

Bank Name	SFIL S.A.
LEI Code	549300HFEHJOXGE4ZE63
Country Code	FR

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



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,435	1,442	1,437	1,429	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,435	1,442	1,437	1,429	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,461	1,468	1,463	1,455	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,461	1,468	1,463	1,455	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,461	1,472	1,466	1,458	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,461	1,472	1,466	1,458	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,160	4,164	4,094	4,001	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	4,160	4,164	4,094	4,001	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	34.48%	34.64%	35.11%	35.72%	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	34.48%	34.64%	35.11%	35.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	35.11%	35.26%	35.74%	36.37%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35.11%	35.26%	35.74%	36.37%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	35.11%	35.35%	35.81%	36.44%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35.11%	35.35%	35.81%	36.44%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,999	16,299	16,468	14,246	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.74%	9.01%	8.89%	10.21%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,461	1,468	1,463	1,455	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,461	1,468	1,463	1,455	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,999	16,299	16,468	14,246	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,999	16,299	16,468	14,246	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.74%	9.01%	8.89%	10.21%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.74%	9.01%	8.89%	10.21%	[A.2]/[B.2]	



# 2022 EU-wide Transparency Exercise Capital

		(min EUR. %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	1,461	1,472	1,466	1,458	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,435	1,442	1,437	1,429	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,419	1,419	1,419	1,419	C 01.00 (r0030,r0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		174	151	227	220	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3		-47	-50	-31	-46	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		65	65	65	71	C 05.00 (r0200,c0050)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 0s.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	40	44	-8	-10	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-24	-23	-23	-22	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) COR
	A.1.9	<ul> <li>OTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-75	-73	-62	-76	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
1	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-2	-2	-2	-2	C 0s.00 (r0380,c00s0)	Articles 36(1) point (d), 40 and 159 of CRR
1	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
1	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 0s.00 (r0440,c00s0)	Article 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (9) (i) and 89 to 91 of GR9, Articles 35(1) point (9) (i), 24(1) point (b), 244(1) point (b) and 259 of GR9, Articles 35(1) point (b) (ii) and 379(3) of GR9, Articles 35(1) point (b) (iv) and 155(4) of GR9, Articles 35(1) point (b) (iv) and 155(4) of GR9.
*	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-25	-31	-35	-33	C 0s.00 (r0513,c00s0)	Article 36(1), point (m) and Article 47c CRR
Transitional period A	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
<u>^</u>	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-91	-57	-112	-93	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.11.6 + 1.1.18 + 1.1.1.26)	
<u>^</u>	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 0s.00 (r0220,c00s0)	Articles 483(1) to (3), and 484 to 487 of CRR
ĵ	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
ĵ	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
_	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	26	26	26	26	C 01.00 (r0530,c0010)	Article 61 of CRR
L	A.2.1	Additional Tier 1 Capital instruments	26	26	26	26	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
_	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (10690,c0010) + C 01.00 (10700,c0010) + C 01.00 (6710,c0010) + C 01.00 (1074,0010) + C 01.00 (10744,c0010) + C 01.00 (10748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,461	1,468	1,463	1,455	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	4	3	3	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	4	3	3	C 01.00 (+0910,c0010) + C 01.00 (+0930,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,160	4,164	4,094	4,001	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	34.48%	34.64%	35.11%	35.72%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	35.11%	35.26%	35.74%	36.37%	CA3 (3)	•
	С.3	TOTAL CAPITAL RATIO (transitional period)	35.11%	35.35%	35.81%	36.44%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,435	1,442	1,437	1,429	[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.4.3.01,01)	-
Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	34.48%	34.64%	35.11%	35.72%	[D.1]/[B-B.1]	
Fully loaded						0	C 05.01 (r0440,c0010)	
Fully loaded CET1 RATIO (%) Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	٠		
Fully loaded CET1 RATIO (%) Fully loaded <sup>1</sup>	_	Adjustments to CET1 due to IFRS 9 transitional arrangements  Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Fully loaded CET1 RATIO (%) Fully loaded <sup>1</sup> Memo items	r							

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	3,520	3,528	3,338	3,288	$ \begin{array}{lll} C\ 0.200\ (r0040,\ c0010)\ - (C\ 0.700\ (r0090,\ c0220,\ s001)\ +\ C\ 0.700\ (r0110,\ c0220,\ s001)\ +\ C\ 0.801\ (r0040,\ c0260,\ s001)\ +\ C\ 0.801\ (r0040,\ c0260,\ s001)\ +\ C\ 0.801\ (r0040,\ c0260,\ s002)\ +\ C\ 0.801\ (r0050,\ c0260,\ s002)\ +\ C\ 0.801\ (r0040,\ c0260,\ s0020)\ +\ C\ 0.801\ (r0040,\ c0260,\ s0260,\ s0260,\ s0260,\ s0260,\ s0260,\ s0260,\ s0260,\ s02600,\ s02600,\ s02600,\ s0260$
Of which the standardised approach	2,365	2,478	2,343	2,300	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	393	297	270	245	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	761	753	725	742	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02,00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	100	87	115	97	C 07.00 (1090, 0320, 5001) + C 07.00 (10110, 0320, 5001) + C 77.00 (10130, 0320, 5001) + C 08.01 (10040, 0320, 5002) + C 08.01 (10050, 0320, 5002) + C 08.01 (10060, 0320, 5002) + C 02.00 (10060, 0320, 5002) + C 02.00 (10060, 0320, 5002) + C 03.01
Credit valuation adjustment - CVA	143	122	157	130	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02,00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010;c0493)*12.5+HAX(C 24.00(r0010, c0090);C 24.00(r0010,c0100);C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	332	363	363	363	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	332	363	363	363	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	65	65	121	123	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,160	4,164	4,094	4,001	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



# 2022 EU-wide Transparency Exercise P&L SFIL S.A.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,716	2,261	521	1,135
Of which debt securities income	111	148	36	71
Of which loans and advances income	645	856	210	432
Interest expenses	1,596	2,100	479	1,058
(Of which deposits expenses)	9	14	9	7
(Of which debt securities issued expenses)	627	824	180	357
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2	5	0	1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	11	17	8	8
Gains or (-) losses on financial assets and liabilities held for trading, net	194	193	103	270
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-152	-135	-79	-228
Gains or (-) losses from hedge accounting, net	-2	-6	-3	-2
Exchange differences (gain or (-) loss), net	-1	-1	-3	-1
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	173	235	69	126
(Administrative expenses)	66	89	26	48
(Cash contributions to resolution funds and deposit quarantee schemes)	8	8	10	10
(Depreciation)	13	18	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	0	-1	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	0	-2
(Other provisions)	0	0	-1	-1
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	-3	-3	-5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	-3	-3	-5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	86	122	31	66
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	53	76	21	46
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	53	76	21	46
Of which attributable to owners of the parent	53	76	21	46

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	As of 31/03/2022 As			As of 30	/06/2022			
		F	air value hierar	chy		F	air value hieran	chy		Fair value hierarchy		Fair value hierarchy						
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	2,202				3,976				4,309				2,569				IAS 1.54 (i)	
Financial assets held for trading	8	0	3	5	4	0	3	1	5	0	4	1	11	0	10	1	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,664	0	0	3,664	3,514	0	0	3,514	3,333	0	0	3,333	3,013	0	0	3,013	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	486	486	0	0	403	403	0	0	340	340	0	0	289	289	0	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	59,252				59,025				56,632				57,369				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,599	0	3,303	296	3,310	0	3,084	226	2,220	0	1,855	365	2,386	0	1,530	855	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,143				1,988				1,413				777				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	2,633				2,579				2,640				2,638					
TOTAL ASSETS	73,987				74,799				70,893				69,050				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".

(min	EUR)		A	s of 30/09/20	21				As of 31/12/2021 As of 31/03/2022 As of 30/06/2022																	
		Gross carrying amount (2) Accumulated impairment (2)		imulated impairment (2) Gross carrying amount (2) Accumulated impairment (2)		Gross carrying amount (2) Accumulated impairment (2)				Gross carrying amount <sup>(2)</sup> Accumulated impairment <sup>(2)</sup>																
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		486	0	0	0	0	0	403	0	0	0	0	0	341	0	0	0	0	0	289	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		6,568	1,440	4	-4	-12	0	6,531	1,327	4	-4	-12	0	6,006	1,361	4	-4	-12	0	5,426	1,260	4	-4	-12	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	46,163	4,717	413	-5	-23	-7	46,341	4,499	371	-4	-24	-6	44,559	4,530	219	-4	-23	-3	45,909	4,564	250	-3	-22	-3	Annex V.Part 1.32, 44(a)

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

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



#### **Breakdown of liabilities**

SFIL S.A.

#### (mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	780	762	657	453	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	63,890	65,255	62,975	61,378	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	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	5,917	5,557	4,705	4,968	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	486	430	311	211	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	22	23	22	21	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	3	8	10	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,199	1,083	489	271	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	72,298	73,112	69,166	67,312	IAS 1.9(b);IG 6
TOTAL EQUITY	1,689	1,686	1,726	1,737	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	73,987	74,799	70,893	69,050	IAS 1.IG6

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



### Breakdown of liabilities

SFIL S.A.

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		6,697	6,319	5,361	5,421	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	0	0	0	0	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	0	0	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		63,884	65,250	62,971	61,374	Annex V.Part 1.37, Part 2.98
Of which: Suborc	inated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		7	6	5	4	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		70,588	71,574	68,336	66,799	



# 2022 EU-wide Transparency Exercise Market Risk

SFIL S.A.

SA  VAR (Memorandum item)  VAR (Memorandum item)  VAR (Memorandum item)  VAR (Memorandum item)  TOTAL RISK EXPOSURE AMOUNT  TOTAL RISK EXPOSURE AMOUNT  TOTAL RISK EXPOSURE AMOUNT  TOTAL RISK EXPOSURE AMOUNT  MULTIPLICATION FACTOR (ms) x  FACTOR (ms) x  FACTOR (ms) x  TOTAL RISK EXPOSURE AMOUNT  TOTAL RISK EXP	TOTAL RISK EXPOSURE
Var (Memorandum item)	TOTAL RISK
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE RISK EXPOSURE AMOUNT TOTAL R	
AVERAGE OF PREVIOUS AVERAGE OF LATEST AVAILABLE 12 WEEKS 12 WEEKS LAST AVOIDED AVERAGE OF PREVIOUS DAY AVERAGE OF LATEST AVAILABLE 12 WEEKS LAST AVOIDED AVERAGE OF PREVIOUS DAY AVERAGE OF LATEST AVAILABLE 12 WEEKS LAST AVAILABLE 14 WEEKS LAST LAST AVAILABLE 14 WEEKS LAST LAST LAST LAST LAST LAST LAST LAS	AMOUNT URE
As of 30/09/2021 As of 31/12/2021 As of 30/09/2021 As of 31/12/2021	
Traded Dett Instruments	
Equities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Foreign evaluaties risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ببلك
As of 31/03/2022 As of 30/06/2022 As of 31/03/2022 As of 31/03/2022	
Traded Debt Instruments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Of which: General risk 0 0 0 0 0 0 0 0 0 0 0 0 0	
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0	
Equities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0	
Foreign exchange risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Commission	-

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.



# EBA CONTROL 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SFIL S.A.

					Standardisc	d Approach				
			As of 30,	09/2021		As of 31/12/2021				
		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 ar provisions	
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities Public sector entities	8,242 10,474 9,246	15,369 10,604 7,842	32 1,995 119		9,740 10,267 7,741	16,651 10,401 7,473	32 1,955 71		
1	Multilateral Development Banks International Organisations Institutions	0 11	0 11	0		0 11	0 11	0		
	Corporates of which: SME	7,301 0	23 0	23 0		8,423 0	242 0	242 0		
onsolidated data	Retail of SME Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME Exposures in default Items associated with particularly high risk	0 297	0 111	0 166	30	0 261	0 102	0 152		
	Covered bonds Claims on institutions and commutates with a ST credit assessment	0 28	0	0		0 14	0	0		
	Collective investments undertakinos (CIU) Eouitv Other exposures	0 0 30	0 0 30	0 0 30		0 0 26	0 0 26	0 0 26		
	Standardised Total <sup>2</sup>	35,635	33.995	2,366	83	36,489	34,910	2,479		

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	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>
	Central governments or central banks Regional governments or local authorities	2,424 5,573	13,073 5,573	0 1,115		4,123 5,462	14,379 5,461	0 1,092	
	Public sector entities Multilateral Development Banks International Organisations	8,947 0	7,807 0 0	112 0		7,460 0	7,438 0	64 0	
	Institutions Corporates	0 766	0 23	0 23		1,795	2 242	0 242	
FRANCE	of which: SME Retail of which: SME	0	0	0		0	0	0	
INANCE	Secured by mortoaces on immovable property of which: SME Exposures in default	0 0 164	0 0 111	0 166	4	0 0 137	0 0 102	0 0 152	-
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	21	21	21	22	18	18	18	20

To Chapter appears, within Equations value is reported before taking this account any effect due to condition removal makes and produce in the experimental produces and produces and produces are consistent or produces and produces and produces produced from the experimental produces and produces and produces produced the experimental produces and produces and produces and produces are consistent and the produces and p

		exposuris, but includes gener	a chick risk acquisitions.						
					Standardisc	d Approach			
			As of 30	09/2021			As of 31,	/12/2021	
		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>
ITALY	Could construently of Could See A.C. S., S.	2,092 3,275 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,000 3,352 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 652 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	2,076 3,180 0 0 0 0 0 0 0 0 0 0 0 0	2,067 3,167 0 0 0 0 0 0 0 0 0 0 0	32 63 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				15				15

Ungola Exposuré Exposuré Value de Réplante articule providents  CATION d'oppression extende de control alea to the Control oppression exposuré de control de control oppression exposuré de control de control de control oppression exposuré de control de						Standardisc	d Approach				
Ungola Exposuré Exposuré Value de Réplante articule providents  CATION d'oppression extende de control alea to the Control oppression exposuré de control de control oppression exposuré de control de control de control oppression exposuré de control de				As of 30,	/09/2021			As of 31	/12/2021		
Control downwarmants are control analysis.  See See See See See See See See See Se		(min Fill) %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</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>	
Standardised Total <sup>2</sup>	CAYMAN ISLANDS	Contral descriments or central basis in Application of Contral of	0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curitisation exposures, additional	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the		
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	31/12/2021		
	(min EUR, *%)	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>	
LIBERIA	Control accordance or control sales of Sectional conversales to local authorities Ambient of the control of the control of Multifactor Exvisionment Banks International Consolation Control of Consolation	0 0 0 0 544 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 549 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	
1	Standardised Total <sup>2</sup>				1				1	



# EBA Market 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	SFIL S.A.											
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
		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>			
	(min EUR, %) Central governments or central banks	1,752		0		1.712						
	Regional governments or local authorities	0	ā	0		0	ō	0				
	Public sector entities Multilateral Development Banks	86	9	0		86	0	0				
	International Organisations	0	i	0		0	o o	0				
	Institutions	0		0		0	0	0				
	Corporates	0	9	0		0	0	0				
	of which: SME Retail	0		0		0	0					
E C) (DT	of which: SME	0	i	0		o o	0	0				
EGYPT	Secured by mortoages on immovable property	0		0		0	0	0				
	of which: SME	0	9	0		0	0	0				
	Exposures in default  Items associated with particularly high risk	0		0	0	0	0		0			
	Covered bonds	0	i	0		o o	0	0				
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0				
	Collective investments undertakinos (CIU)	0	9	0		0	0	0				
	Equity Other exposures	0				0						
	Standardised Total <sup>2</sup>	Ů		Ü					3			
	***************************************	(A) Original exposure, unlike Exp	osure value, is reported befo	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).					
		Obtained accessors, untille Extremose value, in recorded before tables risk context are effect and condition context convenien fections or credit nick institution interheliases (see, substitution effects). (2) Total value administration and convenience or courted for context feeting of the confirmation of courted and context and context feeting of the context and context feeting of the context feetin										

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		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>
QATAR	Control (No. 1)  Contro	1,520 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,428 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total								

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).

(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

Contral dovernments or contral basis  Reviewed envernments or tool nationals  Redicted convernments or local nationals  Redicted Dovetonement Basis  International Vocalizations  Convention  Convention  Convention  Convention								
Control deversements or control lasaks Residual coverments or local authorities Public sector entities Multifactual Deviationnest Basis International Oreanisations Institutions Composes of which: SVE				Standardisc	d Approach			
Contral dovernments or contral hashs Resional covernments or focal authorities Public sector entities Multifactural Deviationnent Basis International Oreanisations Institutions Commontes Commontes of which: SPE		As of 30	/09/2021			As of 31,	12/2021	
Contral dovernments or contral hashs Resional overnments or local authorities Public sector entities Multifactural Development Basis International Oreanisations Institutions Commontes Commontes of which: SPE	Original Expos	re¹ Exposure Value¹	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>
SWITZERLAND  SWITZERLAND  Grace of the man framework interconduction conserved or control to the	sament	0 58 58 58 58 58 58 58 58 58 58 58 58 58	116	0	0 482 0 0 295 0 0 0 0 0 0 0	0 592 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	12/2021	
		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>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0		
	Multilateral Development Banks International Organisations	0		U		° c	0		
	Institutions	0		0		ů	0	0	
	Corporates	677		0		656	0	0	
	of which: SME		ō	ō		0	ō	i i	
	Retail	0	0	0		0	0	0	
DANIANA	of which: SME	0	0	0		0	0	0	
PANAMA	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIU)	0		U		° c	0		
	Equity Other exposures			0		, a	0		
	Other exposures Standardised Total <sup>2</sup>	U			3		U		

		exposures, but includes gener	al credit risk adjustments.		Carcinatori Esponares, accisori				
					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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 ar provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks								
	Regional governments or local authorities			0		0	0		
	Public sector entities	o o		0		0	0	0	
	Multilateral Development Banks	o o		0		0	i i	i i	
	International Organisations	0		0		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0		
	of which: SME	0	9	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
	Exposures in default			0	0	0	0		
	Items associated with particularly high risk	o o		0	Ů	0	0	0	
	Covered bonds	o o		0		0	i i	i i	
	Claims on institutions and corporates with a ST credit assessment	0	i i	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		
	Standardised Total <sup>2</sup>								1

				Standardis	d Approach			
		As of 3	0/09/2021			As of 31	/12/2021	
(role EUR. %)	Original Exposure	Exposure Value	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>
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0



					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		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 an provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	10,305 9,769	16,765 9,892	1,857		8,576 9,402	15,648 9,545	34 1,847	
	Public sector entities	7,447	7,186	86		7,320	6,811	75	
	Multilateral Development Banks International Organisations			0			0	0	
	Institutions	7	7	2		12	12	3	
	Corporates	8,041	232	232		8,343	213	213	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	U	0		0	0	0	
	of which: SME Exposures in default	105	71	105	20	96		102	,
	Items associated with particularly high risk	0	,,		1,	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eoulty	0	0	0		0	0	0	
	Other exposures	35,714	34.193	2.345	81	33,785	32.335	2.302	7
	Standardised Total <sup>2</sup>	35,714 (1) Original exposure, unlike Ex						2,302	7.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, %))	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>
	Central governments or central banks	4,848	14,700			3,606	13,800	0	
	Regional governments or local authorities	5,053	5,052	1,010		5,169	5,155	1.031	
	Public sector entities	7,171	7,151	79		7,067	6,811	75	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	0		2	2	0	
	Corporates	1,660	232	232		2,120	213	213	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0			0	0	0	
FRANCE	of which: SME	0				0	U	0	
	Secured by mortgages on immovable property of which: SME	°					0	0	
	Exposures in default	105	71	105	2	96	69	102	2
	Items associated with particularly high risk	0		0	_	0	0		
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	24	24	24		22	22	22	
	Standardised Total <sup>2</sup>				17				15

		exosums, but includes general credit risk advistments.										
					Standardisc	d Approach						
			As of 31,	/03/2022			As of 30,	(06/2022				
		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>			
ITALY	Coulty Conservation (A. COURT) and (M. COURT).  Coulty Court of the Co	1,865 3,123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,863 3,110 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 622 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	G	1,552 2,990 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,650 2,978 0 0 0 0 0 0 0 0 0 0 0 0 0	34 566 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·			
	Standardised Total <sup>2</sup>				15				15			

			a Oroit risk adjustments.		Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	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>
CAYMAN ISLANDS	Central overenmentar or central hashan Regional governmentar or food authorities Public sector entities Multilaties of Evering Stanks Multilaties of Evering Stanks Stanks of Evering Stanks Stanks of Evering Stanks Generates of helic SHE Statal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥

Standardised Approach As of 31(07)2022 As of 30(06)2022			(2) Total value adjustments ar exposures, but includes owner		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
Compared Exposures*  (pile Edit, %)  Compared September 2 and Compared Exposures*  Compared E						Standardise	d Approach			
Committed approximate or control banks  Committed and committed approximate  Additional Committed approximate  Committed and Committed approximate  LIBERIA  LIBERIA  Committed and Committed approximate  Committed approximate and Committed approximate  Committed and Committed and Committed approximate  Committed and Committed and Committed approximate  Committed and Committed approximate  Committed and Committed approximate  Committed and Committed and Committed and Com				As of 31	/03/2022			As of 30	/06/2022	
Committee over control to control banks  A minimal exercisement in facilitation/beam  A minimal exercisement in facilitation/beam  A minimal exercisement in facilitation/beam  A minimal exercisement in facilitation in the control of the control o		(min FED %A)	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>
Standardised Total <sup>2</sup>	LIBERIA	Comit al overmentar or central shakes  Residual covermentar or local arthritis  Residual coverment or local arthritis  Residual coverment tanks  Residual coverment tanks  International Constations  Constations  General	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 1,316 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



SWITZERLAND

# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SFIL S.A.											
				Standardise	d Approach						
		As of 31,	/03/2022			As of 30	/06/2022				
	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>			
Count of construence or called all control (m, m).  Restricted conversement or called all cold of control (m, m).  Restricted conversement of local subscribe (m, m).  Public sector entitles.  Restricted or control (m, m).  Restricted or control (m, m).	1,815 0 81 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,515 0 81 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000				
		d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona							
				Standardise	d Approach						

		exposures, but includes gener	at any district and an exercise						
		SOCIETA, IOI INCIDEN CINE	a Otor rik apparrens.		Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
		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>
QATAR S	ment of consuments or control above cent of consuments cent of consuments cent of control cent of consuments cent of control cent of cent of cent of cent of cent cent of cent of cent cent cent cent cent cent cent cent	1,393 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,248 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

exposures, but includes gener	rid credit risk adjustments.						
			Standardisc	d Approach			
	As of 31,	03/2022			As of 30/	06/2022	
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>
0 481	0 586	0 117		0 467	0 573	0 115	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
287	0			285	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0				0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
0	0	0			0	0	
0	o o	ő			0	0	
0	0	0		0	0	0	

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		esponent, con mostes gene	a Otol lik appointers.		Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		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>
	(min EUR, %) Central governments or central banks	0							
	Regional governments or local authorities	ŏ	o o	ŏ		ő	ů	ů o	
	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	617	0	0		0 573	0	0	
	Corporates of which: SME	61/	0	0		5/3	U	0	
	or which: SME Retail	0	0	0			0	0	
	of which: SME	o o	0	0		i i	ō	i i	
PANAMA	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	
	Collective investments undertakings (CIU) Equity						0		
	Other exposures		0	0			0	0	
	Standardised Total <sup>2</sup>			·	3			Ů	3

		exposures, but includes gene		anapaty escales order or se	carasacon exposores, austron	racacci aquacinina (ArA)	and delet dell father reduction	is realize to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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>
	(min EUR, %)  Central oovernments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	xebional dovernments or local authorities Public sector entities Multilateral Development Banks	0	i i	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoaces on immovable procerty of which: SME Exposures in default	0	0	0		0	0	0	
Ì	Exposures in oceaun Items associated with particularly high risk Covered bonds	0	0	0	,	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

					Standardise	d Approach			
			As of 31	/03/2022			As of 30/	/06/2022	
		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>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0			0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0			0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0				0	
	Corporates	0	0			9		0	
	of which: SME Retail	0	0			, o		0	
Country of	of which: SME			3					
	or which: SME Secured by mortgages on immovable property			1 .		, a			
Counterpart 10	of which: SME	ů ů	i i	i i		ı ő		0	
	Exposures in default	0			0	i i		0	
	Items associated with particularly high risk	o o		i i	_	i	i o	o o	
	Covered bonds	0	0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0			0	0	
	Other exposures	0	0	0			. 0	0	

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original I	Original Exposure Exposure Risk exposure amount adjustment Value 4					Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	38,837	219	40,393	1,254	136	3	38,158	199	39,659	1,135	124	6
	Corporates		0	0	0	0	0		0	0		0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0		0	0	0		0	0
	Corporates - Ut Which: SME Retail			0	0	0		0	0	0		0	0
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0		0	0
	Retail - Secured on real estate property - Of Which: SME	0		0		0	0	ů	0	0		0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	, i	0	0	0	0	0	o o	n	0	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	0	0	ō	0	ō	0	ō	ō	ō	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	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				1,254						1,135		

(2) IKB Total does not include the Securitisation position unlike in the results prior to the 2019 evercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	riginal Exposure Exposure  Palus Risk exposure amor		ure amount Value adjustmen		ts Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	37,681	219	39,236	973	136	3	37,012	199	38,514	923	124	- 4
	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
	Retail			0	0	0	0		0	0			0
	Retail - Secured on real estate property	0	0	0	0	0	0	o o	0	0	0	0	, i
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	. 0	0	0	0
	Corporates	1	0	1	1	0	0	1	0	0	1		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	o o	0	0	0	0	ů
	Retail	0	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	0	0	0		0	0	0	0	0
	Other non-credit-obligation assets IRB Total												_
	TKR LOCAL				d before thisse into secon								

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail			0	0	0	0	0	0	0		0	0
				0		0	0		0	0		0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0		0	0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0		0	0		0	0
	Retail - Qualifying Revolving			0			0			0	, i	0	ů,
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	o o	0	ů
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0		0	ō
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	0	ō	ō	ō	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TRR Total												

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0		0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LIDERIA	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	U	0		0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
1	IRB Total												

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

SFIL S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)	defaulted defaulted defaulted defaulted											provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		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
EGYPT	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh			0		0			0				
20111	Retail - Secured on real estate property - Ut which: non-si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			0		0	0	0	0	0			0
	Retail - Other Retail - Of Which: SME			0		0		0	0	0			0
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0			0
	Foulty	0		0				0	0	0	o o		0
	Other non credit-obligation assets	_										Ů	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0		0	0	0	0	0	0	0		0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0		0	0
	Corporates - Of Which: SME			0	0	0	0		0				
	Retail			0	0		0				, i		ů
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	, i	0	ů
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
QATAR	Retail - Secured on real estate property - Of Which: non-Si	0		0	0	0	0	0	0	0		0	
-	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property			0		0			0	0			0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM			0	0	0		0	0	0			0
	Retail - Secured on real estate property - Ut which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving	0			0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0			0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	l ő	ň	0	1 0	l ő	0	0	ň		0
	Equity	0	0	I 0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			, i		Ů	Ů	Ů	Ů	Ů		Ů	i i
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
PANAMA	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-Si			0		0	0		0	0			0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME					0	0		0	0	0		0
			0			0	0		0	0			0
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0	0	0	0	0	0		0
	Other non-credit-obligation assets			Ů		0		,	0	Ů			-
	IRB Total												_

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0 0	0	0	0
	Institutio		0	0	0	0	0	0	0	0		0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: SME	0		0	0	0	0		0	0			0
	Retail	corporates - Or Willot: SHE	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
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	<b>IRB Total</b>													

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0		0	0	0	0	0	0		0
	Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0			0	0	0	0		0		0
	Other non credit-obligation assets	ů	0					0	0				
	IRB Total												
	and rotal	(N. a			d before taking into accoun								

Credit Risk - IRB Approach

SFIL S.A.

Consolidated data

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	35,216	171	36,659	907	107	2	35,853	186	37,232	907	114	- 4
	Corporates		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0			0			0		0
	Corporates - Ut Which: SME Retail		0	0	0			0			0		0
	Retail - Secured on real estate property		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
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1	0	1 0	1	0	0	1	0	1	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0		0	0	0
	Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IIALI	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	0	0	ō	ō	0	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		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
CAYMAN ISLANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CATMAIN ISLANDS		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LIBERIA	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	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
l	Equity		0	0	U			0			U	-	
l	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
SFIL S.A.

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corpulates - or writer: sine		0	0		0			0				0
	Recail	Retail - Secured on real estate property		0	0									0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0	0	0		0
EGYPT		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0			0		0
	Corporates - Of Which: SPECialised centuring	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	ō	ō	0	ō	0	0	ō	0	ō	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
OATAR	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
QATAK	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0			0	0	0
	Other non credit-obligation assets	0	0								0		0
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TOO Take!												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
PANAMA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0		0	0	0	0		0
.,		Si U	0	0				0			0		0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0			0			0		0
			0	0		0			0				0
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		I 0	0		0		0
	Other non credit-obligation assets		,		·	,			,				-
	IRB Total												

								IRB Ap	proach					
		ĺ			As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
		(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	<b>IRB Total</b>													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0			0	0	0		0	0		0
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0		0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME		0		0		0	0		0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	ı .	0				0	0		0	0	0	0
	Retail - Other Retail	0	0	0	n n	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	ō	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 142 142	0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	)
[ 0 - 3M [	Belgium		0 0 0 0 0 0 1 1 1 1	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	)
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	150 100 383 2,075 10,099 33,841 42,754	155 104 387 494 2,072 10,696 33,806 <b>47,714</b>	0 0 0 0 0	0 0 0 0 0	( 22 ( ( ( ( (	139 65 339 450 1,872 10,015 31,658 <b>44,537</b>	0 0 0 0 2 43 <b>45</b>	0 0 0 0 0	1 9 9 1 22 27 187 257	0	0 0 0 0 0 31 31	0 0 0 0 0 0	2,048
[ 0 - 3M [	Germany	283	0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 287 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy	( ) 311 165 466 55 55 5,165 5,165	0 7 7 315 162 467 549 3,647 <b>5,149</b>	0 0 0 0 0 0	0 0 0 0 0 0		0 7 315 162 467 549 3,647	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	666
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal		0 0 1 0 1 0 5	0 0 0 0 0	0 0 0 0 0	(	0 0 1 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Romania													
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 5 9 259 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 59 259 0	0 0 0 0 0	0 0 0 0 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 [	Sweden	12	0 0 0 0 17 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 17 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	22	0 0 0 0 0	0 0 0 0 0		0 12 0 0 103 22 0 137	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	27
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8
[ 0 - 3M [	u.s.	77 77 111 237	0 0 9 9 0 0 0 0 0 79 116 275	000000000000000000000000000000000000000	0 0 0 0 0	(	0 0 79 0 0 0 0 79 116 0 275	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 (	55
[ 0 - 3M [	China													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Switzerland	( 2-2 21 ( 121 200 211			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 24 0 25 0 0 0 120 120 208 212 590		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	96
[ 0 - 3M [	Other advanced economies non EEA													
TO - 3M	Other Central and eastern Europe countries non EEA													
10 - 3M     3M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Middle East	1,22	1	000000000000000000000000000000000000000	0 0 0 0 0	(	0 0 0 0 0 0 0 1,221 0 1,221		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 169 0	0	
Total	Latin America and the Caribbean	3,22	0 0 0 0 0 0 0 0 0		0 0 0 0 0		1,221 0 0 0 0 0 0 0 0 0 0 0 0 109 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 2 2	0000	



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					No. of the control of	ssets by accounting portfolic		Derivatives with po	alaba dalamata		n negative fair value	Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portrollo		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Plat walated
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 275 275	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 275 275			0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1,557 1,557		
[ 0 - 3M [	Others	11 3.5 133 133 133	2 3 3 6 6 11 2 32 2 32 5 134 0 0 189	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 3 6 11 32 134 0 189	(		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 17 0		26

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

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Tatal asserting assessment of		Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 140	0 0 0			0 0 0 0 0 0 0 0 0 140		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5 346 5 515 0 2,100	000000000000000000000000000000000000000	0 0 0 0 0	( 22) ( ( ( ( ( 22)	66 133 304 464 1,919 9,643 31,900	0 0 12 36 17 69 450 <b>584</b>	o o	7 3 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1,911
[ 0 - 3M [	Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
Total   Tota	Ireland													
To - 3M	Italy	222 8 8 155 41 522 3,200 4,614	1 223 5 86 8 159 415 525 3,199 4,599	000000000000000000000000000000000000000	0 0 0 0	(	1 223 86 559 415 525 3,190		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	629
Total	Latvia	4,014	4,539	0			4,599	U						6.29



General governments exposures by country of the counterparty

			SFIL S.A. As of 30/06/2022											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	<b>o</b>	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at fair value through other	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				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   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 11Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Malta													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	000000000000000000000000000000000000000	0 1 0 0 1 1 0 4	0 0 0 0 0	0 0 0 0 0	(	0 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 11	Slovakia													
To - 3M     3M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Slovenia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	<b>D</b>	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	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
10.201			0		unough profit of loss	Comprehensive income	0		0	0	0	0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Spain	0 0 59 61 192 0 311	0 0 59 60 192 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	) ) )
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Sweden	0 0 0 16 0 0	0 0 0 16 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 11Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	United Kingdom													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia													
[ 0 - 3M [	Canada	0 13 0 0 102 22 0 337		0 0 0 0 0	0 0 0 0 0		0 13 0 0 0 0 102 102 22 0 137	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	27
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assests (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	33	0 0 0 0 0 0 32				0 0 0 0 0 0 0 32	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
[ 0 - 3M [	U.S.	19:233	0 46 0 0 0 192 0 237		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 46 0 0 0 192 0 237	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47
[ 0 - 3M [	China													
TO - 3M	Switzerland	2 2 10 2 18 18 22 57 57	26 187		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 6 26 106 26 187 221 572	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	93
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
To - 3M	Other Central and eastern Europe countries non EEA													
0 - 3M     3M - 1Y     1   1   2Y	Middle East	1,111	0		0		0 0 0 0 0 1,112 0 1,112	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 98 0	0 0 0 0 0	
Total	Latin America and the Caribbean	10.	0 0 0 0 101		0		0 0 0 0 0 0 101 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	98 0 0 0 0 0 2 2	000000000000000000000000000000000000000	



#### General governments exposures by country of the counterparty

								SFIL S.A.							
								As of 30/06/2022							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
													Off-balance sh	neet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[ 0 - 3M [	Africa	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 59 <b>59</b>		000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1,621		
-	[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	2 11: 2 2: 12: ()	0 0 2 2 2 3 13 13 3 3 7 27 27 123 0 0 169	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 13 3 27 123 0	(		C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 0		23

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

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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
  (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures SFIL S.A.

				As of 30/09/2021								As of 31/12/2021				
		Gross c	carrying amount/ Nominal amount		Accumulated in value due to cre	spairment, accumulated negative changes in fair dit risk and provisions <sup>6,8</sup>	Collaterals and		Gross ca	nrrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated r dit risk and provisions <sup>4,8</sup>	negative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-per	orming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>1</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days	Of which: defa	alted Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min BUR)  Cash balances at central banks and other demand deposits	2,20							3,97								
Debt securities (including at amortised cost and fair value)	8,49		1	1				8,26			1 1	1	1			
Central banks	0,49	"		]	1	1 1		0,20		-			1			]
General governments	6.78	90	1 1	1				6.60			4					1 1
Credit institutions	1.71		]		] .			1.66	,							1 1
Other financial corporations			]													
Non-financial corporations		] ;	]	1	1			1				1	1			1 1
Loans and advances(including at amortised cost and fair value)	54,97	16 27	509	508 4	13 2	27	7 152	54,74-	20	456	456	371	26	2		132
						]		l								
Central banks			1 1			1		1		'		1	'		1	1 1
General governments	50,25	99 4	493	492 3	97 1	9 26	7 150	49.92	3	451	6 456	37		,		130
								1		-	1	-	-	-		
Credit institutions	5	92 0		0	0			9			0				0	
Other financial corporations	20	06 0		0	0			20	0		0			1	0	
Non-financial corporations	4,38	80 23	16	16	16	9 1	1 0	4,52	17		0 0		11		0	
of which: small and medium-sized enterprises		0 0		0	0	0	0 0		0		0 0				0 (	0
of which: Loans collateralised by commercial immovable property		0 0	4 4	0	0	0	0 0		0		0				0	0
Households		0 0	4 4	0	0	0	0	1	0		0	1			0	
of which: Loans collateralised by residential immovable property		9 9	٩	٥	0	9	0	1	0		0	1	1		0	0
		1			1	.]		1								
of which: Credit for consumption		1 '	1 1	9		9	۰	1	i °			1 '	1 '	1	1	1 1
DEBT INSTRUMENTS other than HFT	65,67	76 27	513	512 4	17 4	5 27	7 152	66,981	20	460	460	375	i 44	2		132
OFF-BALANCE SHEET EXPOSURES	6,03	12		6		0		5,13			,					
OTT-DADANCE STILL EXPOSORES	0,03	-	ı °	٦	٦ '	1 "	ĭ °	3,13			1 1	1 '	1	1 '	•	1 1

Fig. The definition of consideration annual distance of the 15/2011 definition (CD No. 15/2011/CD).

Fig. The definition of consideration annual distance of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of consideration annual distance of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of consideration annual distance of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The definition of the 15/2011/CD (CD No. 15/2011/CD).

Fig. The 25/2011/CD (CD No. 15/2011/CD).

Fig. The 2

Performing and non-performing exposures SFIL S.A.

					As of 31/03/2022									As of 30/06/2022				
		Gross carryi	ing amount/ Nominal	amount		Accumulated impo value due to credi	nirment, accumulated no t risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross ca	rying amount/ Nomina	I amount		Accumulated imp	nairment, accumulated n lit risk and provisions <sup>4,8</sup>	ogative changes in fair	Collaterals and
	but	f which performing t past due >30 days		Of which non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	9,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,309	0	0	0	0	0	0	0	0	2,569				0 (				0
Debt securities (including at amortised cost and fair value)	7,711	0	4	4	4	16	0	0	0	6,979		4		4	16			
Central banks	0	0	0	0	0	0	0	0	0		0	0		0	0	0	0	
General governments	6,343	0	4	4	4	16	0	0	0	5,742	. 0	4		4	16	0	0	
Credit institutions	1,369	0	0	0	0	0	0	0	0	1,237	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	0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	52,654	70	286	283	219	27	17	3	6	53,747	5	303	29	6 250	26	14	3	. s
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	
General governments	47,858	21	286	283	219	16	17	3	6	48,924	5	303	29	5 24	14	14	3	s s
Credit institutions	92	0	0	0	0	0	0	0	0	77	0	0		0	0	0	0	
Other financial corporations	203	34	0	0	0	0	0	0	0	202	. 0	0		0	0	0	0	
Non-financial corporations	4,501	14	0	0	0	11	0	0	0	4,544	0	1		1	11	0	0	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	
of which: Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	a	0	a		0	0	a	a	
of which: Loans collateralised by residential immovable property	0	0	0	0	a	0	0	0	0	0	0	0		0	0	a	a	0
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	۰
DEBT INSTRUMENTS other than HFT	64,675	70	290	286	223	43	17	3	6	63,294	5	307	29	9 254	41	14	3	5
OFF-BALANCE SHEET EXPOSURES	4,807		0	0	0	10		0	0	5,023					9			0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



#### Forborne exposures

			As of 30	09/2021					As of 31/1	2/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	nancial guarantees exposures with ce measures		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	o	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	o c	0	o	0	o	0	0	o
Central banks	0	0	0	0	(		0	0	0	0	0	
General governments	0	0	0	0	(		0	0	0	0	0	
Credit institutions	0	0	0	0	(		0	0	0	0	0	
Other financial corporations	0	0	0	0	(		0	0	0	0	0	
Non-financial corporations	0	0	0	0	(		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	430	171	5	5	3	3	372	139	5	5	3	3
Central banks	0	0	0	0	C	0	0	0	0	0	0	0
General governments	415	156	5	4	3	3	372	139	5	5	3	3
Credit institutions	0	0	0	0	(	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	(	0	0	0	0	0	0	0
Non-financial corporations	16	16	1	1	(	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	(		0	0	0	0	0	
Households	0	0	0	0	(	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	430	171	5	5	3		372	139	5	5	3	
Loan commitments given	0	0	0	0	O	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\bf 3}$	0						0					

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

<sup>&</sup>lt;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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(</sup>P) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

SFIL S.A.

			As of 31,	/03/2022					As of 30	06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	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)	405	120	5	4	4	3	386	118	5	4	18	3
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	405	120	5	4	4	3	386	118	5	4	18	3
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	405	120	5	4	4		386	118	5	4	18	
Loan commitments given	0	0	0	0	0	0	14	0	0	0	14	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
SFIL S.A.

ı			As of 3	0/09/2021					As of 3	31/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
(min EUR)			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	102	0	0	102	0	0	111	0	0	111	0	0	115	0	0	115	0	0	122	0	0	122	0	0
C Manufacturing	649	0	0	649	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	158	0	0	158	1	0	205	0	0	205	0	0	221	0	0	221	0	0	227	0	0	227	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	50	0	0	50	0	0	49	0	0	49	0	0	47	0	0	47	0	0	46	0	0	46	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	167	0	0	166	0	0	2.873	0	0	2.873	8	0	2.870	0	0	2.869	9	0	2.950	0	0	2.950	10	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication	0	0	0	0	0	0	41	0	0	41	0	0	54	0	0	54	0	0	62	0	0	62	0	0
K Financial and insurance activities	35	0	0	35	1	0	35	0	0	35	1	0	29	0	0	29	1	0	28	0	0	28	1	0
L Real estate activities	1.243	0	0	882	0	0	1.199	0	0	846	0	0	1.156	0	0	808	0	0	1.099	1	1	772	0	0
M Professional, scientific and technical activities	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
N Administrative and support service activities	1,918	0	0	1,918	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O Public administration and defence, compulsory social security	32	0	0	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	16	16	16	16	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	4.380	16	16	4.018	10	0	4.523	0	0	4.170	10	0	4.501	0	0	4 153	- 11	0	4 544	1	1	4.216	12	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 white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.