

Bank Name	Precision Capital S.A.						
LEI Code	549300AUUQG072ATL746						
Country Code	LU						



#### **Key Metrics**

	As of	As of	COREP CODE	REGULATION
(mln EUR, %)	30/09/2019	31/12/2019	COREF CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	659	582	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	659	582	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	659	582	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	659	582	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	659	582	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	659	582	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	3,708	3,165	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	3,708	3,165	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	17.77%	18.40%	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	17.77%	18.40%	(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	17.77%	18.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.77%	18.40%	(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	17.77%	18.40%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.77%	18.40%	(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	13,265	12,019	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	4.97%	4.85%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	659	582	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	659	582	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	13,265	12,019	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	13,265	12,019	C 47.00 (r290,c010)	CRR
<b>C.1</b>	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	4.9%	C 47.00 (r330,c010)	



			As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	659		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	659		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	1,161		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments)  Retained earnings	-113		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	10		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-376		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	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-19		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs  (-) IRB shortfall of credit risk adjustments to expected losses	-13		C 01.00 (r380,c010)	Articles 36(1) point (c) and 30 of CRR  Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Defined benefit pension fund assets	0			
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	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	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	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 (-)  (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0		C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1	-1	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	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)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-
					C 01.00 (r690,c010) + C 01.00 (r700,c010) +	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0		C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-
					C 01.00 (1730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	659	582	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-
	A.4.2	Other Tier 2 Capital components and deductions	0	0	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	3,708	3,165	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.77%	18.40%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.77%	18.40%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.77%	18.40%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	659	582	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.77%	18.40%		-
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-
				<u> </u>	<u>l</u>	



#### **Overview of Risk exposure amounts**

	RW.	<b>As</b>	
(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	2,592	2,133	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 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	2,592	2,133	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	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	0	0	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	160	119	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 (r060, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	18	13	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	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)	259	231	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	259	231	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	679	668	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	679	668	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	3,708	3,165	



# Spring 2020 EU-wide Transparency Exercise P&L Precision Capital S.A.

	As of 30/09/2019	As of 31/12/2019
(mln EUR)		
Interest income	1,418	1,770
Of which debt securities income	50	67
Of which loans and advances income	59	77
Interest expenses	1,356	1,687
(Of which deposits expenses)	39	43
(Of which debt securities issued expenses)	0	1
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	1
Net Fee and commission income	214	293
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	35	54
Gains or (-) losses on financial assets and liabilities held for trading, net	5	11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	3
Gains or (-) losses from hedge accounting, net	-2	-3
Exchange differences [gain or (-) loss], net	9	11
Net other operating income /(expenses)	3	1
TOTAL OPERATING INCOME, NET	328	453
(Administrative expenses)	293	435
(Depreciation)	23	31
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	2	7
(Commitments and guarantees given)	0	0
(Other provisions)	1	7
Of which pending legal issues and tax litigation <sup>1</sup>		7
Of which restructuring <sup>1</sup>		0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	7	13
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	7	13
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-1	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2	-35
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0	-34
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	0	-34
Of which attributable to owners of the parent	0	-34

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> 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 of 30/09/201	19			As of 31,	/12/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierard	chy	
ASSETS:	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	2,200				2,067				IAS 1.54 (i)
Financial assets held for trading	278	12	264	2	247	19	220	8	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	39	0	0	39	44	0	0	44	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,137	1,919	1,200	18	3,118	1,850	1,251	18	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	6,812				5,915				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2	0	2	0	4	0	4	0	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	12				4				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	703				700				
TOTAL ASSETS	13,182				12,099				IAS 1.9(a), IG 6

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

(mln	EUR)		Į.	As of 30/09/20:	19			As of 31/12/2019							
		Gross carry	Accu	Accumulated impairment			Gross carrying amount Accum				ment				
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		<b>Stage 1</b> 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	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References	
Financial assets at fair value	Debt securities	3,118	3	0	-2	0	0	3,102	0	0	-2	0	0	Annex V.Part 1.31, 44(b)	
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised	Debt securities	1,510	0	0	-1	0	0	1,501	3	0	0	0	0	Annex V.Part 1.31, 44(b)	
cost	Loans and advances	5,182	68	68	-2	0	-14	4,309	56	67	-1	0	-18	Annex V.Part 1.32, 44(a)	

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



#### **Breakdown of liabilities**

Precision Capital S.A.

#### (mln EUR)

	Carrying	amount	
LIABILITIES:	As of 30/09/2019	As of 31/12/2019	References
Financial liabilities held for trading	252	233	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	11,417	10,333	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	154	123	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	45	59	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	1	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	240	322	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
TOTAL LIABILITIES	12,110	11,070	IAS 1.9(b);IG 6

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

#### (mln EUR)

	(mln EUR)			_
		Carrying	g amount	
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 30/09/2019	As of 31/12/2019	References
Derivatives		406	341	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	15	Annex V.Part 1.31
	Central banks	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4	2	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4	2	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,024	593	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	598	262	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,591	3,297	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,134	2,956	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,168	1,954	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,730	1,478	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,504	4,233	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,981	3,585	Annex V.Part 1.42(f), 44(c)
Debt securities issued		77	241	Annex V.Part 1.37, Part 2.98
Of which: S	subordinated Debt securities issued	0	0	Annex V.Part 1.37
Other financial liabilities		49	13	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		11,823	10,688	



**Market Risk**Precision Capital S.A.

								110	ccision cap	) (Car 31) (1										
	SA					I	V]									IM				
			VaR (Memoran	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS C ARGE FOR C			VaR (Memor	andum item)	STRESSED VaR (M	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ICE RISKS CAPITAL ARGE FOR CTP	
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS LAST AVERAGE MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR)	As of 30/09/2019	As of 31/12/2019				As of 30/	09/2019									As of 31/1	.2/2019			
Traded Debt Instruments	248	220	0	0	0	0							0	0	0	0				
Of which: General risk	237	210	0	0	0	0							0	0	0	0				
Of which: Specific risk	11	10	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	9	10	0		0	0							0	0	0	0				
Total	257	230	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.



**Credit Risk - Standardised Approach** 

Precision Capital S.A.

					Standardise	ed Approach					
			As of 30/	09/2019		As of 31/12/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(mln EUR, %)										
	Central governments or central banks	3,780	3,892	117		4,049	4,217	102			
	Regional governments or local authorities	210	212	2		291	296	2			
	Public sector entities Multilateral Development Banks	802 135	361 135	63		907	377 190	0			
	International Organisations	155	133	0		40	40	0			
	Institutions	1,004	984	395		898	875	344			
	Corporates	3,554	1,682	1,190		3,282	1,266	796			
	of which: SME	366	148	97		283	74	41			
	Retail	2,506	121	90		2,593	120	90			
Consolidated data	of which: SME	31	8	3		31	6	4			
Consolidated data	Secured by mortgages on immovable property	997	944	363		1,105	1,029	402			
	of which: SME	175	174	81		225	220	107			
	Exposures in default	55	38	38	13	70	49	50	19		
	Items associated with particularly high risk Covered bonds	4/	31 99	46		51	33	50			
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	391	391	176		70 101	101	88			
	Collective investments undertakings (CIU)	291	291	170 n		0	0	0			
	Equity	52	52	52		49	49	49			
	Other exposures	282	268	210		261	247	201			
	Standardised Total <sup>2</sup>	13,954	9,249				9,06		23		

<sup>(1)</sup> 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).

 $\ensuremath{^{(2)}}$  Standardised Total does not include the Securitisation position.

					Standardise	d Approach			
			As of 30	/09/2019			As of 31/	12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	287	288	0		377	378	(	
	Regional governments or local authorities	0	(	) 0		0	0		
	Public sector entities	458	35	5 7		434	11	2	
	Multilateral Development Banks	0	(	0		0	0	(	
	International Organisations	0	(	0		0	0		
	Institutions	49	48	3 21		50	49	20	
	Corporates	1,103	159	91		1,085	141	57	
	of which: SME	125	18	3 10		115	15	7	
	Retail	1,815	j	3		1,888	4		
<b>NETHERLANDS</b>	of which: SME	0	)			0	0	100	
	Secured by mortgages on immovable property of which: SME	263	262	94		297	297	109	
	Exposures in default	44	42	1/	0	/9	/9 c	32	
	Items associated with particularly high risk	0	(		U	0	0		
	Covered bonds	6	6	1		6	6	1	
	Claims on institutions and corporates with a ST credit assessment	5		( 1 1		1	1	1	
	Collective investments undertakings (CIU)	ام	(	ה ה ה		n	0		
	Equity	1	1	1		1	1		
	Other exposures	41	27	25		40	27	24	
	Standardised Total <sup>2</sup>				2		<u></u>	_	:

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 securitisation 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 30/	09/2019			As of 31,	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1,332	1,352	0		898	919	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
LUXEMBOURG	Multilateral Development Banks International Organisations	0	0	0		U	0	0	
	Institutions	156	236	79		140	216	72	
	Corporates	354	259	238		309	219	196	
	of which: SME	24	1	0		24	1	1	
	Retail	12	4	3		13	5	3	
	of which: SME	o	0	0		0	0	0	
	Secured by mortgages on immovable property	22	15	5		23	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	4	1	1	1	
	Items associated with particularly high risk	16	16	24		20	20	30	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	9	9	2		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	10	0	
	Equity Other exposures	166	10 166	112		136	136	94	
	Standardised Total <sup>2</sup>	100	100	112	4	130	130	94	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera			misucion exposures, additional v				
					Standardise	d Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	167	167	1		210	210	0	
	Regional governments or local authorities	0	0	0		0	(	0	
	Public sector entities Multilateral Development Banks	0	0	U		U	(		
	International Organisations	0	0	0		0	(		
	Institutions	105	102	26		88	88	19	
	Corporates	306	221			319	177	146	
	of which: SME	34	29	10		19	14	9	
	Retail	104	32	24		113	39	29	
LINITED KINGDOM	of which: SME	7	5	1		8	3	3 2	
ONTIED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	312	299	114		339	324		
	of Willer. Sime	22	21	14	0	38	34	25	
	Exposures in default  Thems associated with particularly high rick	0	10	0 15	Ü	5	t	5	U
	Items associated with particularly high risk Covered bonds	20 0	U 10	12		20 n	<u> </u>	13	
	Claims on institutions and corporates with a ST credit assessment	166	166	90		93	d:	40	
	Collective investments undertakings (CIU)	0	0	0		0	(		
	Equity	22	22	22		23	23	23	
	Other exposures	19	19	18		19	19	19	
	Standardised Total <sup>2</sup>				1				1

<sup>(1)</sup> 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Standardised Total<sup>2</sup>

### **Spring 2020 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach** 

Precision Capital S.A.

					Standardise	d Approach			
			As of 30	/09/2019			As of 31/	12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	28	61	0		182	217	0	
	Regional governments or local authorities	32	32	0		31	31	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
BELGIUM	Institutions	16	16	0		15	15	0 4	
	Corporates	375	71	62		420	64	60	
	of which: SME	12	0	0		7	0	0	
	Retail	292	45	33		290	31	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	38	30	11		44	34	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	1	2	2	0	0	
	Items associated with particularly high risk	4	4	6		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	6	6	5		3	3	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0 20	ں عر	20		0	0 24	υ 122	
	Standardised Total <sup>2</sup>	20	20	20	2	24	2 <del>1</del>	23	

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	273	286	0		332			
	Regional governments or local authorities	73	73	0		142	142	2 0	
	Public sector entities	55	55	0		140	86	5 7	
	Multilateral Development Banks	0	C	0		0	C	0	
	International Organisations	0	C	0		0	C	0	
	Institutions	76	63	31		39	37	' 18	
	Corporates	111	42	42		111	30	) 30	
	of which: SME	0	C	0		0	C	0	
	Retail	11	3	2		11	3	3 2	
SPAIN	of which: SME	0	C	0		0	C	0	
SPAIN	Secured by mortgages on immovable property	25	24	10		27	27	'  11	
	of which: SME	0	C	0		0	C	0	
	Exposures in default	0	C	0	0	0	C	0	
	Items associated with particularly high risk	0	C	0		0	C	0	
	Covered bonds	0	C	0		0	C	0	
	Claims on institutions and corporates with a ST credit assessment	20	20	19		24	24	24	
	Collective investments undertakings (CIU)	0	C	0		0	C	0	
	Equity	0	C	0		0	C	0	
	Other exposures	1	1	1		1	1	. 1	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terparty excitates those for seet	indisation exposures, additional v	diddion dajustinents (71775) di	ia other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30/	09/2019			As of 31	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	14	36	(		62	86		
	Regional governments or local authorities Public sector entities	21	21 128	10		21	21 125		
	Multilateral Development Banks	128	128	15		125	125	15	
	International Organisations		0			0			
	Institutions	181	112	50		172	97	44	
	Corporates	195	135			143	71	39	
	of which: SME	14	13	10		3	2	1	
	Retail	13	0	(		12	C	0	
FRANCE	of which: SME	0	0	(		0	C	0	
INAINCL	Secured by mortgages on immovable property	112	96	36		146	112	40	
	of which: SME	0	0	(		0	(	0	
	Exposures in default	42	31	31	7	40	24	24	14
	Items associated with particularly high risk Covered bonds	67	67			0 67	(	<u> </u>	
	Claims on institutions and corporates with a ST credit assessment	90	07	27		07 Ω	07	/	
	Collective investments undertakings (CIU)	0	0	2/		0	(		
	Equity	0	0			0			
	Other exposures	0	0			0		o o	
	Standardised Total <sup>2</sup>				7				14

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		corputely excitation those for second	antisation exposures, additional v	and and any and any	a denier dann runde reductions	Total Co. Line	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	102	102	0		239	239	0	
	Regional governments or local authorities Public sector entities	19	22	\ 		19	24	· U	
	Multilateral Development Banks	30	0	1		90	T-3		
	International Organisations	0	0			0	C		
	Institutions	72	70	18		52	52	2 11	
	Corporates	182	95	85		169	69	59	
	of which: SME	26	16	14		19	8	6	
	Retail	136	25	19		131	23	18	
<b>GERMANY</b>	of which: SME	16	0	C		15	0	0	
<b>32</b> 1 (1 1) (1 1 1	Secured by mortgages on immovable property of which: SME	3	3	1		3	3		
	Exposures in default	0	0	1	0	0	(		
	Items associated with particularly high risk		0			0	0		
	Covered bonds	0	0			0	C	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	2		0	C	0	
	Collective investments undertakings (CIU)	0	0	C		0	C	0	
	Equity	13	13	13		12	12	12	
	Other exposures	34	34	34		39	39	38	
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Precision Capital S.A.

					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments au
	(mln EUR, %)								
	Central governments or central banks	265	265	0		385	385	0	1
	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	2	2	2		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
TTALY	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	U	U O	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	U	U 1	U 1		U 1	U 1	0	
	Collective investments undertakings (CIU)		1	1		1	1	0	
	Equity	0	0	0		0	0	"	
	Other exposures		0	0		ol n	0		
	Standardised Total <sup>2</sup>	O O	0			U		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 securitisation 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	/09/2019			As of 31,	12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	27	27	10		27	27	9	
	Regional governments or local authorities	0	(	0		0	0	0	
	Public sector entities	0	(	0		0	0	0	
	Multilateral Development Banks	135	135	0		190	190	9	
	International Organisations	40	40	0		40	40	0	
	Institutions	24	24	12		5	5	2	
	Corporates	0	(	0		0	0	0	
	of which: SME	0	(	0		0	0	0	
	Retail	0	(	0		0	0	0	
Other Countries	of which: SME	0	(	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	(	0		0	0	0	
	of which: SME	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	
	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	0	(	0		0	0	0	
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for secu	iritisation exposures, additional v	aluation adjustments (AVAs) and	d other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2019			As of 31,	/12/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1	1	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		U	(	) )	
	Multilateral Development Banks	0	0	0		0	(		
	International Organisations	0	0	0		0	(		
	Institutions	67	67	21		79	78	23	
	Corporates	28	3	3		32	5	5	
	of which: SME	7	0	0		7	0	0	
	Retail	18	0	0		30	7	5	
SWITZERLAND	of which: SME	0	0	0		0	(	0	
	Secured by mortgages on immovable property of which: SME	20	18	/		20	16	5	
	Exposures in default	3	2	2	0	3	2		0
	Items associated with particularly high risk	0	0	0		0	(		0
	Covered bonds	0	0	0		0	(		
	Claims on institutions and corporates with a ST credit assessment	41	41	18		27	27	7 13	
	Collective investments undertakings (CIU)	0	0	0		0	C	0	
	Equity	1	1	1		0	C	0	
	Other exposures	0	0	0		0	(	0	
	Standardised Total <sup>2</sup>				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



#### **Credit Risk - IRB Approach**

Central banks and central governments   Corporates   Co							IRB Ap	proach					
Central banks and central governments   Corporates   Co				As of 30	/09/2019					As of 31/	12/2019		
Central banks and central governments			Original Exposure <sup>1</sup>		Risk expos	sure amount	adjustments	Original	Exposure <sup>1</sup>		Risk expos	ure amount	Value adjustments
Institutions		(mln EUR, %)		- Value <sup>1</sup>						Value <sup>1</sup>			and provisions
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  O O O O O O O O O O O O O O O O O O	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 Equity Other non credit-obligation assets	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0

<sup>(1)</sup> 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 Securitisation position.



General governments exposures by country of the counterparty

							Precision Capital S.A.							
							As of 31/12/2019							
						Direc	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Total committee amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Flaturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Bussisians	
			,	6 1 1 5	of which: Financial assets	of which: Financial assets at						Nominai	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of loss	comprehensive income								
[ 0 - 3M [		0	0	0	0	0	0	(	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Austria	2	2	0	0	0	2	(	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	(	0	0	0	0	0	
[10Y - more Total		21	21	0	0	0	21	0	0 0	0 0	0 0	0 <b>0</b>	0 <b>0</b>	0
[ U - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		4	4	0	0	0	4	(	0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Belgium	0 21	0 21	0	0	0 11	0 10	(	0 0	0	0	0	0	
Total [ 0 - 3M [		69 0	69	0	0	11 0	58 0	(	0 0	0	0	0	0	
[ 0 - 3M [		96	96	0	0	21	75	C	0	0	0	0	0	0
[ 1Y - 2Y [	<b>5</b> to 25													
[3Y - 5Y [ [5Y - 10Y [	Bulgaria													
[10Y - more Total														
Total  [ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [		0	0	0	0	0	0	(	0 0	0	0	0	0	
[ 3M - 17 [ [ 1Y - 2Y [ [ 2Y - 3Y [		11 48	11 48	0	0	0 35	11 13	(	0	0	0	0	0	
[ 0 - 3M [	Czech Republic	39 19	39 19	0	0	39 19	0	(	0 0	0	0 0	0	0	
[10Y - more Total		0 124	0 124	0 <b>0</b>	0 <b>0</b>	0 100	0 <b>24</b>	( (	0 0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Denmark													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total														
[ 3M - 11 [ [ 1Y - 2Y [ [ 2Y - 3Y [	_													
[ 0 - 3M [	Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							Precision Capital S.A.							
							As of 31/12/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
									Off-balance sheet exposures					
								Dorivatives with n	ocitivo fair valuo	Dorivatives with	nogative fair value			
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at		Notice of a second		Nettonalous at	Nonnia	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 19	0 19	0	0	0	0 19	(	0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Finland	2 0 7	2 0 7	0 0 0	0 0 0	0 0	2 0 7	(	0 0 0	0 0	0 0	0 0	0 0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		30 0 <b>59</b>	30 0 <b>59</b>	0	0 0	0 0	30 0 <b>59</b>	(	0 0	0 0	0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		3 12	3 12	0	0	0	3 12	(	0 0	0 0	0 0	0 0	0 0	U
[ 0 - 3M [	France	43 8 51	43 8 51	0 0 0	0 0 0	0 0 26	43 8 25	(	0 0 0	0 0	0 0 0	0 0	0 0 0	
[5Y - 10Y [ [10Y - more Total		91 0 <b>208</b>	91 0 <b>208</b>	0 0	0 0	28 0 <b>54</b>	63 0 <b>154</b>	( (	0 0	0 0	0 0	0 0	0 0	17
1 MC - 0.1		5 7	5 7	0	0	0 0	5 7	(	0 0	0	0	0 0	0 0	17
[ 1Y - 2Y [	Germany	2 9 20	2 9 20	0 0 0	0 0 0	0 0	2 9 20	(	0 0 0	0 0	0 0 0	0 0	0 0	
[ 3M - 1Y [		8 0 <b>50</b>	8 0 <b>50</b>	0 0	0 0	0 0	8 0 <b>50</b>	( (	0 0	0 0	0 0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		0 5	0 5	0	0	0 5	0	(	0 0	0	0	0	0	
[ 0 - 3M [	Croatia	0 0	0 0	0 0	0	0	0 0	(		0 0	0 0	0 0	0 0	
Total		0 0 5	0 0 5	0 0	0 0	0 0	0 0	(	0 0	0 0	0	0 0	0 0	5
[ 0 - 3M [							Ţ.							
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Greece													
[ 0 - 3M [ [ 3M - 1Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Hungary													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 21	0 21	0	0	0	0 21		0 0	0	0	0	0	
[ 17 - 27 [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Ireland	15 57	15 57	0	0	0	15 57		0 0 0	0 0	0	0	0	
[10Y - more Total		16 0 <b>109</b>	16 0 <b>109</b>	0 0	0	0 0	16 0 <b>109</b>		0 0 0 0	0 0 0	0	0 0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		83 285 0	83	0	0	80 280 0	3 5 0		0 0	0 0	0	0	0	
[ 1Y - 2Y [	Italy	0 16	0 16	0	0	0	0 0		0 0	0 0	0	0 0	0	
Total		0 0 385	0 0 385	0 0 <b>0</b>	0 0	0 0 377	0 0 8	() ()	0 0	0 0 0	0	0 0 <b>0</b>	0 0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 0 0 2	0 0 2	0	0	0	0 0 3	(	0 0	0 0	0	0 0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Latvia	0 5	0 5	0 0	0 0	0	0 5		0 0	0 0	0 0	0	0 0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	-	10 0 18	10 0 <b>18</b>	0 0 0	0 0	5 0 <b>5</b>	5 0 <b>13</b>	(	0 0	0 0	0 0	0 0	0 0	0



General governments exposures by country of the counterparty

							Precision Capital S.A.							
						Dire	As of 31/12/2019 ect exposures	<u>,                                    </u>						
				On balance sl	hoot	Dire	ect exposures		Doriva	ativos		Off halas	aca chaot	-
	(mln EUR)		On balance sheet  Derivatives							Off balance sheet		-		
												Off-balance sl	neet 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 [		49	49	0	0	49	0	(	0	0	0	0	0	
[ 0 - 3M [	Lithuania	0 0 0 10 6	0 0 0 10 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 10 6 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10
I INTAL		0 33 0	0 33 0	0 0 0	0 0 0	<b>49</b> 0 0	0 33 0		0 0	0 0 0	0 0 0	0 0	<b>0</b> 0 0	10
[ 0 - 3M [	Luxembourg	0	0	0	0	0	0	(	0	0	0	0	0	
1 10-3M1		34	1 34	0 0	0	0	34	0	0	0	0 <b>0</b>	0 <b>0</b>	0 <b>0</b>	0
[ 3M - 1Y [														
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Malta													
Total [ 0 - 3M [ [ 3M - 1Y [		0	0 0	0 0	0	0 0	0	(	0	0	0	0 424	0	
[ 0 - 3M [	Netherlands	0 17 0	0 17 0	0 0	0 0	0 11 0	0 6 0	(	0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [ [10Y - more Total		2 0 19	2 0 <b>19</b>	0 0	0 0 0	0 0 11	0	(	0 0	0 0	0 0	0 0 424	0 0	2
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	0	0	0 0	0 0	(	0 0	0	0	0 0	0	2
[ 0 - 3M [	Poland	14 15	14 15	0	0	14 9	0 6	(	0	0	0	0	0	
Total		0 83	0	0	0			0	0	0	0	0 0	0 0 <b>0</b>	20
[ 0 - 3M [		148 0	147 0	0	0	0 147 0	0	(	0 0	0	0	0 0	0	
[ 0 - 3M [	Portugal	0 0	0 0 0	0 0 0	0	0	0 0 0	(	0 0	0	0 0 0	0 0 0	0	
[10Y - more Total [ 0 - 3M [		148	147	0	0	147	0	0	0	0	0	0 <b>0</b>	0	0
[ 3M - 1Y [ [ 1Y - 2Y [	Romania													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Komama													
Total		0 22	0 22	0 0	0 0	0 20	0 2	(	0 0	0	0 0	0	0	
[ 3M - 1Y [	Slovakia	0 19 5	0 19 5	0 0 0	0 0 0	0 19 0	0 0 5	(	0 0	0 0 0	0 0 0	0 0 0	0 0 0	
lotai		0 0 46	0 0 46	0 0 0	0 0	0 0 38	0 0	(	0 0	0 0 0	0 0 0	0 0 0	0 0	4
[ 0 - 3M [		21 0 0	21 0 0	0 0	0 0	21 0		(	0 0	0 0	0 0	0 0	0	•
[ 3M - 1Y [	Slovenia	0	0	0	0	0	0		0	0	0	0	0	
[10Y - more Total		21	21	0	0	0	0	(	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Precision Capital S.A.							
						_Dire	As of 31/12/2019 ct exposures							
	(mln EUR)			On balance sl	heet		ct exposures		Deriva	tives		Off bala	nce sheet	
	(IIIII EUR)							Derivatives with pos			negative fair value		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	205 176 0 2 148 11 0	205 176 0 2 147 11 0	0 0 0 0 0 0	0 0 0 0 0 0	193 176 0 0 134 0 0	0 2 13 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7
[ 0 - 3M [	Sweden	342	342	Ü		503	39	U C C C C C C C C C C C C C C C C C C C	· ·	v	U	U	U C C C C C C C C C C C C C C C C C C C	
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	0 14 0 0 33 30 0	0 14 0 0 33 30 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 11 5 0	0 14 0 0 21 25 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Hong Kong			U		10	61		U	U	U .		U	U



General governments exposures by country of the counterparty

							As of 31/12/2019								
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	ntives		Off balar	nce sheet		
	(											Off-balance sh	Off-balance sheet exposures		
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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	Nominal Provisions		
[ 0 - 3M [	Japan	0 19 0 36 10 0	0 19 0 36 10 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 18 0 36 10 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[ 0 - 3M [	U.S.	18 18 0 0 0 0 0 35	18 18 0 0 0 0 0 35	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	18 18 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 0 20 0 21 0 0	0 0 20 0 21 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 20 0 21 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	20	
[ 0 - 3M [	Switzerland														
[ 0 - 3M [	Other advanced economies non EEA	0 6 1 29 54 109 0	0 6 1 29 54 109 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 0 21 52 109 0	0 1 1 8 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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	23	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA														
[ 0 - 3M [	Middle East	23 0 50 32 0 187 0	23 0 50 32 0 187 0	0 0 0 0 0	0 0 0 0 0 0	18 0 45 32 0 187 0	5 0 5 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 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 [	Latin America and the Caribbean	293 0 3 0 16 45 51 0	0 3 0 15 44 51	0 0 0 0 0	0 0 0 0 0 0 0	0 3 0 11 34 51 0	0 0 0 5 11 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

Precision Capital S.A.

							riecision capitai 3.A.							
							As of 31/12/2019	)						
						Dire	ct exposures							
	(mln EUR)			Deriva	tives		Off bala	nce sheet						
	Country / Region			Derivatives with positive fair value			ositive fair value	Derivatives with negative fair value		Off-balance s	heet exposures			
Residual Maturity		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	Risk weighted exposure amount
[ 0 - 3M [	Africa	5 0 0 0 0 0	5 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	5
[ 0 - 3M [	Others	19 0 26 2 9 10 0	19 0 26 2 9 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 19 0 0 0	19 0 8 2 9 10 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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 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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Chad, Chad 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.



Performing and non-performing exposures

			A	as of 30/09/201	9						As of 31/12/201	9		
	Gross carrying amount				Accumulated in accumulated convalue due to cr provisions <sup>4</sup>	hanges in fair	Collaterals and financial guarantees		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30			On performing performing		received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	4,633	0	0	0	2	0	0	4,607	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,525	0	0	0	1	0	0	2,929	0	0	0	1	0	0
Credit institutions	946	0	0	0	0	0	0	926	0	0	0	1	0	0
Other financial corporations	447	0	0	0	0	0	0	234	0	0	0	0	0	0
Non-financial corporations	716	0	0	0	1	0	0	518	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	7,515	16	68	68	2	14	52	6,492	33	67	67	2	18	48
Central banks	1,859	0	0	0	0	0	0	1,794	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	2,583	0	0	0	1	0	0	1,484	0	0	0	0	0	0
Other financial corporations	734	2	9	9	1	5	4	651	21	5	5	1	1	4
Non-financial corporations	773	6	29	29	0	4	25	919	9	31	31	0	9	22
of which: small and medium-sized enterprises at amortised cost	84	0	0	0	0	0	0	97	0	3	3	0	0	3
Households	1,565	8	30	30	0	5	23	1,643	3	31	31	0	8	22
DEBT INSTRUMENTS other than HFT	12,148	16	68	68	5	14	52	11,099	33	67	67	4	18	48
OFF-BALANCE SHEET EXPOSURES	3,468		4	4	0	2	3	3,577		1	1	0	1	0

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

<sup>(4)</sup> 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 30/09/2019							
	Gross carrying exposures wit measures		Accumulated im accumulated character value due to creprovisions for exforted provisions for extensions for exte	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated in accumulated che value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(rela EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	
(mln EUR)  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)	53	11	3	3	50	54	14	3	3	50
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	33	1	1	1	32	34	1	1	1	32
Non-financial corporations	4	0	0	0	4	4	3	0	0	4
of which: small and medium-sized enterprises at amortised cost	1	0	0	0	1	4	3	0	0	4
Households	16	9	2	2	14	16	9	2	2	14
DEBT INSTRUMENTS other than HFT	53	11	3	3	50	54	14	3	3	50
Loan commitments given	0	0	0	0	0	2	0	0	0	2

<sup>(1)</sup> 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

<sup>(2)</sup> 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.



Breakdown of loans and advances to non-financial corporations other than held for trading Precision Capital S.A.

			As of 30/09/201	.9				As of 31/12/201	19	
	Gross carrying				Accumulated	Gross carrying				Accumulated
(mln EUR)		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performing	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	17	0	17	0	0	17	0	17	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0
C Manufacturing	5	0	5	0	0	5	0	5	0	0
D Electricity, gas, steam and air conditioning supply	3	0	3	0	0	2	0	2	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0
F Construction	25	6	25	1	0	24	6	24	3	0
G Wholesale and retail trade	20	0	20	0	0	21	0	21	0	0
H Transport and storage	1	0	1	0	0	1	0	1	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0
J Information and communication	1	0	1	0	0	1	0	1	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0
L Real estate activities	285	23	285	3	0	353	25	353	6	0
M Professional, scientific and technical activities	63	0	63	0	0	91	0	91	0	0
N Administrative and support service activities	49	0	49	0	0	54	0	54	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	6	0	6	0	0	8	0	8	0	0
R Arts, entertainment and recreation	2	0	2	0	0	2	0	2	0	0
S Other services	296	0	296	0	0	340	0	340	0	0
Loans and advances	773	29	773	4	0	919	31	919	9	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.