

Bank Name	SFIL
LEI Code	549300HFEHJOXGE4ZE63
Country Code	FR



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,425	1,380	1,437	1,444	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,425	1,380	1,437	1,444	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,451	1,406	1,463	1,470	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,451	1,406	1,463	1,470	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,471	1,421	1,479	1,487	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,471	1,421	1,479	1,487	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	6,011	5,471	5,686	5,849	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,011	5,471	5,686	5,849	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.72%	25.22%	25.27%	24.69%	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	23.72%	25.22%	25.27%	24.69%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	24.15%	25.69%	25.72%	25.14%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.15%	25.69%	25.72%	25.14%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.48%	25.98%	26.01%	25.42%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.48%	25.98%	26.01%	25.42%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	71,593	73,320	74,419	76,175	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	2.03%	1.92%	1.97%	1.93%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,451	1,406	1,463	1,470	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,446	1,390	1,463	1,470	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	71,593	73,320	74,419	76,175	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	71,588	73,304	74,419	76,175	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	2.0%	1.9%	2.0%	1.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	2.0%	1.9%	2.0%	1.9%	C 47.00 (r330,c010)	



2019 EU-wide Transparency Exercise Capital

		(min FUR 96)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	1,471	1,421	1,479	1,487	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	1,425	1,380	1,437	1,444	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,419	1,419	1,419	1,419	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	41	42	101		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-27	-38	-29		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	51	51	51		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
				0			C 01.00 (r210,c010)	
		Funds for general banking risk Minority interest given recognition in CET1 conite!	0	0	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital		17	10		C 01.00 (r230,c010)	
		Adjustments to CET1 due to prudential filters	/	17	19		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-32	-33	-32		C 01.00 (r300,c010) + C 01.00 (r340,c010)	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.1.9	associated DTLs	-25	-80	-76		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-15	-15	-16		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	n	n	n	n	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	n	n	n		C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0		C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0			Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
		significant investment	0	0	0		C 01.00 (r500,c010)	
OWN FUNDS Transitional period		(-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	Article 48 of CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other		0	0		C 01.00 (r529,c010)	-
		Transitional adjustments	5	16	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	5	16	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26	26	26	26	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	26	26	26	26	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,451	1,406	1,463	1,470	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20	15	16	17	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	20	15	16	17	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	6,011	5,471	5,686	5,849	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.72%	25.22%	25.27%	24.69%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	24.15%	25.69%	25.72%	25.14%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.48%	25.98%	26.01%	25.42%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,420	1,364	1,437	1,444	[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	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.63%	24.92%	25.27%		[D.1]/[B-B.1]	-
- Tuny loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c040)	
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(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – 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

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	4,990	4,460	4,520	4,611	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	1,957	2,130	2,165	2,203	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	3,033	2,330	2,355	2,407	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	278	254	328	382	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	487	440	521	528	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	255	318	318	318	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	255	318	318	318	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	11	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	6,011	5,471	5,686	5,849	



2019 EU-wide Transparency Exercise P&L SFIL

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	2,045	2,727	665	1,338
Of which debt securities income	118	158	39	78
Of which loans and advances income	781	1,031	246	493
Interest expenses	1,945	2,598	635	1,274
(Of which deposits expenses)	10	11	6	10
(Of which debt securities issued expenses)	906	1,211	288	574
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	0	1	1	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	9	12	3	0
Gains or (-) losses on financial assets and liabilities held for trading, net	38	-49	-24	-86
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-162	-64	34	107
Gains or (-) losses from hedge accounting, net	174	164	-10	-7
Exchange differences [gain or (-) loss], net	-8	-8	-1	3
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	153	186	33	85
(Administrative expenses)	77	102	30	51
(Depreciation)	7	10	4	7
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	-1
(Commitments and guarantees given)	0	1	0	-1
(Other provisions)	-1	-1	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		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)	2	5	0	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1	5	0	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	67	69	-1	26
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	50	63	-2	18
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	50	63	-2	18
Of which attributable to owners of the parent	50	63	-2	18
(1) Information available only as of end of the year			<u> </u>	1

⁽¹⁾ 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

(mln EUR)	As	s of 30/09/201	8			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	r value hierarcl	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	chy	
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	1,503				1,934				1,950				2,923				IAS 1.54 (i)
Financial assets held for trading	2,115	2,114	0	2	2,151	2,137	3	10	5	0	3	2	7	0	2	6	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6,013	0	0	6,013	5,572	0	0	5,572	5,420	0	0	5,420	5,343	0	0	5,343	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	2,338	589	1,739	10	1,563	590	963	10	1,689	681	998	10	1,819	820	989	10	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	52,951				54,322				55,591				56,274				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	4,221	0	3,614	607	4,415	0	3,492	924	4,846	0	4,351	495	5,542	0	5,045	497	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,464				2,552				2,751				3,021				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	123				212				2,458				2,610				
TOTAL ASSETS	71,728				72,722				74,711				77,540				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

(mln	n EUR)			As of 30/09/20	18				As of 31	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accur	nulated impairment	Gro	ss carrying amo	ount	Accu	ımulated impair	ment	Gro	ss carrying am	ount	Accui	nulated impai	rment	Gros	ss carrying am	ount	Accur	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired Stage 3 Credit-impaired	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 creditimpaired	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	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 creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	2,339)	o	0	0	0 1,563	0)	0 0	0	0	1,689	C	0	o ·	0		1,819	0		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	((O	0	0	0 0	0)	0 0	0	0	0	C	ס	o	0	(0	0		0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	6,931	1,726	C	-4	-17	0 6,553	2,852	2	5 -3	-24	0	6,929	2,871	1	5 -	-23	(6,545	2,940		5 -3	-22	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	39,676	3,582	1,092	-2	-23	-11 40,439	3,442	1,09:	1 -2	-22	-10	41,336	3,368	3 1,14	1 -	2 -21	-13	42,302	3,433	1,11	0 -2	-23	-12	Annex V.Part 1.32, 44(a)

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



Market Risk

SFIL

	SA					I	M									IM						
			VaR <i>(Memorand</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS C IARGE FOR C	TP		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE		CE RISKS CAP ARGE FOR CTF		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST 1EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	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	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	<u> </u>	<u> </u>	U		U	<u> </u>		<u> </u>				<u> </u>		<u> </u>		<u> </u>			U	<u> </u>	<u> </u>	
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	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	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0] 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

SFIL

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	./12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	326	405	0		0	0	0	
	Regional governments or local authorities	6,715	6,817	1,391		8,091	8,255	1,583 180	
	Public sector entities	1,385	1,343	184		1,553	1,318	180	
	Multilateral Development Banks International Organisations	26	0 26	U 0		0 26	0	0	
	Institutions	53	53	0		60	60	3	
	Corporates	5,105	34	31		6,412	34	32	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which CME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	225	217	325	1	210	206	309	1
	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 Other exposures	0 74	0 74	0 26		U 77	U 77	υ 25	
	Standardised Total ²	13,909	8,969	1,959	17	16,438	9,98!	5 2,133	25

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	4,928	4,914	983		4,933	4,914	983	
	Public sector entities	1,252	1,233	176		1,230	1,212	174	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1 226	0	0		0	0	0	
	Corporates	1,326	34	31		983	34	32	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0 0	0	0		0	0	0	
	Exposures in default	225	217	325	1	210	206	309	1
	Items associated with particularly high risk	223 N	217 N	n 323	1	0 I	200 n	0	
	Covered bonds	0	0			n			
	Claims on institutions and corporates with a ST credit assessment	o o	0	0		0	l n		
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0	0	0	
	Other exposures	21	21	21		19	19	19	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

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11

					Standardise	d Approach			
			As of 30	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	204	204	41		1,362	1,352	270	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0		
	of which: SME	0	0	l o		0	0		
	Retail	0	0	0		0	0	0	
TT A \/	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0] 0		0	0] 0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener		' '	- Constitution of the cons	, , ,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3,151	0	0		3,188	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CAYMAN ISLANDS	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which. SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				1



Credit Risk - Standardised Approach

SFIL

					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
QATAR	of which: SME	0	0	0		0	0	0		
QATAK	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0	0		0 0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	141	0	0		120	0	0	
	of which: SME Retail	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	0 0	0	0 0		0 0	0 0	0 0	
	of which: SME Exposures in default	0 0	0	0	0	0 0	0	0 0	0
	Items associated with particularly high risk Covered bonds	0 0	0	0 0		0 0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0 0	0	0	
	Equity Other exposures	0 0	0	0		0 0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excludes those for secu	ristisation exposures, additional	valuation adjustments (AVAS) a	nd other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		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	0 939	0 1,057	0 240		0 906	0 1,025	0 232	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	117	0	0		317	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0		0	0	0		0
	Items associated with particularly high risk		0	0		0	0	0	· ·
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 30	/09/2018			As of 31,	/12/2018		
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	377	377	75		341	340	68		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		12	U 11	0		
	Corporates	9	0	2		284	0	2 0		
	of which: SME	١	0			0	0			
	Retail	0	0	0		0	0			
LINITED STATES	of which: SME	0	0	0		0	0	0		
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	



Credit Risk - Standardised Approach

SFIL

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	321	321	0		0	0	0	
	Regional governments or local authorities	0	0	0		323	323	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIVIAIVI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Exp			0				

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

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30	/09/2018			As of 31	12/2018			
		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		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0			0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
_	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0			
counterpart 3	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)	0	0	0		0	0	0			
	Equity	0	0	0		0 n) n	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²	, in the second			0				0		
		(1) Octobridation I company of the Francisco									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0



Credit Risk - Standardised Approach

SFIL

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	C		0	0	0	
	Regional governments or local authorities	8,223	8,376			8,879	9,015	1,740	
	Public sector entities	1,671	1,298	177	7	1,196	810	86	
	Multilateral Development Banks	0	0	(0	0	0	
	International Organisations	24	24			24	24	0	
	Institutions	179	179	6	5	312	312	9	
	Corporates	6,008	28	28	3	5,989	28	28	
	of which: SME	0	0	(0	0	0	
	Retail	0	0	(0	0	0	
Consolidated data	of which: SME	0	0	(0	0	0	
Consolidated data	of which: SME Secured by mortgages on immovable property of which: SME	0	0	(0	0	0	
	of which: SME	0	0	(0	0	0	
	Exposures in default	212	207	310	1	213	207	311	1
	Items associated with particularly high risk	0	0	(0	0	0	
	Covered bonds	0	0	(0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	
	Collective investments undertakings (CIU)	0	0	(0	0	0	
	Equity	0	0	(0	0	0	
	Other exposures	96	96	42		94	94	38	
	Standardised Total ²	16,412	10,207	2,170	24	16,708	10,491	L 2,213	24

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		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		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	5,006	4,980	996		5,596	5,552	1,110			
	Public sector entities	1,208	1,191	170		717	701	79			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	544	28	28		622	28	28			
	of which: SME	344	20 0	20		022	20	20			
	Retail	0	0			0	0				
	of which: SME	0	0			o l	0				
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	212	207	310	1	213	207	311	1		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	26	26	26		22	22	22			
	Standardised Total ²				11				10		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.	interputty excludes those for see	conscisution exposures, additiona	valuation adjustments (NV/IS)	and other own rands reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)					•	2		
	Central governments or central banks	1,403	1,393	0 279		0 1,487	0 1,477	0 295	
	Regional governments or local authorities Public sector entities	1,403	1,393	2/9		1,487	1,4//	295	
	Multilateral Development Banks	0	0	1		0	0		
	International Organisations	0		0		0	0		
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
TTAL V	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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		
	Equity Other expecures	0	0	0		0	0	0	
	Other exposures	U	U	0	40	U	U	U	40
	Standardised Total ²				10				10

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 31,	/03/2019			As of 30	/06/2019				
		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			
	(mln EUR, %)		•					•				
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0			0	0					
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	4,576	0	0		4,520	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
CAYMAN ISLANDS	of which: SME	0	0	0		0	0	0				
CATTIAN ISLANDS	secured by moregages on miniovable property	0	0	0		0	0	0				
	of which: SME Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0	U	0	0	0	U			
	Covered bonds	0	0			0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				1				0			
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.a. substitution effects).					



Credit Risk - Standardised Approach

						SFIL			
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
	(mln ELID 1941)	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
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0 0 0 0 0 0	0 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	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 0 0	0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0	0
		 Original exposure, unlike Exp Total value adjustments and exposures, but includes general 	provisions per country of cour						
			As of 31/	03/2019	Standardise	d Approach	As of 30	/06/2019	
		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
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0	0 0 0	0 0 0		0 0 0	0 0	0 0 0	
	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 0 168 104 0	0 0 168 0 0	0 0 3 0 0		0 0 294 80 0	0 0 294 0 0	0 0 6 0 0	
UNITED KINGDOM	Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	0 0 0 0	0 0 0 0	0 0 0	0	0 0 0 0	0 0 0	0 0 0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0	0 0 0	
	Standardised Total ²	(1) Original exposure, unlike Exp							0
		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	Standardise		and other own funds reductio	ns related to the	
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0 903 0 0 0 0 316 0	0 1,021 0 0 0 0 0	0 232 0 0 0 0 0		0 908 0 0 0 0 318	0 1,029 0 0 0 0 0	0 233 0 0 0 0 0	
SWITZERLAND	Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 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) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	d provisions per country of cour						1 0
		,		03/2019	Standardise	d Approach	As of 30	/06/2019	
	(mln 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
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 352 0 0 0 11 289 0	0 352 0 0 0 11 0 0	0 70 0 0 0 2 0 0		0 337 0 0 0 18 273 0	0 337 0 0 0 18 0 0	0 67 0 0 0 4 0	
UNITED STATES	of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0	0 0 0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 0 0 0 (1) Original exposure, unlike	0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0



Credit Risk - Standardised Approach

SFIL

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30,	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	324	324	0		314	314	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
CLINIAIVI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0	0	
	Other exposures	0	0	U U		U	U	U	
	Standardised Total ²	(1) 0 : : . !			0 t due to credit conversion factors	19 1 2 2 2 2	/ 1 19 11 25 25 13		

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	l valuation adjustments (AVAs) a	and other own funds reductio	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30)/06/2019	
		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
	(mln EUR, %)	0	0	0		0	0		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0 1	
	Public sector entities	0	0	0		0	0	0 1	
	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	0 !	
	of which: SME	0	0	0		0	0	0 /	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0 1	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0 1	
	of which: SME Exposures in default	0	0	0	0	0	0	0 1	0
	Items associated with particularly high risk	0	0	0	U	0	0	0 1	U
	Covered bonds	0	0			0	0	0 1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)	0	0			0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0			0	0		
	Corporates		0			0	0		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				due to credit conversion factors				0

Credit Risk - IRB Approach

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/1	of 31/12/2018		
		Original Ex	posure ¹	Exposure	Risk exposui	e amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹	Of which: defaulted		and provisions	Of which: defaulted		Value ¹		Of which: defaulted	and provision
	Central banks and central governments	12,730	142	17,099	1,540	88	22	12,111	141	17,985	735	88	
	Institutions	46,086	472	46,640	1,769	295	19	46,285	506	46,839	1,846	316	
	Corporates	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	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,309						2,580		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	/12/2018		
		Original E	cposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	8,617	142	14,582	88	88	20	9,149		16,653	88	88	3
	Institutions	39,832	472	40,386	1,094	295	1	39,899	506	40,453	1,154	316	5
	Corporates	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 Retail	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	\display
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	í.
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	0	0	0	0	0	0	0	0	0	0)
	Other non credit-obligation assets												
	IRB Total												

IRB Approach As of 30/09/2018 As of 31/12/2018 Value adjustments Value adjustments Risk exposure amount Original Exposure¹ Risk exposure amount Original Exposure¹ Value¹ Value¹ Of which: Of which: defaulted Of which: defaulted Of which: (mln EUR, %) defaulted defaulted Central banks and central governments 4,017 4,017 3,913 3,913 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **ITALY** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity**

					IRB Ap	proach					
		Original Exposure Exposure Risk exposure amount Value adjustments						As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(min FUD 0/)	Of which:	Value	Of which:	provisions		Of which: defaulted	value		Of which:	provisions
	(min EUR, %)	defaulted	0	defaulted	0 0	0	derauited	0	(defaulted	
	Central banks and central governments Institutions					١	0	0			
	Corporates			ا		ام	0	0			í
	Corporates - Of Which: Specialised Lending		o o		0 0		0	0			
	Corporates - Of Which: SME		0	0	0 0	0	0	0	(
	Retail	0 0	0	0	0 0	0	0	0	(o	
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0	0	(o c)
CANADA TOLANDO	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0	0	(o)
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0	0	(o)
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	(o)
	Retail - Other Retail	0 0	0	0	0	0	0	0	(o)
	Retail - Other Retail - Of Which: SME	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	()
	Other non credit-obligation assets										
	IRB Total										

Other non credit-obligation assets
IRB Total

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

					IRB Ap	proach						
			As of 30	/09/2018				As of 31/	12/2018			
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustment	
	(mln EUR, %)	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted		
QATAR	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	1,696 0 0 0 0 0 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 O O O O O O O O O O O O O O O O O O		1,709 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	
	IRB Total											

Credit Risk - IRB Approach

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	31/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposu	sk exposure amount	
		Of which:	- Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	141	0		0	0	0	120	0	0	
	Institutions	551	551	118	(0	816	0	816	118	0	
	Corporates	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	
	Corporates - Of Which: SME	0	0	0	(0	0	0	0	0	0	
	Retail	0	0	0	(0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	(0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	0	
ONTIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	0	
	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	
	Retail - Other Retail - Of Which: non-SME	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 30	/09/2018					As of 31,	/12/2018		
		Original Exposure ¹	Exposure	Risk exposı	ire amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ıre amount	Value adjustments
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	C	(
	Institutions	28 0	28	2	C	0	C	0	0	0	C	(
	Corporates	0 0	0	0	C	0	C	0	0	0	C	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	C	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	C	
	Retail	0 0	0	0	C	0	C	0	0	0	C)
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	C)
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	C)
SWITZLKLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	C	0	0	0	C	
	Retail - Qualifying Revolving	0	0	0	C	0	C	0	0	0	C	
	Retail - Other Retail	0	0	0	C	0	C	0	0	0	C	
	Retail - Other Retail - Of Which: SME	0	0	0		0	C	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	C	0	0	0	C)
	Equity	0 0	0	0	C	0	C	0	0	0	C	
	Other non credit-obligation assets											
	IRB Total											

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

					IRB Ap _l	proach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Original Exposure Exposure Value ¹	Risk exposure amount	Value adjustments	Original Exposure	Exposure	Risk exposure a	adjustmen
	(mln EUR, %)	Of which: defaulted	- Value⁴	Of which: defaulted	and provisions	Of w defa	Value ¹ vhich: ulted		f which: provisions provisions
	Central banks and central governments	0 0	0	0 0	0	0	0 0	0	0
	Institutions	53	53	15 0		53	0 53	15	0
	Corporates Of Which: Chasielized Landing		0			0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0			0	0	١	0
	Retail		0			0			0
	Retail - Secured on real estate property		0			0	0 0		0
	Retail - Secured on real estate property - Of Which: SME	0 0	0		0	0	0 0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	ol o	0	0	0 0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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 0	0	0 0	0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	pproach				
			As of 30/	09/2018			As of 31	/12/2018		
		Exposure Exposure amount adjust		Exposure adjustments		Exposure	Risk exposu	ire amount	Value adjustme	
	(mln EUR, %)	Of which: defaulted	- value	Of which: defaulted	and provisions		Value¹ Of which: Jefaulted		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0)
	Institutions	229	229	31	0 0	320	0 320	62	0	
	Corporates	0 0	0	o	0 0	0	0 0	0	0	
	Corporates - Of Which: Specialised Lending	0 0	0	0	0 0	0	0 0	0	0	D
	Corporates - Of Which: SME	0 0	0	О	0 0	0	0 0	0	0)
	Retail	0 0	0	0	0 0	0	0 0	0	0)
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0	
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0 0	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0 0	0	0	
	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	
	Retail - Other Retail - Of Which: SME	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	
	Equity	0 0	0	0	0 0	0	0 0	0	0	
	Other non credit-obligation assets									

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustment
	(mla FUD 04)	Of which:	Value ¹	Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(mln EUR, %)	defaulted	0	defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions		0			0	0	0	0		<u>'</u>
	Corporates		0			0	"	0	0		ál
	Corporates - Of Which: Specialised Lending		0			0		0	0		á
	Corporates - Of Which: SME		0			0	١	0	0		مأ
	Retail		0	ol o	0	0		0	0		S
	Retail - Secured on real estate property		0	ol o	0	0	0	0	0		J
	Retail - Secured on real estate property - Of Which: SME	0 0	0	ol d	0	0	0	0	0		J
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	o o	0	0	0	0	0	l c	J
	Retail - Qualifying Revolving	0 0	0	o o	0	0	0	0	0	c	J
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	c	J
	Equity	0 0	0	0 0	0	0	0	0	0	c)
	Other non credit-obligation assets										
	IRB Total										

						IRB App	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposı	ire amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	(0	0	0	0	P
	Institutions	0 0	0	0	C	0	(0	0	0	0)
	Corporates	0 0	0	0	C	0	(0	0	0	0)
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	(0	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	C	0	(0	0	0	0)
	Retail	0 0	0	0	C	0	(0	0	0	0)
	Retail - Secured on real estate property	0 0	0	0	C	0	(0	0	0	0)
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	(0	0	0	0)
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	(0	0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	C	0	(0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	(0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	(0 0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	(0 0	0	0	0)
	Equity	0 0	0	0	C	0	(0	0	0	0)
	Other non credit-obligation assets											
	IRB Total											



Credit Risk - IRB Approach

							Sh	-IL					
							IRB Ap	proach					
				As of 31/	03/2019					As of 30	/06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	12,354 47,577 0 0 0 0 0 0 0 0 0		17,980 48,132 0 0 0 0 0 0 0 0	750 1,927 0 0 0 0 0 0 0 0 0	105 318 0 0 0 0 0 0 0 0		13,318 48,235 0 0 0 0 0 0 0 0 0		•	737 2,042 0 0 0 0 0 0 0 0 0	104 297 0 0 0 0 0 0 0 0 0	
	IRB Total ²				2,677						2,779		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustment
	(mln 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	9,210	168	16,670	105	105	20	10,230	167	17,687	104	104	
	Institutions	40,668	509	41,223	1,153	318	3	41,187	476	41,755	1,214	297	'
	Corporates	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	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
FDANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	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-obligation assets												
	IRB Total												

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

		IRB Approach									
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amo	unt Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value	Of w defa	nich: provisions
	Central banks and central governments	856	856	595	0	1	863	0	863	598	0
	Institutions	3,926	3,926	310	0	13	3,881	0	3,881	301	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										

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

						IRB Ap	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposure amo	adjustmen
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹	Of wl defau	
	Central banks and central governments	0 (0	0	0	0	0	0	0	0	0
	Institutions Corporates	0		0	C			0		0	0
	Corporates - Of Which: Specialised Lending			١				0		0	0
	Corporates - Of Which: SME		o o	0	C	o o		0	o o	0	0
	Retail	0	0	0	C	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	C	0	0	0	0	0	0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0	0
LATMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	C			0		0	0
	Retail - Other Retail - Of Which: non-SME			١				0		0	0
	Equity		o o	0	C	o o		0	o o	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB App	proach					
			As of 31/	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	1,744 0	0	0	C	0	1,716	0	0	C) ()
	Institutions	0 0	0	0	C	0	0	0	0	C)
	Corporates	0 0	0	0	C	0	0	0	0	C		
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0)
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	C		
	Retail	0 0	0	0	١		0	0	0			
	Retail - Secured on real estate property Detail - Secured on real estate property - Of Which - SME		1 0	0	١		U	0	0			
QATAR	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0			0	0	0			
Q	Retail - Qualifying Revolving		1 0	0			0	0	0			
	Retail - Qualifying Revolving Retail - Other Retail		l				0	0	١			íl –
	Retail - Other Retail - Of Which: SME		0				0	0				
	Retail - Other Retail - Of Which: non-SME	0 0		0		0	0	0	0	C		
	Equity	0 0	0	0		0	0	0	0	C		
	Other non credit-obligation assets IRB Total											

Credit Risk - IRB Approach

SFIL

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0 delauiteu	104	0	uerauiteu	0	0	uerauiteu	80	0	uerauiteu	n
	Institutions	862	862	125	0		969		969	161	(0
	Corporates	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 0	0	0	0	0	0	0	0	0	(0
	Retail	0 0	0	0	0	0	0	0	0	0	(0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	(0
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0	(0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	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-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	0	0	0	0	0		0 0	0	(0
	Institutions	0	0	0	0	0		0 0	0	(0
	Corporates	0	0	0	0	0	1	0 0	0	(0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	1	0	0	(0
	Corporates - Of Which: SME	0	0	0	0	0		0	0	(0
	Retail	0	0	0	0	0			0			0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0				0			0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME			١	0				0			0
	Retail - Qualifying Revolving			Ĭ	0				Ö			0
	Retail - Other Retail			0	0				0			0
	Retail - Other Retail - Of Which: SME	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
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 51 0	0 14 0 0 0 0 0 0 0 0 0			0 56 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 56 0 0 0 0 0 0	0 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 0 0 0 0

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0) C	0	0	0	0	0	(J
	Institutions	308	308	64		0	328	0	328	82)
	Corporates Of Which Considing diagrams	0		0		0		0	0	0)
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0				0	U	0	,	7
	Retail			0					0	0		ָר ה
	Retail - Secured on real estate property			١					0	0		ó
	Retail - Secured on real estate property - Of Which: SME		ő	0		o o		0	Ö	0		ó
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0		0	0	0	0	0		5
	Retail - Qualifying Revolving	0 0	0	0) c	0	0	0	0	0		ა
	Retail - Other Retail	0 0	0	0) c	0	0	0	0	0		ა
	Retail - Other Retail - Of Which: SME	0 0	0	0) c	0	0	0	0	0	(ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0) c	0	0	0	0	0		J
	Equity	0 0	0	0	0	0	0	0	0	0	(J
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0			o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(mln 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	(J
	Institutions	0 0	0	0	0	0	(0	0	0		ر
	Corporates	0 0	0	0	0	0	(0	0	0		J
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	C	0	0	0	()
	Corporates - Of Which: SME	0 0	0	0	0	0	(0	0	0	(J
	Retail	0 0	0	0	0	0	(0	0	0	()
	Retail - Secured on real estate property	0 0	0	0	0	0	(0	0	0		J
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	(0	0	0	(J
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	(0	0	0)
	Retail - Qualifying Revolving	0	0	0	0	0	(0	0	0)
	Retail - Other Retail	0 0	0	0	0	0	(0	0	0		<u> </u>
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	(0	0	0		<u>ا</u> ر
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	(0	0	0	9	<u>'</u>
	Equity	0 0	0	0	0	0	(0	0	0)
	Other non credit-obligation assets											
	IRB Total											



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with p	ositive 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 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 0 147	0 0 0 0 0 0 147	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 147		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 4	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 4 0		0 0 0 0 0 0 0 0 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 [Bulgaria	4	4	0	0	0	4		0	0	0	0	0	0
Total [0 - 3M [Cyprus													
[3M - 1Y [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							SFIL As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet 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 positions)					Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [Finland													
[0 - 3M [France	313 330 401 574 1,723 9,775 33,668 46,785	313 330 401 574 1,722 9,768 33,596	0 0 0 0 0 0		84 0 10 0 0 52 0 22 0 0 0 0 169	196 260 325 400 1,453 8,648 30,160 41,441	0 0 0 0 0 0 201 201	0 0 0 0 0 0	0 1 10 5 0 8 66	0 0 0 0 0 0	0 0 0 0 5 0 23 28	0 0 0 0 0 0	2,379
[0 - 3M [Germany	0 0 0 0 323 0 0	0 0 0 0 323 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 323 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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 [Croatia													
[0 - 3M [Greece													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	1 6 75 114 429 1,101 4,123 5,849	1 6 75 114 429 1,099 4,099	0 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 6 75 114 429 1,099 4,099	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1,153
[0 - 3M [Latvia	3,049	3,024	J			3,024	U					J	1,133



General governments exposures by country of the counterparty

							SFIL As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								m. 1 . 11 11		B. 1 . 11 11		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 positions)	of which: Financial assets held for trading	of which: Financial assets o 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 [Lithuania													
[5Y - 10Y [-													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	0 11 0 7 4 1 6	0 11 0 7 4 1 6 28	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 11 0 7 4 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 0 0 0	0 0 0 0 0 0	13
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							SFIL As of 21/12/2019							
						Diro	As of 31/12/2018 ct exposures							
	(mln EUR)			On balance sh	neet		ct exposures		Deriva	ntives		Off balar	nce sheet	
	(min zory)											Off-balance sl	neet exposures	
								Derivatives with po	ositive 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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	25 78 26 49 0 4 62	25 78 26 49 0 4 62	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 49 0 0 0	25 78 26 0 0 4 62 195	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	57
[0 - 3M [Sweden	0 0 0 0 0 17 0	0 0 0 0 0 17 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 17 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
Total [0 - 3M [Australia													
[3M - 1Y [Canada	0 0 0 0 12 112 0 123	0 0 0 0 12 112 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 12 112 0 123	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	25
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							As of 31/12/2018	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 0 0 0 0 0 38	0 0 0 0 0 0 38 38	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 38 38	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	8
[0 - 3M [U.S.	0 0 0 0 156 76 108	0 0 0 0 156 76	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 156 76 108 340	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	68
[0 - 3M [China													
[0 - 3M [Switzerland	14 228 179 22 50 324 198	14 228 179 22 50 324 198	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	14 228 179 22 50 324 196	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	209
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East	0 0 0 0 0 0 368 368	0 0 0 0 0 0 368 368	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 368 368	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 1,339 1,339	0 0 0 0 0	0
[0 - 3M [Latin America and the Caribbean			· ·								-1/222		



General governments exposures by country of the counterparty

SFIL

							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	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 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 [Africa	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 41 41	0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 0 24 0	0 0 0 0 0 0 24 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 24 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	

lotes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							SFIL							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	aat avnosuras	
												OII-Dalance Sil	eet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which of the mainly accept	of which the minute of						Nominal	Provisions	
				of which: Financial assets held for trading	acoignacea ac ian value	ran varae emoagn oaner	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				, and the second se	through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0	0	0 0		0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0 0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0 0	0	0	0	0	0 0		0 0	0	0	0	0	
Γ10Y - more		146 146	146 146	0 0	0	0	146 146	(0 0	0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0	0	0	0	0 0		0 0	0	0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0 0		0 0	0	0	0 0	0	
Total [0 - 3M [2 0	2 0 2	0 0	0	0	2 0 2		0 0	0 0	0	0 0 0	0 0 0	0
[0 - 3M [[3M - 1Y [
[14 - 24 [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[0 - 3M [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[0 - 3M [
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[0 - 3M [
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Denmark													
[0 - 3M [Denmark													
Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							SFIL As of 30/06/2019						
						Dire	ct exposures						
	(mln EUR)			On balance sl	heet				Deriva	tives	Off bal	ance sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair		sheet 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 positions)		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 a	Nominal mount	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland												
[0 - 3M [France	224 222 370 615 1,695 10,359 34,045 47,532	224 222 370 615 1,695 10,348 33,977	0 0 0 0 0 0	0 0 0 0 0 0	65 10 0 53 23 0 0	165 307 452 1,435 9,229 30,693	0 0 0 0 0 0 64 64	0 0 0 0 0 0	0 7 6 14 13 47 114	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2,418
[0 - 3M [Germany	0 0 0 314 0 0 0	0 0 0 314 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 314 0 0	0 0 0 0 0 0	0 0 0 0 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 [Croatia												
[0 - 3M [Greece												
[0 - 3M [Hungary												
[0 - 3M [Ireland												
[0 - 3M [Italy	1 30 131 28 420 1,133 4,192 5,935	1 30 131 28 420 1,132 4,170 5,911	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 30 131 28 420 1,132 4,170 5,911	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M [Latvia	5,935	5,911	0	0	0	5,911	0	0	0	0	0	1,191



General governments exposures by country of the counterparty

							SFIL As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
								Dorivatives with	itivo fair value	Dorivativas with	nogativo fair value	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 positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss com	ch: Financial assets at value through other prehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Netherlands													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Poland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Portugal	0 0 6 0 3 1 5	0 0 6 0 3 1 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 6 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							SFIL As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		<u> </u>		Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with no	egative fair value	Off-balance s	heet 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 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 [Spain	26 51 0 50 0 4 62	26 51 0 50 0 4 62 194	0 0 0 0 0 0	0 0 0 0 0 0	0 0 50 0 0 0	26 51 0 0 0 4 62 144	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	35
[0 - 3M [Sweden	0 0 0 0 0 0 16 0	0 0 0 0 0 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	10		Ü				V	U	U	U		U	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 0 0 12 123 0 136	0 0 0 0 12 123 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 12 123 0 136	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	27
[0 - 3M [Hong Kong	136	136	0			136	U.	U	U				



General governments exposures by country of the counterparty

							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 0 0 0 0 0 42 42	0 0 0 0 0 0 42 42	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 42 42	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	8
[0 - 3M [U.S.	0 0 0 0 139 81 117	0 0 0 0 139 81	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 139 81 117 337	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [Switzerland	0 259 158 36 33 332 201	0 259 158 36 33 332 201	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 259 158 36 33 332 199 1,017	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	209
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Middle East	0 0 0 0 0 0 750	0 0 0 0 0 0 750 750	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 750 750	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 995 995	0 0 0 0 0 0	
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0 0 0 28	0 0 0 0 0 0 0 28	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 28 28	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 111 111	0 0 0 0 0	



General governments exposures by country of the counterparty

SFIL

							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)				Off balance sheet									
								Doubystives with mo	sitivo fair valvo	Dowingstings with	nogative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with pos	Silive fair value	Derivatives with negative fair value				Risk weighted
Residual Maturity	Country / Region			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 [Africa	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 41	0 0 0 0 0	
Total [0 - 3M [Others	0 0 0 0 0 22 0 0	0 0 0 0 0 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 0 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 0	41 0 0 0 0 0 0	0 0 0 0 0 0	0

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			Α	s of 30/09/201	8		As of 31/12/2018							
	Gross carrying amount			provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	roc ² performing	guarantees received on non- performing		Of which performing but past due >30	<u></u>		On performing exposures ²	performing	guarantees received on non- performing
(min FUD)		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	10,996	0	0	0	22	0	0	10,974	0	5	5	27	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,105	0	0	0	20	0	0	7,423	0	5	5	25	0	0
Credit institutions	2,678	0	0	0	1	0	0	3,357	0	0	0	1	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	214	0	0	0	1	0	0	195	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	51,921	24	1,517	885	25	66	0	52,528	3	1,498	892	23	60	0
Central banks	1,491	0	0	0	0	0	0	1,927	0	0	0	0	0	0
General governments	47,844	14	1,517	885	22	66	0	47,885	2	1,498	892	21	60	0
Credit institutions	51	0	0	0	0	0	0	16	0	0	0	0	0	0
Other financial corporations	222	0	0	0	0	0	0	223	0	0	0	0	0	0
Non-financial corporations	2,313	10	0	0	2	0	0	2,477	1	0	0	2	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	62,917	24	1,517	885	47	66	0	63,502	3	1,503	897	50	60	0
OFF-BALANCE SHEET EXPOSURES	5,276		0	0	1	0	0	6,318		0	0	1	0	0

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

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

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

⁽⁴⁾ 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9		As of 30/06/2019							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial		Gross carryi		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
	Of which performing but past due >30		ing but Of which non-performing* e >30		On performing exposures ²	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing
(mla EUD)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures
(mln EUR) Debt securities (including at amortised cost and fair value)	11,495	0	5	5	26	0	0	11,310	0	5	5	25	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,457	0	5	5	25	0	0	7,273	0	5	5	24	0	0
Credit institutions	3,861	0	0	0	1	0	0	3,883	0	0	0	1	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	177	0	0	0	1	0	0	155	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	53,260	47	1,514	918	23	56	0	55,156	15	1,484	884	25	57	0
Central banks	1,941	0	0	0	0	0	0	2,913	0	0	0	0	0	0
General governments	48,539	14	1,514	918	21	56	0	49,215	15	1,484	884	23	57	0
Credit institutions	101	0	0	0	0	0	0	158	0	0	0	0	0	0
Other financial corporations	219	0	0	0	0	0	0	218	0	0	0	0	0	0
Non-financial corporations	2,459	33	0	0	1	0	0	2,652	0	0	0	1	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	64,755	47	1,520	923	49	56	0	66,466	15	1,489	890	50	57	0
OFF-BALANCE SHEET EXPOSURES	5,915		0	0	1	0	0	5,654		0	0	1	0	0

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

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

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

⁽⁴⁾ 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018		As of 31/12/2018							
	Gross carrying amount of exposures with forbearance measures			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² Collatera			amount of h forbearance	Accumulated im accumulated choose value due to creprovisions for each forbearance me	anges in fair dit risk and xposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		
Debt securities (including at amortised cost and fair value)	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)	1,076	430	4	3	0	1,039	423	4	3	o		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	1,076	430	4	3	0	1,039	423	4	3	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		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0		
Households	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	1,076	430	4	3	0	1,039	423	4	3	0		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

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

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



Forborne exposures

	As of 31/03/2019						As of 30/06/2019								
	Gross carrying exposures wit measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures					
Debt securities (including at amortised cost and fair value)	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)	1,031	442	5	3	0	906	415	4	3	0					
Central banks	0	0	0	0	0	0	0	0	0	0					
General governments	1,031	442	5	3	0	906	415	4	3	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					
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0					
Households	0	0	0	0	0	0	0	0	0	0					
DEBT INSTRUMENTS other than HFT	1,031	442	5	3	0	906	415	4	3	0					
Loan commitments given	0	О	0	0	o	0	0	0	0	0					

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

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