

Bank Name	SFIL S.A.
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

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,438	1,511	1,519	1,530	C 01.00 (r0020,c0010)	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	1,438	1,511	1,519	1,530	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,464	1,511	1,519	1,530	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,464	1,511	1,519	1,530	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,468	1,514	1,520	1,531	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,468	1,514	1,520	1,531	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	3,921	3,750	3,829	3,937	C 02.00 (r0010,c0010)	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	3,921	3,750	3,829	3,937	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	36.68%	40.30%	39.68%	38.87%	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	36.68%	40.30%	39.68%	38.87%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	37.34%	40.30%	39.68%	38.87%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37.34%	40.30%	39.68%	38.87%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	37.43%	40.37%	39.70%	38.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37.43%	40.37%	39.70%	38.89%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	13,112	13,639	15,218	13,532	C 47.00 (r0300,c0010)	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	11.17%	11.08%	9.98%	11.31%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,464	1,511	1,519	1,530	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,464	1,511	1,519	1,530	C 47.00 (r0310,c0010)	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	13,112	13,639	15,218	13,532	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	13,112	13,639	15,218	13,532	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.17%	11.08%	9.98%	11.31%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.17%	11.08%	9.98%	11.31%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital SFIL S.A.

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1.468	1,514	1,520	1,531	C 01.00 (r0010.c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,438	1,511	1,519	1,530	C 01.00 (r0020.c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,419	1,445	1,445	1,445	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2	instruments) Retained earnings	220	1,443	249	240		
	A.1.3		-46	-45	-43	-43	C 01.00 (r0130,c0010) C 01.00 (r0180,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Accumulated other comprehensive income Other Reserves	71	71	71	-43 80		Articles 4(117) and 26(1) coint (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r0200,c0010) C 01.00 (r0210,c0010)	,
		Funds for general banking risk					C 01.00 (r0210,c0010) C 01.00 (r0230,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	,	
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-12	-11	-9	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-21	-21	-21	-21	(10340,00010)	
	A.1.9	associated DTLs	-70	-64	-60	-67	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	0	0	C 01.00 (r0380,c0010)	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 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	Article 36(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	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (f) and 89 to 91 of CR9; Articles 36(1) point (k) (f), 243(1) point (b), 244(1) point (b) and 258 of CR9; Articles 36(1) point (k) (ii) and 379(3) of CR9; Articles 36(1) point (k) (iv) and 157(3) of CR9; Articles 36(1) point (k) (iv) and 153(8) of CR9; and Articles 36(1) point (k) (iv) and 155(4) of CR9.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	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 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-30	-10	-10	-10	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-93	-16	-102	-8	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	-77	C 01.00 (r0529,c0010)	
	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 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1		26	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070-0000) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,464	1,511	1,519	1,530	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4	3	1	1	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		4	3	1	1	$\begin{array}{c} C\ 0.1.00\ (e0240,c0010) + C\ 0.1.00\\ (e0230,c0010) + C\ 0.1.00\ (e0930,c0010) + C\\ 0.1.00\ (e0940,c0010) + C\ 0.1.00\ (e0950,c0010)\\ + C\ 0.1.00\ (e0950,c0010) + C\ 0.1.00\\ (e0970,c0010) + C\ 0.1.00\\ (e0974,c0010) + C\ 0.1.00\\ 0.1.00\ (e0974,c0010) + C\ 0.1.00\\ \end{array}$	
	A.4.3	Tier 2 transkional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	3,921	3,750	3,829	3,937	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
KEQUIKEMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
6187711 877771	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	36.68%	40.30%	39.68%	38.87%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	37.34%	40.30%	39.68%	38.87%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	37.43%	40.37%	39.70%	38.89%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,438	1,511	1,519	1,530	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	36.68%	40.30%	39.68%	38.87%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

SFIL S.A.

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (evcluding CCR and Securitisations) ¹	3,278	3,054	3,114	3,267	C 02.00 (r0040, c0010) -(C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C 08.0
Of which the standardised approach	2,279	2,103	2,132	2,076	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	275	262	309	536	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	724	688	673	654	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	70	69	78	56	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.00 (r0050, r0050, r0
Credit valuation adjustment - CVA	92	100	110	88	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (4010, -0601)*12.5+C 20.00 (4010,c0450)*12.5+MAX(C 24.00(4010, -0090),C 24.00(4010,-0100),C 24.00(4010,-0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	363	411	411	411	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	363	411	411	411	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	119	117	117	115	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	3,921	3,750	3,829	3,937	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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.



2023 EU-wide Transparency Exercise P&L SFIL S.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,637	2,322	905	1,974
Of which debt securities income	106	142	45	95
Of which loans and advances income	669	934	312	655
Interest expenses	1,504	2,150	865	1,892
(Of which deposits expenses)	11	16	5	11
(Of which debt securities issued expenses)	534	728	210	436
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	1	1	0	3
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	35	38	3	5
Gains or (-) losses on financial assets and liabilities held for trading, net	338	383	29	44
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-282	-350	-18	-49
Gains or (-) losses from hedge accounting, net	-7	0	6	6
Exchange differences [gain or (-) loss], net	-1	0	0	0
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	217	243	60	91
(Administrative expenses)	71	97	28	53
(Cash contributions to resolution funds and deposit quarantee schemes)	10	10	7	6
(Depreciation)	12	18	5	9
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	-2	-1	-3
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	-1	-3
(Other provisions)	-1	-2	0	0
Of which pending legal issues and tax litigation ¹	0	1	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)	-3	1	0	3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-3	2	0	3
(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	129	119	22	24
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	93	86	14	16
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	93	86	14	16
Of which attributable to owners of the parent	93	86	14	16

U Information 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

(min EUR)		As of 30/09/202	22			As of 31,	12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	: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	1,668				1,989				3,838				1,318				IAS 1.54 (i)
Financial assets held for trading	15	0	14	1	70	0	69	1	118	0	116	1	19	0	17	2	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,866	0	0	2,866	2,673	0	0	2,673	2,576	0	0	2,576	2,436	0	0	2,436	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	287	287	0	0	243	243	0	0	79	79	0	0	79	79	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	56,253				56,232				56,673				57,288				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,697	0	1,758	939	2,396	0	1,243	1,153	2,513	0	1,961	552	2,569	0	2,434	135	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	276				170				165				137				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,832				2,835				3,021				3,101				
TOTAL ASSETS	66,893				66,608				68,982				66,947				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)	As of 30/09/2022					As of 31/12/2022							As of 31	/03/2023					As of 30	/06/2023					
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	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 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	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	References
Financial assets at fair value through other	Debt securities	287	0	0	0	0	0	243	0	0	0	0	0	79	0	0	0	0	0	79	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	5,083	1,233	3	-4	-12	0	5,001	1,220	3	-4	-12	0	5,029	1,211	3	-4	-12	0	5,734	1,162	3	-4	-11	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	45,274	4,471	235	-5	-22	-3	44,815	5,046	197	-5	-26	-4	45,189	5,108	183	-5	-26	-4	44,721	5,549	173	-5	-29	-3	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	404	359	361	239	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	58,743	59,092	61,368	59,415	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	5,562	5,134	5,216	5,250	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	101	66	57	37	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	21	19	18	16	IAS 37.10; IAS 1.54(I)
Tax liabilities	12	2	7	4	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	266	217	218	247	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	65,110	64,888	67,246	65,209	IAS 1.9(b);IG 6
TOTAL EQUITY	1,784	1,720	1,736	1,738	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	66,893	66,608	68,982	66,947	IAS 1.IG6

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



Breakdown of liabilities

SFIL S.A.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		5,966	5,492	5,578	5,489	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	0	0	0	0	Annex V.Part 1.42(c),44(c)
	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		58,741	59,090	61,337	59,386	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		3	2	30	30	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		64,709	64,584	66,945	64,904	



2023 EU-wide Transparency Exercise Market Risk

SFIL S.A.

	SA						M									IM					
	3		VaR (Memoran	ndum item) STRESSED VaR (Memorandun		RESSED VaR (Memorandum item)		NTAL DEFAULT RATION RISK AL CHARGE	RISK ALL PRICE RISKS CA		LL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				
(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 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		LAST AMOU
	As of 30/09/2022	As of 31/12/2022				As of 30/	/09/2022									As of 31/1	2/2022				
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Equities Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	0 0	0	0	0	0	0							0	0	0	0					
Total	0 As of 31/03/2023	0 As of 30/06/2023	0	0	0	0 As of 31/	0/03/2023	0	0	0	0	0	0	0	0	0 As of 30/0	5/2023	0	0	0	0 0
	AS 01 31/03/2023	AS 01 30/00/2023			1										•		,				
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Equities	1	0	0	0	0	0							l ů	0	0	0					
Of which: General risk	Ĭ	0	0	0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0					
Total	ů o	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 OVI template.



					Standardised Ap								
		As of 30/09/2022 As of 31/12/2022											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
Consolidated data	South of southernial and control and contr	7,900 5,986 7,249 9 9 1,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14,853 9,991 6,757 0 6 12 183 178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 1,868 27 20 0 0 33 181 178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	8,450 8,463 7,464 6 13 7,917 50 0 0 0 0 0 0 0	15,344 8,588 6,599 0 6 13 175 31 0 0 0 0 0 0 0 0 0 0 13 13 13 13 13 13 13 13 13 13 13 13 13	1,658 129 0 0 3 125 31 0 0 0 7,77 0 0 0 0	S				
	Standardised Total ²	32,210 (3) Original exposure, unlike Exposure valu				32,381		2,104	62				

**Closed encounts with Encours with a Section of the Associated Market Section of the Associated Ma

		"Starting from the 2022 exercise, value adjustements and provisions for the consolidated data include general credit mix adjustments, for the consistency with the data per country of counterparty											
					Standardised A	pproach							
			As of 30/09	2022			As of 31,	12/2022					
		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	3,178	13.116	^		3,711	13.627						
	Regional governments or local authorities	5.012	4.998	997		4.643	4.628	926					
	Public sector entities	7.002	6.751	77		7,228	6,999	129					
	Multilateral Development Banks	.,	0	0		.,	0						
	International Organisations	0	0	0		0	0	0					
	Institutions	2	2	0		2	2	0					
	Corporates	1,895	183	183		1,650	175	175					
	of which: SME	1,101	178	178		402	31	31					
	Retail		u u	0		0		0					
FRANCE	of which: SME Secured by mortoaces on immovable property	· ·											
	of which: SME	, a	i i	0		ů		0					
	Exposures in default	89	63	92	22	60	52	77					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	.0											
	Other exposures	- 11	- 22	- 12	36	25	25	25	1				
	Standardised Total ²	Date of the second											

(ii) Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) Total Valual adjustments and provisions per country or counterparty exclusion consist for sections general event may adjustments.									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
	(mh EUR. %)	Original Exposure ^t	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	Control devermentate or control assets Recitical occurrence or food attentifies Recitic accurrent or food attentifies Recitic accurrent or food attentifies Recitic accurrent or food attention or food or f	1,5451 2,765 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,541 2,692 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	353 5386 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,536 2,546 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,522 2,634 0 0 0 0 0 0 0 0 0 0 0 0	32 527 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰		

		(2) Total value adjustments and provisio	ns per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		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 a provisions ²
INDONESIA	Certiful communication of central banks (min 80 %). (min 80 %) (mi			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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) Total value adjustments and provision	is per country or counterparty	INCLUDES CHOSE FOR SECURCISATION	exposures out incudes general	CHOIC TEX BOJUSCHERES.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		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 Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Develooment Banks International Organisations	0	0	0		0			
	Institutional Organisations Institutions Corporates	0 2.806	0	0		0 2.193	č	0	
	of which: SME Retail	0	0	0		0	0	0	
CAYMAN ISLANDS	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	9	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0			
	Other exposures	0		0		0	i	0	
	Standardised Total ²				9				10

Dictional exposure, untils Discours value, in recorded before takins into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



QATAR

EBA Roman 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach SFIL S.A.

	SFIL S.A.												
					Standardised A	proach							
			As of 30/09	/2022			As of 31,	/12/2022					
		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, %)	1.471				1.467							
	Central governments or central banks Regional governments or local authorities	1,4/1				1,467		0					
	Public sector entities	76	i i	o o		77	ŏ	ő					
	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	0	0	0		0		0					
	of which: SME Retail	9	u u	0		0		0					
	of which: SME	0						0					
EGYPT	Secured by mortgages on immovable property	0	i i	0		0		0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	9	u u	0		0		0					
	Collective investments undertakings (CIU) Equity	0		0		0		0					
	Other exposures	ŏ	i i	o o		ŏ	ŏ	o o					
	Standardised Total ²				3				3				
		(ii) Orininal exercises serible Ferrosses valu	a is reproted halfons taking in	to account any effort due to me	rit renuerion fartos; er reelt e	ide mitination techniques (e.m. s	shalltulion afforts)						
	(ii) Delivinal assessment will be Frontiers under its in contract full-front tables in this provest are under first to a reader frontiers are under frontiers are under first to a reader frontiers are under first to a reade												

					Standardised Ap	proach					
			As of 30/09	2022			As of 31,	/12/2022			
	(mb FEE %).)	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		
Panama	Control over-movement or control hashes Reclinated over-movements of local authorities Public south emillies Public south emillies Institution Institution	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 1.118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000			
	Standardised Total ²				2						

		Standardised Approach									
			As of 30/09/	2022			As of 31	/12/2022			
		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 of securements of control and on 10 ft. 10	smeat	0 0 0 1,785 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 1,603 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

				Standardised Ap	proach					
		As of 30/09/	2022			As of 31/	12/2022			
	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		
	1,216 0	0	0		1,218 0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0	0	0	0	0			
ent	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0	0			0			

		(a) from these adjustments and photography of country of country and country of country and country of country of country and country of country and country of co									
					Standardised Ap	proach					
			As of 30/09	/2022			As of 31,	/12/2022			
		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, %)										
CÔTE D'IVOIRE	Central conservaments or central habits Socional converments be both authorities Socional converments be both authorities Relithicated traviolement to make Formational Proceedings Formational Procedings Formational Form	99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	57 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			
	Other exposures Standardised Total ²	٥	U	0	0	0					

Standard direct Approach			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
Coliginal Exposure Exposure Value Value adjustments and providence Exposure Value Value adjustments and providence Coliginal Exposure Value Value adjustments Coliginal Exposure Value Coliginal Exposure Value						Standardised A	proach					
Control conservations of control hashed Control conservations Control constitutions Control co				As of 30/09/	2022			As of 31,	12/2022			
Control devolution of the Control of Section 1			Original Exposure ^s	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount			
Standardised Total ² 0	SWITZERLAND	Control overements or control stance accident overements or control stance serviced overements or local arthritise stanciation of the control of the cont	0	0 S86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 229 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 564 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

					Standardise	d Approach								
			As of 31/	03/2023			As of 30	06/2023						
		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 BUR, %)													
	Central governments or central banks 10,731 17,560 31 9,722 16,920 31 Resional operarments or local pathorities 8,927 8,589 1,688 8,329 8,300 1,691													
	Regional governments or local authorities	8,573	8,629 7,013				8,380	1,619						
	Public sector entities	7,452	/,013	126		7,562	7,141	126						
	Multilateral Development Banks							0						
	International Organisations	. 4	11			.2		0						
	Institutions	7.809	11	169		8.105	162	161						
	Corporates	7,809 472	169	169		8,105 455	162	161						
	of which: SME	4/2	29	29		455	25	25						
	Retail							0						
Consolidated data	of which: SME							0						
	Secured by mortgages on immovable property	0				0								
	of which: SME			76	,			74	,					
	Exposures in default	56	51	/6	3	55	51	/4	3					
	Items associated with particularly high risk Covered bonds	0				0		0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0		0						
	Collective investments undertakings (CIU)							0						
	Equity							0						
	Other exposures	61	61	61		63	63	63						
	Standardised Total ²	34.698	33,549	2.133	60	33.851	32.731	2.077	59					
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).														

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BUR, %)	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	5,448	15,915	0		2,879	15,232	0	
	Regional governments or local authorities	4,786	4,762	952		4,879	4,849	970	
	Public sector entities	7,244	7,013	126		7,373	7,141	126	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	1,398 394	169	169		1,708 376	162	161	
	of which: SME	394	29	29		3/6	25	25	
	Retail of which: SME								
FRANCE	Secured by mortgages on immovable property	0						0	
	of which: SME	0	0	0		0	0	o o	
	Exposures in default	56	51	76	3	55	51	74	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	27	27	27		27	27	27	
	Standardised Total ²				18				19

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
	(mh 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
ITALY	Control oncomments or control basis Control oncomments or local satisfaction Public occurrent in local satisfaction Public occurrent satisfaction Institutions Instit	1,503 2,603 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,501 2,614 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 523 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,697 2,338 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,404 2,227 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	311 465 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				15				14

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		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
INDONESIA	Comité disconnecte la comité de Contra de Cont	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,698 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Secured by mortisases on immovable property of which 398 Exposses in default Thous associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Claims on institutions and corporates with a ST credit assessment Gallictric investments undertakings (CIU) Equily Collins	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0	00000	00000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.												
					Standardise	d Approach								
			As of 31,	03/2023			As of 30	/06/2023						
		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					
	(mb B/R. %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities Multilateral Devolument Banks International Organisations	0	0	0		0	0	0						
	Institutions Coroorates of which: SME	0 2,206	0	0		0 1,678	0	0						
CANDALAN TO ANDO	Retail of which: SHE Secured by mortgages on immovable property	0	0	0		0	9	0						
	of which: SME Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk Covered bonds Civilians on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU) Equily Other exposures													
	Standardised Total ²				9				7					

9
1) Original exposure, untiled Exposure value, is reported before taking into account any effect due to credit convenion flaters or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitaristics exposures but includes general credit risk adjustments.

	SFIL S.A.								
					Standardise	d Approach			
			As of 31	/03/2023			As of 30	/06/2023	
		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
EGYPT	Control operations of control of the Control of Control	1,469 0 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	1,486 92 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
		(1) Original exposure, unlike Ex (2) Total value adjustments an						0.	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments. Standardized Approach											
					Standardisc	d Approach							
			As of 31,	/03/2023			As of 30,	/06/2023					
		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 an provisions ²				
PANAMA	Comit di sommendo la contra la contra di contr	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 1,523 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0					
	Collective investments undertakinos (CIU) Equity Other exposures	0	0 0	0		0	0	0					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effect (1) Years when a finishment and prescription are countries to convenient to the convenient and prescription are countries to convenient to the convenient and prescription are countries to the convenient and convenient and convenient to the convenient and convenient and convenient and convenient are convenient to the convenient and convenient and convenient are convenient and convenient and convenient and convenient are convenient and convenient and convenient are convenient and convenient and convenient and convenient are convenient and convenient and convenient are convenient are convenient and convenient are convenient are convenient are convenient and convenient are conveni

					Standardise	d Approach			
			As of 31/	03/2023			As of 30	/06/2023	
	(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
LIBERIA	Central conversaments or control shados. Recinciand conversament or control shados. Recinciand conversament Easis. Formational Conversament Easis. Formational Constraintions Formational Constraintions Recinciantion of Constraintions Recinciantion of Constraintions Recinciantion of Constraintions Recinciantion of Constraintions Formation of Constraintion of Constraintion of Constraintion Recinciantion of Constraintion of Constraintion Formation of Constraintion Recinciantion Recinciantion	0 0 0 0 1,548 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 1,495 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0	٥

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

(2) Total value adjustments and remainings one requester of constructive schedules those for convenients on account and adjustments and remainings one requester of constructive and control of the convenient of the

					Standardisc	d Approach			
			As of 31	/03/2023			As of 30	/06/2023	
		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
	(mh 8.8%). Central governments or central banks	1.110				990			
QATAR	Recional convenients or local authorities Publication of minimal publications International Oreanizations International Oreanization International Oreanization International Oreanization International Oreanization International Oreanization International Oreanization International Oreanizational Oreanization International Oreanizatio	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
	Equity Other exposures Standardioud Total ²	0	0	0		0 0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31	/03/2023			As of 30	06/2023	
	(min BJR, %)	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
CÔTE D'IVOIRE	Control conversance for control contro	712 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	717 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

		(2) Total value adjustments as	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	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
SWITZERLAND	Control commences or control subset activated commences or both authorities substituted commences or both authorities substituted commences or both authorities substituted commences or commences or desired commences or desired commences or desired commences or desired commences or comme	0 455 0 0 0 219 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 S06 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 460 0 0 217 53 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 S13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 103 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

SFIL S.A.

			IRB Approach As of 30/09/2022 As of 31/12/2022											
					As of	30/09/2022					As of 3	1/12/2022		
			Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)	Of which: Of which: provisions Of which: Of which										Of which: defaulted	provisions
	Central banks and central go	wernments	0 35.712	0	0 36.862	0 1.066	0	0	0 35.018	0	0 36.133	0 1.018	0	0
	Institutions		35,/12	186	36,862	1,066	115	6	35,018	170	36,133	1,018	106	5
	Corporates	Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of V		0	0	0	0	0	0	0	0	0			0
	Retail	mich. Jose	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Securer	on real estate property	0	0	0	n n	0	0	0	n	0	n	0	0
Consultation of data	Re	tail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Re	tail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifyi		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other R		0	0	0	0	0	0	0	0	0	0	0	0
		tail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		tail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity													
	Other non credit-obligation a IRB Total ²	issets				1.066						1.018		

(1) Original opeanse, unitile Epopusar value, is reported before training into account any effect did not creat convention factors or credit real instigator sactiveques (u.g. abortatione version).
(2) Bill Tatal does not include the Securitation for consulted in the results of the 25th described.
(3) Gifty the most relicent countries and disclosed. These have been selected under the following nuic Countries of counterparty covering up to 59% of total original exposure or Top 10 countries ranked by original exposure.

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions defaulted							Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0 0 0 0 0							0	0	0	0	0
	Institutions Corporates	34,866	186	36,017	884	115	3	34,201	170	35,315	817	106	0
	Corporates - Of Which: Specialised Lending		0				0	0	0			0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0			0
	Retail	ő	o o	ő	ő	ő	ő	ő	o o	ő	ő	ő	ŏ
	Retail - Secured on real estate property	ō	0	ō	0	ō	ō	ō	ō	ō	0	ō	ō
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	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	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 Equity	0	0		0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets						0	0				-	-
	IRB Total												

O Orisinal exposure, unilize Exposure value, is reported before takino into account any effect due to credit conversion factors or credit risk militaation techniques (e.g., substitution effects).

							IRB Ap	proach					
		As of 30/09/2022 As of 31/12/2022											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	2	3	0	0	2	0	2	3	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 Retail		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	0	0			0	0	0	0		0		0
ITALY	Retail - Secured on real estate property - Of Which; non-S			, o	ů		0			, o			0
	Retail - Qualifying Revolving	ů	0			0	0	0	0		0		0
	Retail - Other Retail	ů	0	o o	0	0	0	0	0	o o	ů .	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	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
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0	0	0	0	0	0	0	0
	Retail		0	0			0	0	0	0			0
	Retail - Secured on real estate property		0		0	0	0	0	0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	o o	n n	0	0	0	0	0	0	0	ů
INDONESIA	Retail - Secured on real estate property - Of Which; non-St	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving		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 Other non credit-obligation assets		0	0	0	0		0	0	0	0	0	0
	IRB Total												

(ii) Orisinal emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment:
	(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 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
	Corporates - Of Which: Specialised Lending	0	0					0					
	Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	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
CATMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-Sf		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
	Equity		0		U			0	0	0	U		
	Other non credit-obligation assets												
	IRB Total												

(5) Orisinal emosure, unlike Emosure value, is reported before takina into account any effect due to credit conversion factors or credit risk militation techniques (e.a., substitution effects)

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustme
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio
	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	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail		0		0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		1 3
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		1 2
EGYPT	Retail - Secured on real estate property - Of Which: non-St		0	o o	0	0	0	0	0	0	0	0	1 2
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	1 6
	Retail - Other Retail	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	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	provisions
PANAMA	Control banks and control governments Descriptions Corporates of Whith: Specialised Lenting Retail - Security of residents property Retail - Security on real earlier property Retail - Country or Retail - Security (Security or Whith: Dark Security Of Whith: Dark Secur	0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
i	Other non credit-obligation assets IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	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 go Institutions	vernments	0	0	0 0	0	0 0	0 0	0	0	0 0	0	0	0 0
	Corporates			0		0	0	0	0	0	0	0	0	0
		Which: Specialised Lending	ő	ő	ő	ő	ő	ő	o o	ő	ő	ő	ő	ŏ
	Corporates - Of V		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
		on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA		tail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA		tail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifyi Retail - Other R	ng Revolving		0	0	0	0	0	0	0	0	0	0	0
		etail tail - Other Retail - Of Which: SME		1 0	I 0	ů,			0	1 0	0	ů,		
		tail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	an - other recent - or which, hard-u-e		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation a	ssets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	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
QATAR	Control banks and central governments Institutions Corporates Corporates of Which: Specialed Landing Corporates of Which: Specialed Landing Corporates of Which: SPEC Retail - Special of Corporates of Which: SPE Retail - Special of Corporates of Which: SPE Retail - Corporate on real cetable property Retail - Code Retail - C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 non credit-obligation assets	Ů	Ů	Ľ		Ů	Ů	Ů	Ů	Ů		Ů	Ů
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	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
	Corporates Corporates - Of Which: Specialised Lending	0	0		0	0	0	0	0		0	0	0
	Corporates - Of Which: SME	ů	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
CÔTE D'IVOIRE	Retail - Secured on real estate property - Of Which: S	ME 0	0	0	0	0	0	0	0	0	0	0	0
COTE DIVOIRE	Retail - Secured on real estate property - Of Which: n	tn-S7 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
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	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	U	0	0	0	0	0	0	-	0
1	IRB Total												

								IRB Ap	proach					
					As of :	30/09/2022					As of	31/12/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	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 Institutions	central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0			0
		rates - Of Which: Specialised Lending	ő	ő	ő	ő	ő	ő	o o	o o	ő	ı ö	ő	ő
	Corpo	rates - 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
	Retai	il - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0		0	0
		il - Qualifying Revolving		0	0		0	0	0	0	0			
		il - Other Retail	0	0	0	0	0	0	0	0	0	, i	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	0	0	ō	0	0	ō	0	0	ō
		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
	Other non credit-o	bligation assets												

⁽ii) Original emposure, unlike Emposure 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	31/03/2023					As of 3	0/06/2023		
			Original Exposure Exposure Value* Or which: Or which: Value Risk exposure amount Of which: Or which: Or which:							xposure ^s	Exposure Value ¹	Risk exposu	e amount	Value adjustmen
		(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value:		Of which: defaulted	provision
	Central ban	iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		35,202	157	36,293	1,058	98	1	35,674	137	36,738	1,246	85	4
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0		0
		Corporates - Of Which: SME	0	0	0	0	o o	0	0	0	o I	0	0	0
	Retail		0	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	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-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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0
	Equity		0	0	0	0			0	0	0	0	0	
	Other non c	redit-obligation assets				0						0		
	IRB Total ²					1,058						1,246		

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of :	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure 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	34,462	157	35,553	805	98	2	34,387	137	35,450	856	85	2
	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 Retail	0	0		0	0	0	0		0	0		0
		0	0		0		0				0		0
	Retail - Secured on real estate property	0			0		0				0		0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0		0	0	0		0		0	0	0
	Retail - Qualifying Revolving				0		0				0		0
	Retail - Other Retail	0	0		0		0		0	0	0		0
	Retail - Other Retail - Of Which: SME	0			0		0	0		0	0		0
	Retail - Other Retail - Of Which; one-SME	0			ŏ		0			0			
	Equity	ů	0	ů	0	0	0	0	ů.	o o	0	0	ů,
	Other non credit-obligation assets				-								

	•						IRB Ap	proach				ı	
				As of	31/03/2023					As of	30/06/2023	l l	
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	ô	ő	ô	ô	ő	ő	ô	ő	ô	ő	ő	ő
	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-Sh	0	0	ō	ō	0	0	ō	ō	ō	0	0	ō
	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 Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	-	-
	IRB Total						1			I			_

	•						IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	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 Institutions	0	0	0	0	0	0	0	0 0	0	0	0	0
	Institutions Corporates	0		0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0		ő		0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	n	0	0	o o	0	0	0
	Retail	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
THEONECIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INDONESIA	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	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
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(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 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
	Corporates - Of Which: SME	0	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő	ő
	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
CATMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-Sh	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
	Equity	0		0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

	Credit Risk - IRB Approach												
	SFIL S.A.												
							IRB Ap	proach					
		Original	l Exposure ¹		31/03/2023 Risk exposu	re amount	Value	Original	Exposure ¹		30/06/2023 Risk exposu	re amount	Value
	(min EUR, %) Central banks and central governments	0	Of which: defaulted 0	Exposure Value ¹	0	Of which: defaulted 0	adjustments and provisions	0	Of which: defaulted 0	Exposure Value ¹	0	Of which: defaulted 0	Value adjustments and provisions
	Institutions Corporates Corporate	0 0	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	0 0	0	0 0	0	0 0
EGYPT	Retail - Secured on real estate property Retail - Selection on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	0 0	0	0	0	0	0	0	0	0	0	0 0	0
	IRB Total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking	into account any	effect due to creo	tit conversion fo	actors or credit ri	isk mitigation tec	hniques (e.g. substituti	ion effects).	
							IRB Ap	proach					
			l Exposure ¹		31/03/2023 Risk exposu		Value		Exposure ¹		30/06/2023 Risk exposu		Value
	(min EUR, %)	Original	Of which: defaulted	Exposure Value ¹	Kisk exposu	Of which: defaulted	Value adjustments and provisions	Original	Of which: defaulted	Exposure Value ¹	Risk exposu	Of which: defaulted	Value adjustments and provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0 0	0	0	0	0 0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
PANAMA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Other Retail Retail - Cotter Retail	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: SME Retail - Other Retail - Of Which: non-SME	0 0	0 0	0	0 0	0 0	0	0	0 0	0 0	0 0	0	0 0
	Other non credit-obligation assets IRB Total	(1) Original ex	posure, unlike Ex	posure value, is i	eported before taking	into account any	effect due to creo	Sit conversion for	actors or credit r	isk mitigation tec	hniques (e.g. substitut	ion effects).	
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
	(min EUR, %)	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions
	Central banks and central governments Institutions Corporates	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 Retail Retail - Servind on real estate property	0 0	0 0	0	0 0	0 0	0 0	0	0 0	0	0 0	0	0 0
LIBERIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking	into account any	effect due to creo	tit conversion fo	actors or credit ri	isk mitigation tec	hniques (e.g. substitut	on effects).	
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
	(min EUR, %)	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions
	Central banks and central governments Institutions Corporates	0	0	0 0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	0 0 0	0 0	0 0	0 0	0 0	0 0 0	0	0 0	0 0	0 0	0 0	0 0
QATAR	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0 0	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 non credit-obligation assets IR8 Total	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking	into account any	effect due to creo	fit conversion for	actors or credit r	lsk mitigation tec	hniques (e.g. substitut	on effects).	
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustment and provisions
	(min ELR, %) Central banks and central governments Institutions Corporates	0 0	defaulted 0 0 0	0 0	0	defaulted 0 0 0	0	0 0	defaulted 0 0	0 0	0	defaulted 0 0 0	0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
CÔTE D'IVOIRE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	0 0	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 - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Off Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets IRB Total	(1) Original ex	oosure, unlike Ev	O Oogure value in	U reported before taking	into account are-	o effect due to cree	0 St conversion *	actors or media of	0 isk mittgation to-	0 hniques (e.g. substituti	on effects)	0
		(a) Griginal Co	diline EX	velue, IS I	water taking	www.m. ally			a u creat r			servenitji.	
				As of	31/03/2023		IRB Ap	proach		As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposu		Value adjustments and provisions	Original	Exposure ¹	Exposure Value ¹	Risk exposu		Value adjustment and provisions
	(mh EUR, %) Central banks and central governments Institutions	0	Of which: defaulted 0 0	0	0	Of which: defaulted 0 0	0	0	Of which: defaulted 0	0	0	Of which: defaulted 0 0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0	0 0 0
SWITZERLAND	Retail - Secured on real estate property Retail - Secured or real estate property - Of Which: SNE Retail - Secured or real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0	0 0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-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 0	0 0	0 0 0
	Equity	ő	ő	ő	0	i	ő		ő	ő	ō	ő	ő
	Other non credit-obligation assets IR8 Total										hniques (e.g. substitut		



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	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] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 138			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [13M - 1Y [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y]	Bulgaria													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M F 3M - 1 Y F 3M - 1 Y F Y Y F Y F Y Y Y	Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [Finland													
[3M - 1Y [11 - 2Y [12 - 3Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]	France	100 144 316 671 1,981 9,905 32,555 45,677	9,903 32,534	0 0 0 0 0	000000000000000000000000000000000000000	(102 123 287 605 1,823 9,270 31,072	103 703	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 21		0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	72(01)	45)555				49,60	3.0						1,730
Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	4 281 148 55 517 314 2,941 4,168	4 4 281 148 63 516 312 2,829 4,153	0 0 0 0 0	000000000000000000000000000000000000000		4 281 148 63 516 312 2,2829 4,153		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 5 5 9
Total	Latvia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Lithuania													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[3M - 1Y [Poland													
100 - more	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0	0 0 0 0	0 0 0 0	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 - 1Y [Romania			·	·									
Toy - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [1 3M - 1Y [1 17 - 2Y [1 27 - 3Y [1 3Y - 5Y [1 3Y - 5Y [1 5Y - 10Y [1 10Y - more Total [0 - 2X [1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Spain	55 199 55 5	56 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 - 1Y [11 - 2Y [12 - 3Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]	Sweden	15	0 0 0 15 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
To - 3M	United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada	110	0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 114 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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	Hong Kong													



General governments exposures by country of the counterparty

							SFIL S.A.							
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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	
0 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Japan	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 29	0 0 0 0 0	0 0 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 [U.S.	177	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 44 0 0 0 0 178 0 221		000000000000000000000000000000000000000	0	0 0 0 0 0	0 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 [China											-		
To - 3M	Switzerland	2 2 10 9 100 22 56	9 99 8 108 3 223	0 0 0 0 0	000000000000000000000000000000000000000	(0 26 0 109 99 108 223	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		3 3 0 0 0
Total	Other advanced economies non EEA	30	304	·	·		304	Ü				J		, 32
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	1,12	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 1,125	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 56 0))) 0 0 0
Total 0 - 3M	Latin America and the Caribbean	1,12°	1,125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	() () () () () () () () () ()	1,125 0 0 0 0 0 0 0 0 0 95 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	56 0 0 0 0 0		0 0 0



General governments exposures by country of the counterparty

SFIL S.A.

							SFIL S.A.							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	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] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	556	0 0 0 0 0 0 566	0 0 0 0 0			0 0 0 0 0 0 566			000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 1.057		0 0 0 0 0 0 0 0 0 0 1 1
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	1 2 6 6 11 11 11 11 11 11 11 11 11 11 11 11	1 2 6 16 16 114 0	0 0 0 0 0	() () () () () () () () () ()		500 1 1 2 6 6 16 16 114 0	((((000000000000000000000000000000000000000	000000000000000000000000000000000000000	1,057 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 0

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 apprepate "Others".

(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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [Austria	(((((((((((((((((((0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 136 0 136 1	0 0 0 0 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 [Belgium		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [Finland													
[3M - 1Y [11 - 2Y [12 - 3Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]	France	66 132 33 632 2,262 9,573 32,666 45,649	60 132 330 631 2 2,262 9,571 32,638 45,624	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	54 117 298 568 2,086 8,991 31,362 43,477	0 26 76 1 48 289 503	0 0 0 0 0	0 0 0 5 0 24	0 0 0 0 0	0 0 0 0 0 100		1,794
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany						13/11							
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	67 6 145 74 483 303 2,746 3,883	66 6 145 74 8 482 308 2,737 3,818	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	66 6 145 74 482 308 2,737 3,818	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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	Latvia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Lithuania													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[3M - 1Y [Poland													
100 - more	Portugal	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0	0 0 0 0	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 - 1Y [Romania			·	·					,				
Toy - more	Slovakia													
Total Tota	Slovenia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Spain	0 0 57 0 188 55 5 0	55	0 0 0 0 0	0 0 0 0 0	(0 0 57 0 187 55 0	0 0 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 14 4 0 0	0 0 14 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 14 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [United Kingdom													
[0 - 3M [Iceland													
10 - 3M	Liechtenstein													
[0 - 3M [1 3M - 1 Y]	Norway													
[3M - 1Y [Australia													
10Y - more	Canada	0 0 0 112 0 0	0	0 0 0 0 0	0 0 0 0 0	()	0 0 0 0 112 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total To - 3M T3M - 1Y T3Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y Total	Hong Kong	***	***	v	·		111	v				J		22



General governments exposures by country of the counterparty

		SFIL S.A.													
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
		o	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		
0 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Japan	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0	0 0 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 [U.S.	(((((((((((((((((((0 0 0 0 0 7 1 101 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 71 101	000	0	0 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 [China														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland	2(10) 15; 22;	3 152 2 2 3 3	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(26 0 104 3 152 2 2 226 513	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0	
10 - 3M	Other advanced economies non EEA		333				313			·		J			
10 - 3M	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	91	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 0 0 0 913 0		0 0 0 0 0	0 0 0 0 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 0 0 0 0 0	
Total Tota	Latin America and the Caribbean	913	913 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 86 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si		
					Non-derivative financial as	ssets by accounting portfoli		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 [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	600 600	0 0 0 0 0 0 0 0 601	0 0 0 0 0	(0 0 0 0 0 0 601			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 1.636		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	Others	15 15 33 88 (2 4 2 2 13 31 88 0	0 0 0 0 0	(2 4 2 13 31 88 0	((((000000000000000000000000000000000000000	0 0 0	0 0 0 0 0 0 0 0 1,698		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 apprepate "Others".

(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). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures SFIL S.A.

Í					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated n it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	lamount		Accumulated imp	airment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performin	91	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ş ^t	On performing exposures ²	On non-perform	ling exposures ²	financial guarantees received on non- performing exposures
(min FIIII)		and <=90 days		Of which: defaulted	Of which Stage 3 ³		Of which Stage 3 ¹				and <=90 days		Of which: defaulted				Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	1,668									1,989					0	0	0	
Debt securities (including at amortised cost and fair value)	6,606		3	3	3	16				6,468		3	3	3	16	0	0	0
Central banks				0		0				0		0						
General governments	5,355	0		3	3	16			0	5,257	0	3	3	3	15	0		
Credit institutions	1.251			0		0	0			1.211	0	0				0		
Other financial corporations				0	0	0			0		0	0			0	0		
Non-financial corporations		0		0	0	0	0		0	0	0	0	0		0	0	0	
Loans and advances(including at amortised cost and fair value)	52,856	9	288	28:	235	27	14	. 3	5	52,742	2	245	236	197	30	14	4	
Central banks																		
Central baries			,		1	۰			,	0			۱ "	· ·		۰	۰	
General governments	48,162	9	28	8 28	234	15	14	3	5	47,923	2	244	236	196	15	14	4	5
Credit institutions	83	0		0	0	0	0	0	0	68	0	0	0		0	0	0	
Other financial corporations		0		0	0	0	0	0	0	0	0	0	0		0	0	0	0
Non-financial corporations	4,612	0		1	1	12	0	0	0	4,751	0	1	1	1	16	0	0	0
of which: small and medium-sized enterprises	0	0		0	0	0	0	0	0	0	0	0	0		0	0	0	0
of which: Loans collateralised by commercial immovable property		0		0	0	0	0	0	0	0	0	0	0		0	0	0	0
Households	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property		0	'	1	1 0	0	0	0	0	0	0	0	l °	•	0	0	0	٥
of which: Credit for consumption									1									
orwinos: Creat or Consumption		'	'	1	1			1	0	0		0	ľ	1 °			0	
DEBT INSTRUMENTS other than HFT	61,131	. 9	292	2 28	238	44	14	3	5	61,198	2	248	240	200	46	14	5	5
OFF-BALANCE SHEET EXPOSURES	4,686					9				4,021		0			10	0	0	

Performing and non-performing exposures SFIL S.A.

1					As of 31/03/2023								As of 30/06/2023				
		Gross carryir	ng amount/ Nominal	amount		Accumulated imp	pairment, accumulated negative changes in fair fit risk and provisions	Collaterals and		Gross ca	rrying amount/ Nominal amo	ount			pairment, accumulated ne lit risk and provisions ⁶	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	٥	f which non-performing	•	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of wh	hich non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	exposures of which Stage 3* Of which Stage 3*		and <=90 days	or	f which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³				
Cash balances at central banks and other demand deposits	3,838		0			0			1,318		0	0	0 0		0	0	
Debt securities (including at amortised cost and fair value)	6,323		3	3	3	16			6,978		3	3	3	15			
Central banks		0	0	0	0			0			0	0	0	0	0	0	0
General governments	5,211		3	3	3	16			4,937		3	3	3	15	0	0	0
Credit institutions	1,112	. 0	0	0	0	0		0	2,042		0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	53,065	12	240	219	183	32	13 4	3	52,885		216	196	173	35	11	3	3
Central banks	0	0	0	0	0	0		0			0	0	0	0	0	0	0
General governments	48,171	1	240	219	182	16	13	4 3	47,570	0	215	195	172	17	11	3	3
Credit institutions	69	0	0	0	0	0	٩	0	54	0	0	0	0	0	0	0	0
	_			_		_			_					_			
Other financial corporations		,	0	U	0		9				u u	0	U	0	U	U	e e
Non-financial corporations	4.825					16			5.262					10			
Harrison copulation	4,023		•		•	10	i i		3,200	Ĭ	1	1	•				
of which: small and medium-sized enterprises	0		0	0	0						0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	0	٥	0	0	0	0	0	0		٥	0	0	0	0	0	0	0
	_			_		_			_								
of which: Credit for consumption	0	1	٥	0	0		9	0		ı °	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	63,226	12	244	223	186	47	13 4	3	61,182	. 0	219	199	176	50	11	3	3
OFF-BALANCE SHEET EXPOSURES	4,403		0		0	9	0 0		6,091		0	0	0	6		0	0



Forborne exposures

			As of 30/						As of 31/1			
		ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for o forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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	o	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		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)	357	120	6	4	52	3	334	95	6	5	61	3
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	357	120	6	4	52	3	334	95	6	5	61	3
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	0	0	0	0	0	0
of which: small and medium-sized enterprises	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	357	120	6		52		334		6	5	61	
Loan commitments given	14	0	0	0	14	0	2	0	0	0	2	0
QUALITY OF FORBEARANCE ²	1											
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

¹⁰For 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

Ī			As of 31/	03/2023					As of 30/0	06/2023		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for a forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		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 nonperforming 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
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
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		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)	3,391	102	20	4	3,122	1	3,728	100	22	4	3,491	1
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	315	102	6	4	60	1	277	100	6	4	56	1
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	3,076	0	14	0	3,062	0	3,451	0	16	0	3,435	0
of which: small and medium-sized enterprises	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	3,391	102	20	4	3,122		3,728	100	22	4	3,491	
Loan commitments given	1,648	0	6	0	1,642	0	1,138	0	4	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information 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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
SFIL S.A.

Ī			AS 01 3	0/09/2022					AS OF .	31/12/2022					AS 01 3	1/03/2023					AS 01 31	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes in fair value due to credit risk on non-performing exposures changes c		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative	
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
B Mining and quarrying	139	0	0	139	0	0	130	0	0	130	0	0	129	0	0	129	0	0	123	0	0	123	0	0
C Manufacturing	0	0	0	0	0	0	599	0	0	599	3	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	235	0	0	235	1	0	254	0	0	254	1	0	257	0	0	257	1	0	274	0	0	274	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
F Construction	44	0	0	44	0	0	43	0	0	43	0	0	41	0	0	41	0	0	16	0	0	16	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
H Transport and storage	3,030	0	0	3,030	10	0	2,599	0	0	2,599	11	0	3,308	0	0	3,308	15	0	3,758	0	0	3,758	16	0
I Accommodation and food 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
3 Information and communication	71	0	0	71	0	0	71	0	0	71	0	0	70	0	0	70	0	0	71	0	0	71	0	0
K Financial and insurance activities	28	0	0	28	1	0	28	0	0	28	1	0	23	0	0	23	0	0	23	0	0	23	0	0
L Real estate activities	1,057	1	1	739	0	0	1,019	1	1	719	0	0	990	1	1	697	0	0	990	1	1	706	0	0
M Professional, scientific and technical activities	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
N Administrative and support 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
O 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
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
Q Human health services and social work	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
R Arts, 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
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	4.612	1	1	4 294	12	0	4.751	1	1	4 451	16	0	4.825	1	1	4.533	16	0	5 262	1	1	4 978	18	0

⁽¹⁾ The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.