



2016 EU-wide Transparency Exercise

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

2016 EU-wide Transparency Exercise

Capital

Precision Capital S.A.

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,572	1,490	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,450	1,382	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,707	1,707	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	176	79	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	90	153	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	20	20	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	86	87	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	5	-1	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-295	-298	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-265	-226	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	-4	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-6	-6	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	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,d10)	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,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	-20	-20	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	-50	-107	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,d10)	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,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-50	-107	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	97	98	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	97	98	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,547	1,481	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	26	9	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	25	9	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	1	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	9,419	9,901	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.39%	13.96%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.42%	14.95%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.69%	15.05%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,499	1,490	[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))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.92%	15.04%	[D.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2016 EU-wide Transparency Exercise

Risk exposure amounts

Precision Capital S.A.

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	7,445	7,984
Risk exposure amount for securitisation and re-securitisations in the banking book	56	61
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	7,389	7,923
Risk exposure amount for position, foreign exchange and commodities (Market risk)	396	343
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	40	36
Risk exposure amount for operational risk	1,538	1,538
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9,419	9,901

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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Precision Capital S.A.

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	802	371
Of which debt securities income	171	78
Of which loans and advances income	289	143
Interest expenses	435	186
(Of which deposits expenses)	40	17
(Of which debt securities issued expenses)	46	15
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	2
Net Fee and commission income	506	234
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	71	36
Gains or (-) losses on financial assets and liabilities held for trading, net	1	4
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	18	3
Gains or (-) losses from hedge accounting, net	-13	0
Exchange differences [gain or (-) loss], net	39	11
Net other operating income /(expenses)	16	-7
TOTAL OPERATING INCOME, NET	1,009	469
(Administrative expenses)	774	358
(Depreciation)	69	33
(Provisions or (-) reversal of provisions)	9	-1
(Commitments and guarantees given)	0	0
(Other provisions)	9	-1
Of which pending legal issues and tax litigation ¹	6	
Of which restructuring ¹	16	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	22	5
(Loans and receivables)	21	5
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, joint ventures and associates	4	3
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	139	77
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	106	53
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	106	53
Of which attributable to owners of the parent	99	49

⁽¹⁾ Information available only as of end of the year

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Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	3,122	2,894	105		3,246	2,797	129	
	Regional governments or local authorities	400	404	35		528	532	85	
	Public sector entities	848	105	36		889	109	20	
	Multilateral Development Banks	439	439	0		276	281	0	
	International Organisations	228	228	0		551	551	0	
	Institutions	1,276	1,269	422		1,270	1,253	402	
	Corporates	3,635	2,502	1,987		4,112	2,597	2,038	
	of which: SME	688	446	439		996	487	475	
	Retail	3,094	180	133		3,111	175	129	
	of which: SME	21	12	9		24	12	8	
	Secured by mortgages on immovable property	1,247	1,058	587		1,260	1,098	607	
	of which: SME	383	376	293		372	360	297	
	Exposures in default	141	39	43	102	133	34	37	96
	Items associated with particularly high risk	70	61	92		71	62	93	
	Covered bonds	39	39	4		44	44	5	
	Claims on institutions and corporates with a ST credit assessment	188	188	41		168	141	31	
	Collective investments undertakings (CIU)	87	87	85		90	90	88	
Equity	60	52	69		56	49	67		
Securitisation	281	281	56		303	303	61		
Other exposures	1,092	863	745		1,204	918	778		
Standardised Total²	16,248	10,690	4,442	128	17,511	11,032	4,571	118	

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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
LUXEMBOURG	Central governments or central banks	755	519	50		1,060	617	44	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	321	45	9		354	39	8	
	Multilateral Development Banks	5	5	0		3	3	0	
	International Organisations	175	175	0		64	64	0	
	Institutions	125	122	25		202	200	40	
	Corporates	1,108	773	738		1,552	837	814	
	of which: SME	532	401	394		760	428	424	
	Retail	12	9	6		10	6	4	
	of which: SME	9	7	4		9	6	3	
	Secured by mortgages on immovable property	460	359	276		493	378	303	
	of which: SME	328	325	253		330	321	267	
	Exposures in default	87	19	22	63	84	16	18	62
	Items associated with particularly high risk	55	55	82		55	55	82	
	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)	59	59	57		57	57	55	
Equity	27	21	37		29	23	42		
Securitisation									
Other exposures									
Standardised Total²	539	523	456	74	623	567	498	72	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
FRANCE	Central governments or central banks	102	102	0		113	113	0	
	Regional governments or local authorities	184	188	28		150	154	28	
	Public sector entities	18	18	4		25	25	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	169	168	67		199	198	75	
	Corporates	354	222	165		430	239	167	
	of which: SME	58	5	5		124	14	6	
	Retail	32	23	17		33	24	18	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	183	164	54		182	174	58	
	of which: SME	3	3	2		4	3	2	
	Exposures in default	6	3	3	0	6	3	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	24	24	2		16	16	2	
	Claims on institutions and corporates with a ST credit assessment	38	38	8		25	25	5	
	Collective investments undertakings (CIU)	4	4	4		5	5	5	
Equity	2	1	1		1	1	0		
Securitisation									
Other exposures									
Standardised Total²	44	31	27	5	67	53	46	5	

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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
NETHERLANDS	Central governments or central banks	99	98	0		178	178	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	450	0	0		452	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	115	115	38		95	95	37	
	Corporates	158	151	107		187	184	126	
	of which: SME	0	0	0		6	6	6	
	Retail	2,666	22	16		2,847	19	14	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	193	190	74		190	187	72	
	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		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	6	6	1		4	4	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	25	15	15	5	24	16	16	5	

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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
BELGIUM	Central governments or central banks	298	298	0		255	255	0	
	Regional governments or local authorities	92	92	8		108	108	11	
	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	48	47	19		34	33	13	
	Corporates	99	58	46		86	44	34	
	of which: SME	28	12	12		54	10	10	
	Retail	211	74	55		175	69	51	
	of which: SME	9	4	4		11	5	3	
	Secured by mortgages on immovable property	39	36	19		30	28	13	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	5	1	1	0	4	0	0	0
	Items associated with particularly high risk	5	5	7		5	5	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	221	115	115	5	236	111	110	4	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	178	178	0		168	168	0	
	Regional governments or local authorities	46	46	0		35	35	0	
	Public sector entities	37	20	19		36	21	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	185	185	25		101	101	15	
	Corporates	510	297	279		415	283	256	
	of which: SME	20	14	14		21	14	14	
	Retail	104	24	18		171	26	20	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	27	27	13		26	26	13	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	14	16	21	36	14	16	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		4	4	1	
	Claims on institutions and corporates with a ST credit assessment	7	7	2		2	2	1	
Collective investments undertakings (CIU)	1	1	1		27	27	27		
Equity	14	14	14		11	11	11		
Securitisation									
Other exposures									
Standardised Total²	35	32	31	22	29	24	24	21	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	154	162	0		215	215	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	193	193	63		251	225	72	
	Corporates	157	138	106		165	145	102	
	of which: SME	19	10	10		22	13	13	
	Retail	39	17	13		49	21	16	
	of which: SME	3	1	1		3	1	1	
	Secured by mortgages on immovable property	167	152	87		157	146	76	
	of which: SME	35	32	30		26	24	22	
	Exposures in default	2	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2	2	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	67	67	16		82	56	13	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	13		12	12	12		
Securitisation									
Other exposures									
Standardised Total²	84	49	49	2	65	40	41	2	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	1	1	0		9	9	0	
	Regional governments or local authorities	0	0	0		148	148	30	
	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	45	45	19		60	61	25	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	7	4	3		4	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	31	13		30	29	13	
	of which: SME	4	4	2		3	3	2	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	1	2		5	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	5	1		10	10	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
Standardised Total²	39	29	27	4	38	33	8	4	

⁽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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	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	118	118	48		52	52	20	
	Corporates	133	131	72		144	131	62	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	5	3	3	0	0	0	0	0
	Items associated with particularly high risk	5	0	0		5	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)	22	22	22		1	1	1		
Equity	3	3	3		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				7				5	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SPAIN	Central governments or central banks	286	286	0		370	376	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	21	21	4		21	21	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	33	16		49	49	24	
	Corporates	126	101	94		135	78	76	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	56	56	28		55	55	27	
	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	5	1	
	Claims on institutions and corporates with a ST credit assessment	42	42	8		10	10	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	19	18	18		19	18	18		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Other Countries	Central governments or central banks	410	410	0		20	10	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	434	434	0		272	277	0	
	International Organisations	53	53	0		487	487	0	
	Institutions	0	0	0		0	0	0	
	Corporates	19	19	19		20	20	20	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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		
Securitisation									
Other exposures	39	39	0		36	35	0		
Standardised Total²				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 does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
Consolidated data	Central banks and central governments	4,764	0	5,387	373	0	0	5,086	0	5,493	465	0	0
	Institutions	4,206	0	4,162	423	0	0	4,479	0	4,305	498	0	0
	Corporates	3,695	113	3,108	1,170	0	55	4,648	111	3,723	1,328	0	54
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,845	88	1,574	143	0	42	2,132	85	1,660	160	0	41
	Retail	8,024	440	7,497	1,021	0	142	8,630	538	7,800	1,103	0	142
	Retail - Secured on real estate property	4,555	174	4,603	737	0	24	4,861	189	4,804	771	0	24
	Retail - Secured on real estate property - Of Which: SME	147	3	139	36	0	0	136	4	130	39	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4,508	171	4,464	701	0	24	4,725	185	4,675	733	0	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,369	266	2,894	284	0	117	3,769	349	2,995	331	0	117
	Retail - Other Retail - Of Which: SME	281	12	220	29	0	6	285	10	219	30	0	6
	Retail - Other Retail - Of Which: non-SME	3,087	254	2,674	254	0	111	3,484	339	2,777	302	0	111
	Equity	6	0	6	16	0	0	7	0	7	18	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				3,003						3,413			

⁽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 31/12/2015				As of 30/06/2016							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
LUXEMBOURG	Central banks and central governments	919	0	1,190	0	0	0	965	0	929	1	0	0
	Institutions	148	0	112	18	0	0	372	0	331	64	0	0
	Corporates	2,766	102	2,239	461	0	49	3,240	99	2,235	449	0	49
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,785	83	1,514	130	0	41	2,050	79	1,563	136	0	40
	Retail	6,066	213	5,634	795	0	89	6,522	323	5,854	835	0	85
	Retail - Secured on real estate property	3,649	78	3,601	586	0	10	3,809	96	3,765	617	0	10
	Retail - Secured on real estate property - Of Which: SME	136	3	127	34	0	0	127	3	121	36	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,513	75	3,474	551	0	9	3,682	93	3,644	581	0	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,418	135	2,032	209	0	79	2,713	226	2,089	217	0	76
	Retail - Other Retail - Of Which: SME	276	12	216	29	0	6	280	10	214	29	0	6
	Retail - Other Retail - Of Which: non-SME	2,142	123	1,817	181	0	73	2,433	216	1,875	188	0	70
	Equity	6	0	6	16	0	0	6	0	6	17	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
FRANCE	Central banks and central governments	738	0	982	0	0	0	747	0	1,056	0	0	0
	Institutions	1,337	0	1,238	46	0	0	967	0	948	56	0	0
	Corporates	273	5	250	231	0	2	310	4	286	281	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	3	14	1	0	1	14	3	14	1	0	1
	Retail	749	137	719	83	0	16	814	114	776	88	0	17
	Retail - Secured on real estate property	459	66	457	66	0	5	499	60	497	71	0	5
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	457	66	455	66	0	5	497	60	495	71	0	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	290	71	262	17	0	11	314	54	279	17	0	12
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	289	71	262	17	0	11	313	54	278	17	0	12
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2015				As of 30/06/2016							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m€ EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
NETHERLANDS	Central banks and central governments	51	0	51	0	0	0	51	0	51	0	0	0
	Institutions	179	0	180	21	0	0	256	0	256	35	0	0
	Corporates	107	0	34	37	0	0	110	0	34	35	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	51	0	50	4	0	0	61	0	58	6	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	50	0	50	4	0	0	60	0	57	5	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	50	0	50	4	0	0	60	0	57	5	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
BELGIUM	Central banks and central governments	589	0	624	0	0	621	0	656	0	0
	Institutions	214	0	124	11	0	288	0	211	20	0
	Corporates	40	0	28	5	0	83	0	64	47	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	29	0	19	3	0	39	0	23	3	0
	Retail	311	8	294	37	0	340	8	300	37	0
	Retail - Secured on real estate property	221	4	221	30	0	225	4	224	30	1
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	218	4	218	29	0	220	3	220	29	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	90	4	73	7	0	115	4	75	7	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	89	4	72	7	0	114	4	74	7	0
	Securitisation	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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	0	0	20	0	0	0	0	20	0	0
	Institutions	458	0	457	13	0	97	0	95	18	0
	Corporates	280	2	337	223	0	310	3	364	231	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	1
	Corporates - Of Which: SME	7	2	18	1	0	7	3	37	12	0
	Retail	206	24	196	29	0	198	25	187	27	0
	Retail - Secured on real estate property	152	15	151	26	0	143	17	143	24	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	150	15	149	25	0	142	17	142	23	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	54	9	45	3	0	55	7	44	4	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Equity	53	9	44	3	0	54	7	43	3	0
	Securitisation	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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	427	0	476	54	0	589	0	630	61	0
	Corporates	11	0	11	3	0	36	0	36	3	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	42	6	39	3	0	45	6	38	2	0
	Retail - Secured on real estate property	2	2	2	0	0	8	2	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2	2	2	0	0	8	2	5	0	0
	Retail - Other Retail	40	4	37	3	0	37	4	34	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	40	4	37	3	0	37	4	34	2	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Securitisation										
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 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWITZERLAND	Central banks and central governments	692	0	692	0	0	827	0	827	0	0
	Institutions	119	0	123	14	0	180	0	183	19	0
	Corporates	33	3	28	20	3	67	3	53	38	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	2	0	3	0	3	2	0
	Retail	98	2	91	6	0	109	2	101	29	0
	Retail - Secured on real estate property	17	0	17	3	0	16	0	16	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	17	0	17	3	0	16	0	16	3	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	81	2	74	3	0	93	2	84	26	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	80	2	74	3	0	93	2	84	26	0
	Securitisation	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
UNITED STATES	Central banks and central governments	327	0	327	0	0	0	422	0	422	0	0	0
	Institutions	360	0	395	15	0	0	586	0	609	10	0	0
	Corporates	21	0	21	15	0	0	21	0	21	14	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	5	8	0	0	0	10	8	8	0	0	0
	Retail - Secured on real estate property	3	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	5	6	0	0	0	9	8	7	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	5	6	0	0	0	9	8	7	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
SPAIN	Central banks and central governments	170	0	184	129	0	0	85	0	121	96	0	0
	Institutions	119	0	119	10	0	0	139	0	141	11	0	0
	Corporates	10	0	10	5	0	0	16	0	16	5	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	92	14	91	16	0	7	85	15	84	16	0	7
	Retail - Secured on real estate property	77	8	77	15	0	4	72	8	72	15	0	4
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	72	8	72	15	0	4	72	8	72	15	0	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	6	14	1	0	3	13	7	11	1	0	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	15	6	14	1	0	3	13	7	11	1	0	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Precision Capital S.A.

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	6,645.3	110.2	6,535.1	372.4	0.0	372.4	0.0	0.0	0.0	6,059.8	0.0	6,059.8	110.2	110.2	0.0	102.9	0.0	102.9
Austria	243.7	0.0	243.7															
Belgium	988.6	0.0	988.6															
Bulgaria	0.0	0.0	0.0															
Croatia	10.0	0.0	10.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	76.9	0.0	76.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	94.2	0.0	94.2															
France	1,020.7	0.0	1,020.7															
Germany	251.0	18.8	232.2															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	505.7	0.0	505.7															
Italy	662.7	0.0	662.7															
Latvia	0.0	0.0	0.0															
Lithuania	114.8	0.0	114.8															
Luxembourg	851.1	91.4	759.8															
Malta	0.0	0.0	0.0															
Netherlands	144.7	0.0	144.7															
Poland	228.7	0.0	228.7															
Portugal	25.0	0.0	25.0															
Romania	0.0	0.0	0.0															
Slovakia	200.9	0.0	200.9															
Slovenia	41.9	0.0	41.9															
Spain	550.9	0.0	550.9															
Sweden	0.0	0.0	0.0															
United Kingdom	33.4	0.0	33.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	82.6	0.0	82.6															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	25.5	0.0	25.5															
U.S.	325.3	0.0	325.3															
Other advanced economies non EEA	5.1	0.0	5.1															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	144.3	0.0	144.3															
Latin America and the Caribbean	11.7	0.0	11.7															
Africa	5.8	0.0	5.8															
Others	0.0	0.0	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Precision Capital S.A.

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	7,283.8	221.7	7,062.1	858.2	0.0	858.2	0.0	0.0	0.0	6,102.0	0.0	6,102.0	221.7	221.7	0.0	101.8	0.0	101.8
Austria	174.0	0.0	174.0															
Belgium	1,012.1	0.0	1,012.1															
Bulgaria	0.0	0.0	0.0															
Croatia	10.0	0.0	10.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	81.9	0.0	81.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	93.6	0.0	93.6															
France	1,036.1	0.0	1,036.1															
Germany	215.9	0.0	215.9															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	561.8	0.0	561.8															
Italy	754.3	0.0	754.3															
Latvia	15.4	0.0	15.4															
Lithuania	128.1	0.0	128.1															
Luxembourg	731.1	73.9	657.2															
Malta	0.0	0.0	0.0															
Netherlands	148.7	0.0	148.7															
Poland	171.5	0.0	171.5															
Portugal	35.1	0.0	35.1															
Romania	0.0	0.0	0.0															
Slovakia	129.8	0.0	129.8															
Slovenia	41.5	0.0	41.5															
Spain	671.9	0.0	671.9															
Sweden	0.0	0.0	0.0															
United Kingdom	12.3	0.0	12.3															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	155.9	147.8	8.1															
Australia	0.0	0.0	0.0															
Canada	90.6	0.0	90.6															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	393.3	0.0	393.3															
U.S.	338.9	0.0	338.9															
Other advanced economies non EEA	5.0	0.0	5.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	258.1	0.0	258.1															
Latin America and the Caribbean	11.7	0.0	11.7															
Africa	4.9	0.0	4.9															
Others	0.0	0.0	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Doha, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Precision Capital S.A.

(min EUR, %)	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted								Of which: defaulted				
Debt securities (including at amortised cost and fair value)	10,593	0	10	10	0	6	0	11,502	0	6	6	0	4	0
Central banks	23	0	0	0	0	0	0	60	0	0	0	0	0	0
General governments	6,163	0	0	0	0	0	0	6,204	0	0	0	0	0	0
Credit institutions	2,492	0	0	0	0	0	0	2,793	0	0	0	0	0	0
Other financial corporations	621	0	0	0	0	0	0	614	0	0	0	0	0	0
Non-financial corporations	1,295	0	10	10	0	6	0	1,831	0	6	6	0	4	0
Loans and advances (including at amortised cost and fair value)	19,566	116	676	653	2	329	540	20,056	134	692	652	4	325	522
Central banks	1,586	0	0	0	0	0	0	1,363	0	0	0	0	0	0
General governments	110	0	0	0	0	0	0	222	0	0	0	0	0	0
Credit institutions	3,570	0	0	0	0	0	0	3,970	0	0	0	0	0	0
Other financial corporations	3,097	27	194	189	0	136	165	2,953	44	202	200	0	134	170
Non-financial corporations	4,859	47	247	239	1	127	196	5,176	48	246	228	1	128	197
of which: small and medium-sized enterprises at amortised cost	508	41	85	85	0	30	125	1,048	21	99	97	0	54	80
Households	6,344	43	234	225	1	67	178	6,371	43	244	224	3	63	155
DEBT INSTRUMENTS other than HFT	30,160	116	686	663	2	336	540	31,558	134	698	657	4	329	522
OFF-BALANCE SHEET EXPOSURES	7,613		11	1	0	0	1	8,664		16	0	0	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⁾ Institutions report here collective allowances for incurred 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⁾ Institutions 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)

2016 EU-wide Transparency Exercise

Forborne exposures

Precision Capital S.A.

	As of 31/12/2015					As of 30/06/2016				
	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		Collateral and financial guarantees received on exposures with forbearance measures	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		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min 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)	312	124	37	37	283	347	138	47	47	236
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	76	6	3	3	44	105	17	3	3	49
Non-financial corporations	175	79	24	24	151	182	81	34	34	148
of which: small and medium-sized enterprises at amortised cost	89	55	22	22	67	69	39	16	16	49
Households	62	39	10	10	88	60	39	11	11	40
DEBT INSTRUMENTS other than HFT	312	124	37	37	283	347	138	47	47	236
Loan commitments given	4	1	0	0	0	4	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□