on the International on the IT colls assessment College on International on the IT coll assessment College on International on the IT coll assessment College on International on the IT coll assessment International on International on the IT coll assessment International on the IT coll assessment International on the IT coll assessment International on International on the IT coll assessment International International on the IT coll assessment International on the IT coll assessment International International International Interna	0 0 0 5933 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			- 0

Cli Organi esperar vises, supporte la bez salito pia transmittaria de la costi conversion fibers er costi en deglicito techniques (e.g. a chalitatore effecto).
 Cli Tari sub adquinante advensarias per curving e la chalitatore effectore, additional valuation adquantente (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectrare, additional valuation adquantente (Reik) and atte cons final valuational espectrare (Reik) and atte cons final valuational espectr

					Standardisc	a Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Certai assessments or contra laska Machand anormanisti Abalicati et local ababetti Abalicati et local ababetti Districtural of Paralismi International Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiticational Arabiti	0 104 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 103 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 103 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
									-

Control and a second seco

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(mh 2.96, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control oversmensk er control banks Andreal eversmensk er ford andrealbesk Andrealbesk Hullinske State Statestatesk Orassaktiskes Landbackes Grund Andrealbesk Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kallen Kall					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Compared and the provided and the state of the state

		exposures, but includes orm			Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Setzi average of the set of the s								0

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).

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							IRB AP	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 42.032	0 352	0 43.752	0	0 219	0	0 41.607	0 309	0 43.299	0	0 192	0
	Corporates		0	10,704	0	0	â	41,000	0	0	0		<u>_</u>
	Corporates - Of Which: Specialised Lending	ō	ō	ō	ō	ō	0	ō	ō	ō	0	ō	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	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	ő	0	ŏ	ő	ŏ	ō	ő	ő	ő	0	ŏ	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	TPR Total ²				1.527						1.455		

1, 527
 10 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) BIB Total does not include the Sociation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach								
				As of :	30/09/2020					As of 31/12/2020						
		Original	Exposure Value ¹					Exposure adjustments		osure amount Value adjustments and		Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions			
FRANCE	Control banks and can't al governments Institutions Corporate: Corporate: Corporate: of Which: Specialized anding Corporate: of Which: Specialized and Specialized Real-Secured on real exits property Real-Secured on real exits property Real-Secured on real exits property Real-Secured on real exits property Real-Secured on real exits property of Which: SPE Real-Secured on real exits property of Which: SPE Real-Secured on real exits property Real-Secured on real exits property	0 39,549 0 0 0 0 0 0 0 0	0 352 0 0 0 0 0 0 0 0 0	0 41,269 0 0 0 0 0 0 0 0	0 1,156 0 0 0 0 0 0 0 0 0	0 219 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39,198 0 0 0 0 0 0 0 0	0 309 0 0 0 0 0 0 0 0	0 40,890 0 0 0 0 0 0 0 0	0 1,081 0 0 0 0 0 0 0 0 0 0	0 192 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Retai - Under Heali - UP Windt: SHE Retai - Of Which: non-SME Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
	IRB Total															

		IRB Approach As of 30/09/2020													
				As of	30/09/2020					As of	31/12/2020				
		Original Exposure ¹				Exposure Value ¹	Risk exposure	2 amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, 96)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions		
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
TANK	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
ITALY	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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 Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0	0	0		0	0			0		0		
	IRB Total														

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	corporati	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CAYMAN ISLANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
611111111001100		Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	ō	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
QATAR	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Quinat	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0		0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0		0	0	0		0		0
	Other non-credit-obligation assets	0	0		0	0	0	0		0	0	0	
	IRB Total		1						1			1	1
	•	(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	risk mitigation tech	niques (e.a. subst	tution effects).		



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							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	0			0	0			0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: pro-		0	0	0	ő	0	0	0	ő	0	ő	0
	Retail - Qualifying Revolving	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
PANAMA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
10000	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(2) Orininal evence	une unlike Evrosu	ne value is renorte	d before taking into accou	at new officert due t	n mefit mmersion	factors or credit r	isk mitigation tarks	aioure (e o o defi	tution offects)		

							IRB AP	proacn					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LIDENIA	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	310	0	310	33	0	0	312	0	312	34	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	ő	0		0	0	ő	ő	0		0
CANADA	Retail - Secured on real estate property - Of Which: non-S		0	ő	0	0	0	0	ő	ő	0	ő	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Orininal owner	une unlike Pennou	no valiso lis nonvoto	d holiwo takina inta arraw	nt any effort due t	to mailt moversion	farters or readily	rick mitination tark	ninues (e n suihati	tution affortch		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
councily or councerpare 5		0	0	0	0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

⁷⁰ Original executes unlike Execute value. Is recorded before taking into account any effect due to credit conversion factors or redit risk mitigation techniques (e.g., substitution effects).

						IRB Ap	proach					
			As of 3	10/09/2020					As of	31/12/2020		
	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	0	0	0	Ū	0	0	Ō	0	0	Ō	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
		0	0		0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0
		0	0	0	0	0	0	0		0	0	0
	ő	0	0	0	ő	0	0	0	ő	0	0	0
			-			-	-	-		-	-	
											1	1
	Sectoral basis and control governments. Instituteous Corporate Ratal - Social on catalog property Ratal - Social on table Ratal - Social catalog property Ratal - Social on table Ratal - Social catalog property Ratal - Social catalog properties Ratal - Social catalog properis Ratalog proper	(m) D.4, %) Control banks and coshid provementation Corporates - Of Web: Specialized Lending Corporates - Of Web: Specialized Lending Retail - Cost and a real and property - Of Web: Speci Retail - Cost and a real and property - Of Web: Retail - Cost and a real and property - Of Web: Retail - Cost and and property - Of Web: Retail - Other Retail	Count of local and county operations Configure Devaluations County operations County operations Devaluations County operations County operations County operations Retail = County operations County operations County operations County operations Retail = County operations County operations County operations County operations Retail = County operations County operations County operations County operations Retail = County operations County operations County operations County operations Retail = County operations County operations County operations County operations	Control Logourus* Control Logourus* Regional Control Logourus* Control Logourus* </td <td>Read Control back and cardial governments Of which outputs Of which outputs Of which outputs Of which outputs Of which</td> <td>Optigizal Exposure Exposure Value Bit is exposure annual value Bit is exposure annual value Control takes and control generational components of Which: Specialized landing Components of Which: Specialized landing Read - Specialized property Read - Specialized property Read - Optime Read - Optime Landing property Read - Optime Read - Optime Landing property Read - Optime Read - Optime Landing Read - Op</td> <td>A col 30/09/2020 Control Exposure Register Control banks and colled generation (mathematics) Of selects of selects individual Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Compari Comparison Comparison Comparison Comparison Comparison</td> <td>Original Expenses¹ Expenses¹ Expenses¹ Respenses¹ Respenses¹ Respenses¹ Value Value Value Value Value Original Expenses¹ Control of the contro of the contr</td> <td>As of 30/09/2020 Original Expanse". Asign and an analyzing and analyzing analyzing and analyzing analyzing</td> <td>As of 30 (b0)(2020 > Description 1 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) Contraction 1 (b0)(2020)</td> <td>Act 33()9()2020 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="Colspan="Colspan="Colspan="2"Colspan="2"Colspan="2"Colspan="Col</td> <td>A of 30/69/2020 A of 30/69/2020 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="=2"Colspan="2"Colspan="2"Colspan="2"Colspan=</td>	Read Control back and cardial governments Of which outputs Of which outputs Of which outputs Of which outputs Of which	Optigizal Exposure Exposure Value Bit is exposure annual value Bit is exposure annual value Control takes and control generational components of Which: Specialized landing Components of Which: Specialized landing Read - Specialized property Read - Specialized property Read - Optime Read - Optime Landing property Read - Optime Read - Optime Landing property Read - Optime Read - Optime Landing Read - Op	A col 30/09/2020 Control Exposure Register Control banks and colled generation (mathematics) Of selects of selects individual Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Compari Comparison Comparison Comparison Comparison Comparison	Original Expenses ¹ Expenses ¹ Expenses ¹ Respenses ¹ Respenses ¹ Respenses ¹ Value Value Value Value Value Original Expenses ¹ Control of the contro of the contr	As of 30/09/2020 Original Expanse". Asign and an analyzing and analyzing analyzing and analyzing	As of 30 (b0)(2020 > Description 1 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) As of 30 (b0)(2020) Contraction 1 (b0)(2020)	Act 33()9()2020 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="Colspan="Colspan="Colspan="2"Colspan="2"Colspan="2"Colspan="Col	A of 30/69/2020 A of 30/69/2020 Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="=2"Colspan="2"Colspan="2"Colspan="2"Colspan=





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							IRB A	oproach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original E	xposure	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 41.778	0 281	0 43.413	0 1.516	0 175	0	0 39.434	0 244	0 41.030	0 1.286	0	0
	Corporates	41,778	201	43,413	1,510	1/5	é	39,434	244	41,030	1,200	152	·
	Corporates - Of Which: Specialised Lending	0	ő	0	0	ő	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: she	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	-	0	0	0	0	0	-
	Other non credit-obligation assets				ō					-	ō		
	TRB Total ²				1.517						1.286		

(1) Original exposure, unite Exposure values, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (3) 28 T stat does not include the Secularization pation unite in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	39,656	281	41,290	1,124	175	2	38,164	244	39,760	1,000	152	- 4
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIONICE	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking i	nto account any	effect due to crea	sit conversion fai	tors or credit ris	k mitigation tech	miques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Valoc		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	5	0	0	1	0	1	1	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALI	Retail - Secured on real estate property - Of Which: non-SP		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

unt any effect due to credit conversion factors or credit risk mitigation techniques (e.g. a

Corporates - (Retail Retail - Secu				As of	31/03/2021						30/06/2021		-
Institutions Corporates Corporates - Corporates - Retail Retail										AS OT .	30/06/2021		
Institutions Corporates Corporates - Corporates - Retail Retail - Secc		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure	Risk exposure	amount	Value adjustments and
Institutions Corporates Corporates - Corporates - Retail Retail	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
Corporates Corporates - (Corporates - (Retail Retail - Socc	al governments	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - (Corporates - (Retail - Secu		0	0	0	0	0	0	0	0	0	0	0	0
Corporates - (Retail Retail - Secu	Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Retail Retail - Secu		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secu	or mindle and	0	ő	ő	0	ő	0	ő	0	0	0	0	0
	cured on real estate property	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	alifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Otho		0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation	tion assets												
IRB Total													

and before taking into account, any energy due to creat contention races are create has may

							IRB Ap	proach					1
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
QATAR			0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0			ő		0		0		ŏ		
	Retail - Other Retail - Of Which: non-SME	0	ő	0	0	ő	0			0	ő		0
	Equity	0	ő	0	0	ő	0	0	0	0	ő	0	0
	Other non credit-obligation assets	-			-		-		-	-		-	
	IRB Total												
		(1) Original exp	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	it conversion fa	ctors or credit ris	k mitigation tech	hniques (e.g. substitutio	n effects).	



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						IRB Ap	proach					
			As of :	31/03/2021					As of :	30/06/2021		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
:	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corporates • Or Wildl: SHE	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
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-SP	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0			0	0		0	0	0
and the station of the second s		0	0	0	0	0	0	0	0	0	0	0
realization sizes	_											
redit-ot	Retail - Othor Retail - Of Which: non-SME Higation assets	0 Oligation assets	ligation assets	Aligation assets	Nigation assets 0 0 0 0 0	Higation assets 0 0 0 0 0 0 0 0	Name Own Mass 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <th< td=""><td>Name Color Processor O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O</td><td>Name Control <thcontrol< th=""> <thcontrol< th=""> <thcont< td=""><td>Name Control <thcontrol< th=""> <thcontrol< th=""> <thcont< td=""><td>Num Columnation O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O <</td><td></td></thcont<></thcontrol<></thcontrol<></td></thcont<></thcontrol<></thcontrol<></td></th<>	Name Color Processor O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Name Control Control <thcontrol< th=""> <thcontrol< th=""> <thcont< td=""><td>Name Control <thcontrol< th=""> <thcontrol< th=""> <thcont< td=""><td>Num Columnation O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O <</td><td></td></thcont<></thcontrol<></thcontrol<></td></thcont<></thcontrol<></thcontrol<>	Name Control Control <thcontrol< th=""> <thcontrol< th=""> <thcont< td=""><td>Num Columnation O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O <</td><td></td></thcont<></thcontrol<></thcontrol<>	Num Columnation O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O <	

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Origina	I Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value'		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
PANAMA	Retail - Secured on real estate property - Of Which		0	0	0	0	0	0	0	0	0	0	0
FANAMA	Retail - Secured on real estate property - Of Which	1: non-S? 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0		0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
LIDERU		U	0	0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	, in the second s	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	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 Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
CANADA	Central backs and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE Retail Retail Secured on real databe property Retail Secured on real databe property - Of Which: SPE Retail Secured on real databe property - Of Which: SPE	0 415 0 0 0 0 0 0	000000000000000000000000000000000000000	0 415 0 0 0 0 0 0	0 54 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 341 0 0 0 0 0	000000000000000000000000000000000000000	0 341 0 0 0 0 0 0 0	0 29 0 0 0 0 0 0 0		000000000000000000000000000000000000000
	Retal - Qualifying Revolving Retal - Other Retal - Of Whath: SHE Retal - Other Retal - Of Whath: SHE Retal - Other Retal - Of Whath: nan-SHE Other non cnellt-biligation assets	0 0 0	0	00000	0 0 0 0	0	0 0 0	0000	0	0	0 0 0 0		0 0 0 0

edit risk mitigation techniques (e.g. sub (1) Original exposure, unlike Exposure value, is reported before taking into account any effect du

								тко ар	proacti					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	TRR 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 Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	U	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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 Equity	0	0	0	0	0	0	0	0	0	, in the second s	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total									-			-
					eported before taking i								



							SFIL							
							As of 31/12/2020)						
						Dire	ct exposures	l.						4
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			1
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		144 144	144 144	0	0	0	144 144	0	0	0	0	0	0 0	0
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	0 1 0	0 1 0	0	0	0	0 1 0	0	0	0	0	0 0	0	
[10Y - more Total [0 - 3M [+	0 1	0 1	0	0	0	0 1	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]														
[3Y - 5Y [Bulgaria													
[10Y - more Total [0 - 3M [[3M - 1Y]														
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	-,,													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Czech Republic													
[5Y - 10Y [-													
Total	1													
1 11 - 21 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1	Denmark													
[10Y - more Total														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Estonia													
f10Y - more Total	1													



							SFIL							
						Dire	As of 31/12/2020 ct exposures							
	(mln EUR)			On balance s	heet	Bild	cc exposures		Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	89 177 324 598 1,845 11,180 34,245 48,457	89 176 323 598 1,844 11,175 34,196 48,402	0 0 0 0 0 0	0 0 0 0 0 0	0 52 22 0 0 0 0 0 74	76 97 253 523 1,643 10,331 31,568 44,491	0 0 0 0 0 0	0 0 0 0 0 0	1 4 19 10 13 74 360 481	0 0 0 0 0 0 0	0 0 0 0 63 63	0 0 0 0 0 0 0	2,351
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 301 0 0 0 0 301	0 0 301 0 0 0 0 301				0 0 301 0 0 0 0 301					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia												, i i i i i i i i i i i i i i i i i i i	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	2 94 17 341 277 1,010 3,944 5,686	2 94 17 341 276 1,007 3,931 5,670	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2 94 17 341 276 1,007 3,931 5,670	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	739
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	5,000					5,570							



							SFIL							
						Dire	As of 31/12/2020							
				On balance s	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			on bulance s					Jointa					
								Derivatives with pos	itiya fairyalya	Devivertives with	negative fair value	Off-balance sh	eet exposures	
								Derivatives with pos	luve fall value	Derivatives with	negative fait value			
			Total country in a country of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Lithuania													
[10Y - more	-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg													
10-3M f [3M - 1Y f [3Y - 2Y f [3Y - 2Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Luxchbourg													
[2M - 1V [
[3H - 11 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[10Y - more	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[3] - 5] [[3] - 5] [[5] - 10] [[10] - more Total	Netherlands													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland													
[5Y - 10Y [[10Y - more Total	-													
15Y - 10Y 10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [5Y - 10Y] [5Y - 10Y]		0 2 0	0 2 0	0	0	0	0 2 0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0 0	
Total		5 10	5 10	0	0	0	4	0	0	0	0	0	0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-5Y]	Romania													
[37 - 57 [[57 - 107] [107 - more Total	-													
10-3M1 (2M-1V)														
[3H - 11 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovakia													
	-													
Total Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Claure -													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Slovenia													
Total														



							SFIL							
						Dira	As of 31/12/2020 ct exposures							
	(min EUR)			On balance s	heet	Dire	Lt exposures		Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
						1		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 49 0 25 194 0 268	0 49 0 25 194 0 268	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 49 0 0 0 0 0 0 49	0 0 25 194 0 219	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 0 0 17 0 17	0 0 0 0 17 0 17				0 0 0 0 17 0 17							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 12 0 0 122 0 122 0 134	0 0 12 0 122 0 134	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 12 0 0 122 0 134	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		27
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	134	134		U	U U	134					U	0	



							SFIL							
							As of 31/12/2020							
						Dire	ct exposures					1		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country (Boolog	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid för trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Japan	0 0 0	0 0	0 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Japan	0 0 42	0 0 42	0 0	0 0 0	0 0 0	0 0 42	0 0 0	0 0	0 0	0 0	0 0 0	0 0 0	
[0-3M] [3M-1Y]		42 0 0	42 0 0	0 0	0 0	0 0	42 0	0 0	0 0	0 0	0	0 0	0 0 0	8
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.	0 105 0	0 105 0	0	0 0	0	0 105 0	0 0	0	0	0 0	0 0	0 0 0	
[5Y - 10Y [[10Y - more Total	_	79 116 300	79 116 300	0 0 0	0	0	79 116 300	0	0	0	0	0	0	60
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[10Y - more Total [0 - 3M [-	5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [12 24 26	12 24 25	0	0	0	12 24 26	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Switzerland	112 220 204	26 112 220 204	0	0	0	26 112 218 204	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [602	602	0	0	0	601	0	0	0	0	0	0	98
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Other advanced economies non EEA													
[5Y - 10Y] [10Y - more	non EEA													
Total [0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA													
[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]		0 0	0	0 0 0	0	0 0	0	0 0	0 0	0	0 0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East	0 0 1,140	0 0 1,140	0	0	0	0 0 1,140	0	0	0	0	0 0 440	0 0 0	
[10Y - more Total [0 - 3M [0 1,140 0	0 1,140 0	0 0	0 0	0 0	0 1,140 0	0 0	0 0	0 0	0	0 440 0	0 0 0	0
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Latin America and the	0 0 0	0 0	0	0 0 0	0 0	0	0 0	0 0 0	0	0 0	0 0 0	0 0 0	
[3Y - 5Y] [5Y - 10Y] [10Y - more	Caribbean	0 114 0	0 113 0	0	0	0	0 113 0	0	0	0	0	0 15 0	0	
Total		114	113	0	0	0	113	0	0	0	0	15	0	0



General governments exposures by country of the counterparty

							SFIL							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	1
								Derivatives with po	- Jahong dia kana kana		n negative fair value	Off-balance sh	ieet exposures	
								Derivatives with po	isitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 41 41	0 0 0 0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	2 0 10 10 44 133 0	2 0 10 10 44 133 0				2 0 9 10 44 133 0					0 0 0 0 49 0	0 0 0 0 0	
Total		199	199	0	0	0	198	0	0	- 0	0	49	0	33

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							SFIL							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		143 143	143 143 0	0 0	0	0	143 143 0	0	0	0	0	0 0	0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	0 1 0	0 1 0	0	0	0	0 1 0	0	0	0	0	0 0	0	
[10Y - more Total [0 - 3M [0 1	0 1	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Bulgaria													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
13Y - 5Y 1 15Y - 10Y 1 10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y]	Denmark													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
Total														



							SFIL							
							As of 30/06/2021							
				On balance sl	haat	Dire	ct exposures		Deriva	tives		Off balar	ico shoot	
	(min EUR)				lieet				Deriva	lives				
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	87 194 368 544 1,808 11,216 34,781 48,997	87 194 368 543 1,807 11,207 34,739 48,945	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 52 22 0 0 0 0 0 74	76 121 296 474 1,615 10,437 32,409 45,428	0 0 0 0 2 2 2	0 0 0 0 0 0 0 0	0 8 13 4 10 54 236 326	0 0 0 0 0 0 0	0 0 0 53 53	0 0 0 0 0 0 0	2,276
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Germany	0 288 0 0 0 0 0 288	0 288 0 0 0 0 0 0 288	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 288 0 0 0 0 0 288	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Italy	0 7 250 94 305 930 3,721 5,308	0 7 250 94 305 928 3,708 5,293	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 7 250 94 305 928 3,708 5,293	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	690
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							SFIL							
						Dire	As of 30/06/2021 ct exposures							
	(mln EUR)			On balance sl	ıeet	Dire			Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
10-3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Poland													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (1 0Y - more Total	Portugal	0 2 0 1 0 4	0 2 0 1 0 4 7			0 0 0 0 0 0 0	0 2 0 0 0 0 2		0 0 0 0 0 0 0 0					0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania									×		~		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							SFIL							
						Dire	As of 30/06/2021 ct exposures							
	(mln EUR)			On balance s	heet	Bire	cc exposures		Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	48 0 0 60 263 0 371	48 0 0 60 262 0 370	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	48 0 0 0 0 0 0 48	0 0 0 60 262 0 321	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 0 17 0 0 0 17	0 0 0 17 0 0 17	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 17 0 0 17	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y] [10Y - more Total	Canada	0 0 12 0 0 125 0 137	0 0 12 0 125 0 125 137				0 0 12 0 125 0 125 137			0 0 0 0 0 0				27
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong							U		J		v 	J	



		SFIL As of 30/06/2021												
		-				Dire	ct exposures							
	(mln EUR)		T	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	0 0 0 0 0 41	0 0 0 0 0 0 41 41			0 0 0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0 0			8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.		0 78 0 78 0 78 114 270	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		78 0 78 0 0 78 114 270			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	54
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0 30 6 25 106 211 200 578	0 30 6 25 106 211 200 578				0 30 6 25 106 209 200 576							95
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		370				378							
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
1001 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	0 0 0 1,127 0 1,127	0 0 0 1,127 0 1,127				0 0 0 1,127 0 1,127	0 0 0 0 0 0 0 0 0 0				0 0 0 359 0 359		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	0 0 0 0 106 0	0 0 0 0 105 0				0 0 0 0 105 0	0 0 0 0 0				0 0 0 0 15 0		U
Total	1	106	105	0	0	0	105	0	0	0	0	15	0	0



General governments exposures by country of the counterparty

							SFIL							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 7 7 7	0 0 0 0 0 0 6 7	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6 7	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 41 116 157	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0 4 4 21 29 128 0	0 4 21 29 128 0				0 4 21 29 128 0					0 0 0 0 0 44		
Total		185	185	0	0	0	185	0	0	° 0	0	44	0	30

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

SFIL

					As of 30/09/202	נ							As of 31/12/202	0			
		Gross	carrying amo	unt		Accumulat changes in provisions	ed impairment, accumulated fair value due to credit risk and 4	financial		Gn	oss carrying amou	nt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ing ¹	On performing exposures ²	On non-performing exposures	performing		Of which performing but past due >30	Of wh	lich non-perfori	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of which Stag	e exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	1,291	0	0	0	0	C	0	0 0	1,94	L 0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,871		4	4	4	18		0 0	9,76		4	4	4	18	0	0	
Central banks	0	0	0	0	0	(0	0 0		0 0	0	(0	0	0	0	0
General governments	7,136	0	4	4	4	17	0	0 0	7,20	4 0	4	4	4	16	0	0	0
Credit institutions	2,647	0	0	0	0	1	0	0 0	2,48		0	c	0	1	0	0	0
Other financial corporations	0	0	0	0	0	(0	0 0		0 0	0	c	0	0	0	0	0
Non-financial corporations	88	0	0	0	0	1	0	0 0	8	1 0	0	c	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	54,620	237	1,408	770	1,067	27	44 1	2 162	54,49	3 14	746	669	565	28	36	7	171
Central banks	0	0	0	0	0	(0	0 0		0 0	0	(0	0	0	0	0
		_		-	-		_				-			-	-	-	
General governments	50,467	220	1,407	770	1,066	21	44	12 162	50,21	1 1	728	652	548	21	35	6	5 171
Credit institutions	91	0	0	0	0	c	0	o c	10	9 0	0	0	0 0	0	0	0	0
Other financial corporations	211	0	0	0	0	c	0	o c	21	0 0	0	0	0 0	0	0	0	0
Non-financial corporations	3,851	17	1	1	1	e	0	o c	3,96	3 13	17	17	17	7	1	1	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	(0	0 0		0 0	0	(0 0	0	0	0	, O
of which: Loans collateralised by commercial immovable property at amortised cost	0	o	0	0	0	C	0	o 0		0 0	0	C	0	0	0	0	0
Households	0	0	0	0	0	C	0	o c		0 0	0	C) a	0	o	0	0
of which: Loans collateralised by residential immovable property at amortised cost	0	o	0	0	0	C	0	o 0		0 0	0	C	0	0	0	0	0
of which: Credit for consumption at amortised cost	0	0	0	0	0	C	0	0 0		0 0	0	C	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	65,782	237	1,412	775	1,071	46	44 1	2 162	66,20	14	750	674	569	45	36	7	171
OFF-BALANCE SHEET EXPOSURES	4,627		23	23	23	11	. 0	o 0	4,92	3	15	15	15	10	0	0	o

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. The specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the specified information is discloaded with a policity sign. (Part 2) ¹⁰ For the evolution of non-performation is discloaded with the specified information is discloaded with the specified information is discloaded and this sign (non-triange) in far value due to credit risk and provisions (in the specified information is discloaded in the specified information is discloaded in the information is discloaded in the policity sign. (Part 2) ¹⁰ For an are 2013 (10) For an are 20



Performing and non-performing exposures

SFIL

					As of 31/03/202	1							As of 30/06/202	1			
		Gr	oss carrying amo	ount		Accumulat changes in provisions	ed impairment, accumulated fair value due to credit risk and	Collaterals and financial		Gr	oss carrying amou	nt ⁵		Accumulat changes in provisions	ted impairment, a 1 fair value due to 4,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of v	vhich non-perfori	ning ¹	On performing exposures ²	On non-performing exposures ³	performing		Of which performing but past due >30	Of wi	ich non-perfori	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of which Stage	exposures e		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	1,412	0	0	0	0		0	0 0	1,73	2 0	0	0	0		0	0	0
Debt securities (including at amortised cost and fair value)	9,194	0	4		4	15	0	0 0	8,74		4	4	4	17	, .		
Central banks	-,	-			0		0	0 0	-,	0 0							0
General governments	7,032	0	4	4	4	16	0	0 0	6,86	4 0	4	4	4	17	7 0	0	0
Credit institutions	2,093	0	(0	(0	0 0	1,88	4 0	0	c	0	(0	C	0
Other financial corporations	0	0	(0	(0	0 0		o a	0	c	0	(0	C	0
Non-financial corporations	69	0	(0	1	0	0 0		o a	0	c	0	(0	C	0
Loans and advances(including at amortised cost and fair value)	55,543	26	649	635	491	29	34	6 169	55,21	4 20	574	564	426	28	34	8	145
Central banks	0	0	c	, c	0	(0	0 0		o a	0	c) a	0	o o	a	0 0
General governments	51,243	11	632	617	474	2:	. 33	6 169	50,71	7 6	557	547	7 409	19	9 33	7	145
Credit institutions	105	0	c) c	0	(0	0 0	10	5 O	0	c) a	c	o o	a	0
Other financial corporations	208	0	c) c	0	(0	0 0	20	8 Q	0	c) a	c	o o	a	0
Non-financial corporations	3,986	15	17	17	17	٤	1	1 0	4,18	3 13	17	17	17	g	9 1	1	. 0
of which: small and medium-sized enterprises at amortised cost	0	0	c		0	(0	0 0		o 0	0	c	0	(0	C	0
of which: Loans collateralised by commercial immovable property at amortised cost	0	0	C	, a	0	c	0	0 0		D 0	o	C	0	c	0 0	0	0
Households	0	0	c	o c	0	(0	0 0		o 0	0	c	0 0	0	0 0	a	0 0
of which: Loans collateralised by residential immovable property at amortised cost	0	0	C	. a	0	c	0	o o		D 0	o	C	0	a	0 0	o	0
of which: Credit for consumption at amortised cost	0	0	c	c	0		0	o o		0 0	0	a	0	c	0 0	0	0
DEBT INSTRUMENTS other than HFT	66,149	26	654	639	495	46	34	6 169	65,69	3 20	579	568	430	45	5 34	8	145
OFF-BALANCE SHEET EXPOSURES	4,373		15	15	15	s	o	o o	4,34	5	15	15	5 15	10	o o	0	15

(1) for the definition of non-performing exposures please refer to COMMISSION INPLATION (EGLANDON (ED) 2015227 of 3 heavy 2015, AMREX V, Par 2 Template related instructions, substate 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) and changes in far value of the relative allowances for incurrents but not reported losses (instruments at anotised coll) (instruments are generally reported with the opposite sign of market losses (instruments at anotised coll) (instruments and relative allowances for incurrents and instruments and relative allowances for incurrents and relative allowances for incurents and relative allowances for incurents



Forborne exposures

			Ac of 20/	09/2020		т. -			Ac of 21/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ving amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearanc	xposures with
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	Ö	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		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	505	248	2	2	3	3	488	235	3	2	20	20
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	504	247	2	2	3	3	472	218	2	1	20	20
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	17	17	1	1	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	505	248	2	2	3		488	235	3	2	20	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

(1) 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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

						SF	TL.					
			As of 31	/03/2021					As of 30	/06/2021		
	Gross carry exposures measures	ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with		ancial guarantees xposures with e measures		ying amount of with forbearance	value due to o	changes in fair credit risk and r exposures with		ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits		•	0			•			0			
Debt securities (including at amortised cost and fair value)	0	0		0	0	0	0	0			ů	
Central banks	0	0	0	0	0		0	0			0	Ū
General governments	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		0	0	(0 0	0	
Non-financial corporations	0	0	C	0	0		0	0	(o o	0	
Loans and advances (including at amortised cost and fair value)	467	212	2	2	20	20	450	180	5	5	20	20
Central banks	0	0	0	0	0	0	0	0	C	0 0	0	0
General governments	450	195	2	1	20	20	434	163	5	5 4	20	20
Credit institutions	0	0	0	0	0	0	0	0	(0 0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	(0 0	0	0
Non-financial corporations	17	17	1	1	0	0	17	17	1	L 1	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	(0 0	0	
Households	0	0	0	0	0	0	0	0	(0 0	0	0
DEBT INSTRUMENTS other than HFT	467	212	2	2	20		450	180	5	5 5	20	
Loan commitments given	0	0	0	0	0	0	0	0	C	0 0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

(1) 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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading SFIL

	char comulated	Accumulated negative changes in fair	Gross ca	arrying amount				
non- and advances Accumulated unlike the the	cumulated char							Accumulated
de hear ingairment	npairment' crei non-	value due to credit risk on non-performing		Of whit non- perform		Of which loans and advances subject to impairment	Accumulated	credit risk on non-performing
(THE EUK) Colonical exposures' colonical exposures' exposures'	ex	exposures ¹						exposures ¹
A Agriculture, forestry and fishing 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
<u>8 Mining and guarrying</u> 87 0 0 87 0 0 86 0 0 86 0 0 93 0 93	0	0	94	0	0	94	0	0
C Manufacturino 330 0 0 330 2 0 329 0 0 329 2 0 655 0 0 655 0	3	0	652	0	0	652	3	0
D Effectivity as, steam and air conditioning 142 0 0 0 142 1 0 139 0 0 0 139 1 0 139 1 0 158 0 0 158	1	0	157	0	0	157	1	0
E Water supply 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
	0	0	68	0	0	61	0	0
G Wholesale and retail trade 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
H Transport and storage 200 0 0 200 0 0 193 0 0 193 0 0 193 0 0 169 0 0 168	0	0	173	0	0	173	0	0
I Accommodation and flood service activities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	0	0	0	0	0	0	0	0
J Information and communication 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
K Financial and insurance activities 41 0 0 41 1 0 41 0 0 41 1 0 35 0 0 35	1	0	35	0	0	35	1	0
	0	0	1,260	0	0	896	0	0
M Professional, scientific and technical 4 0 0 4 0 0 4 0 0 3 0 0 3	0	0	3	0	0	3	0	0
N Administrative and support service 1,582 0 0 0 1,582 3 0 1,743 0 0 1,743 4 0 1,495 0 0 1,495	3	0	1,725	0	0	1,725	4	0
D Public administration and defence, 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
P Education 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
Q Human Halth services and social work 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
RAts. entertainment and recreation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
S Other services 18 0 0 118 0 0 17 17 17 17 1 0 17 17 17 17 17	1	0	17	17	17	17	1	0
Loans and advances 3.851 1 1 1 3.443 6 0 3.963 17 17 3.563 8 0 3.986 17 17 3.607	9	0	4.183	17	17	3.812	10	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.



2021 EU-wide Transparency Exercise

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

SFIL

								As of 30	09/2020															As of 3	1/12/2020							
		canying amount							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min BJR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in andit sik since initial recognition but not credit- impaired (Stape 2)	Non-perfor	ming Of which: exposures with forbuierence measures	Cf which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments increase in credit tisk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranthe received in the context of the CDVID-19 crisis	brillows to not- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in creater in the initial recognition but not create- impaired (Stage 2)	Non-perform	ing Of which: exposures with ferbaaranoa meaacanos	Of which: Unikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit mik since initial recognition but not credit- impained (Stage 2)	Non-performi	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	performing
Loans and advances subject to active EBA-compliant monatoria	214	197	٥	43	17	۰	٥	2	1	٥	٥	٥	۰	٥	٥	٥	٥	۰	٥	۰	٥	۰	٥	٥	۰	٥	۰	0	0	٥	0	۰
of which: Households	0	0	0	0	0	٥	٥	0	0	0	٥	0	0	0	0	0	0	0	0	۰	0	0	٥	0	0	0	٥	0	0	0	0	0
of which: Collateralised by residential immovable property	٥	٥	٥	0	0	۰	٥	۰	0	٥	٥	٥	0	0	۰	0	٥	۰	٥	۰	٥	۰	٥	٥	0	0	٥	0	0	٥	0	0
of which: Non-financial corporations	٥	0	٥	0	0	۰	0	۰	0	٥	٥	0	0	0	۰	0	0	۰	٥	٥	٥	٥	0	٥	0	0	٥	0	0	٥	0	0
of which: Small and Medium-sized Enterprises	۰	٥	٥	٥	0	۰	0	۰	0	٥	٥	٥	0	0	۰	0	0	0	٥	۰	٥	۰	٥	٥	0	0	۰	0	0	٥	0	0
of which: Collateralised by commercial immovable property	٥	٥	٥	0	0	0	٥	0	٥	٥	٥	0	0	0	۰	0	0	٥	٥	٥	٥	٥	0	٥	0	0	٥	0	0	٥	0	0

								As of 30	/09/2020															As of 31	/12/2020							
	Grow	i canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount		canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Cross carrying amount
		Performing			Non-perform				Performing						ļ						Non-perform											
(min ESR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monitoria	2	2	0	٥	0	٥	0	۰	٥	0	0	٥	۰	٥	0	0	225	205	٥	0	20	۰	0	2	2	0	0	٥	٥	0	0	2
of which: Households	۰	0	0	۰	0	٥	0	۰	٥	0	0	٥	۰	٥	۰	0	0	•	٥	0	٥	۰	0	٥	۰	0	0	٥	٥	0	0	٥
of which: Collateralised by residential immovable property	0	0	٥	٥	٥	0	٥	0	٥	٥	0	0	0	٥	0	٥	0	0	0	0	0	0	٥	0	0	٥	0	0	0	0	٥	۰
of which: Non-financial corporations	۰	0	٥	۰	٥	۰	٥	٥	٥	٥	٥	0	۰	٥	0	٥	0	۰	0	۰	٥	۰	٥	0	۰	٥	۰	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	0	٥	٥	٥	٥	0	٥	٥	0	0	٥	٥	0	٥	0	٥	٥	0	٥	0	٥	0	٥	٥	0	٥	0	٥	٥	0
of which: Collateralised by commercial immovable property	۰	٥	0	۰	٥	٥	٥	۰	0	٥	0	0	۰	٥	0	0	0	٥	0	۰	٥	۰	0	0	۰	٥	۰	٥	0	٥	٥	۰

								As of 30	/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross canying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantize received in the context of the CDVID-19 crisis			Peforming	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ing Of which: exposures with forbearance melaisures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance meakunes	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooswed in the contoxt of the COVID-19 crisia	Infows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	•	0	0	•	٥	۰	٥	۰	0	0	۰	0	۰	٥	۰	۰	٥	•	0	۰	0	۰	۰	٥	۰	٥	۰	٥	۰	0		۰
of which: Households	۰	0			٥			۰	0			٥				٥	٥	۰			0			٥	۰			٥				۰
of which: Collateralised by residential immovable property	0	0			٥			۰	0			0				٥	٥	0			0			0	۰			٥				۰
of which: Non-financial corporations	0	0	0	0	٥	0	٥	0	0	0	0	0	٥	٥	0	0	0	0	0	٥	0	٥	٥	٥	0	٥	0	٥	٥	0	0	۰
of which: Small and Medium-sized Enterprises	٥	٥			0			0	٥			٥				٥	٥	٥			٥			٥	0			٥				0
of which: Collateralised by commercial immovable property	•	0			۰			۰	0			0				٥	٥	0			0			٥	۰			0				۰



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

SFIL

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	e Gross carrysn amount
					Non-performin					_								Performing	_		Non-perform				Performing			Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures with forbeanance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	1	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	e non- e performing
coins and advances subject to active EBA-compliant monitoria	۰	٥	٥	0	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	0	٥	٥	٥	٥	0	٥	٥	0	٥	٥
of which: Households	۰	٥	٥	0	٥	٥	٥	0	٥	٥	٥	٥	۰	0	٥	0	٥	٥	0	۰	٥	0	٥	٥	۰	0	۰	٥	٥	۰	٥	۰
of which: Collateralised by residential immovable property	۰	٥	٥	0	٥	۰	٥	0	0	٥	0	0	۰	0	٥	0	0	۰	0	٥	٥	٥	0	٥	۰	0	۰	0	٥	۰	0	۰
of which: Non-financial corporations	٥	٥	٥	0	٥	٥	٥	0	٥	0	٥	0	٥	0	٥	٥	0	٥	٥	٥	٥	0	٥	٥	٥	0	0	٥	٥	0	0	٥
of which: Small and Medium-sized Enterprises	۰	٥	٥	0	٥	۰	٥	0	0	٥	۰	0	۰	0	٥	0	0	۰	0	۰	٥	0	۰	0	۰	0	۰	0	٥	۰	٥	۰
of which: Collateralised by commercial immovable property	۰	0	٥	٥	٥	•	٥	0	0	0	•	0	•	0	٥	0	0	•	0	•	٥	0	•	0	•	0	0	0	٥	٥	٥	•

								As of 31,	(03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform	ing			Performing			Non-perform	ning					Performing				ng			Performing				ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures w forbearance measures	Df which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposures with forbeanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	215	195	196	40	19	19	16	2	2	2	0	٥	۰	٥	0	2	207	189	189	97	18	18	16	2	1	1	0	٥	0	٥	0	•
of which: Households	۰	0	٥	٥	٥	٥	0	٥	0	٥	٥	٥	۰	٥	0	٥	٥	۰	٥	٥	0	٥	0	٥	۰	0	۰	0	0	۰	0	0
of which: Collateralised by residential immovable property	۰	0	٥	0	٥	0	٥	٥	0	٥	0	٥	۰	٥	0	٥	٥	۰	٥	٥	0	٥	0	٥	۰	٥	۰	0	0	۰	0	0
of which: Non-financial corporations	۰	0	٥	0	٥	0	٥	٥	0	٥	0	٥	۰	٥	0	٥	٥	۰	٥	٥	0	٥	0	0	۰	٥	٥	0	0	۰	0	0
of which: Small and Medium-sized Enterprises	٥	٥	٥	0	٥	0	٥	٥	٥	٥	0	٥	٥	0	0	0	٥	0	٥	0	0	0	0	٥	0	0	0	٥	0	٥	0	0
	۰	0	٥	۰	٥	۰	0	٥	0	٥	0	0	۰	٥	0	٥	0	۰	٥	۰	0	٥	۰	0	۰	0	۰	0	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform						Performing			Non-perform	-						Non-perform				
(min EUR)			Of which: expositives with forbearance measures	Of which: h Enstrumenta with significant increates in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: astruments with significant increase in credit risk since initial nicognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	۰	0	٥	۰	٥	٥	٥	0	0	٥	0	٥	٥	0	0	٥	٥	0	٥	۰	0	0	٥	٥	0	0	۰	0	٥	۰	0	0
of which: Households	٥	٥			٥			0	٥			٥				٥	0	0			٥			0	٥			٥				•
of which: Collaboralised by residential immovable property	۰	٥			٥			0	0			٥				٥	0	0			0			٥	0			0				۰
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	٥	٥	0	٥	0	0	0	0	0	0	٥	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	٥			٥			٥	0			0				٥	0	٥			٥			٥	0			٥				0
of which: Collaboralised by commercial immovable property	•	٥			0			0	0			0				٥	٥	0			0			0	0			0				•

