

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	SFIL S.A.
<b>LEI Code</b>	549300HFEHJOXGE4ZE63
<b>Country Code</b>	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.

2024 EU-wide Transparency Exercise

Key Metrics

SFIL S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,523	1,522	1,517	1,540	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	1,523	1,522	1,517	1,540	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,523	1,522	1,517	1,540	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	1,523	1,522	1,517	1,540	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,524	1,524	1,518	1,541	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	1,524	1,524	1,518	1,541	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	4,044	4,064	4,157	4,126	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,044	4,064	4,157	4,126	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	37.65%	37.46%	36.48%	37.32%	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	37.65%	37.46%	36.48%	37.32%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	37.65%	37.46%	36.48%	37.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37.65%	37.46%	36.48%	37.32%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	37.68%	37.49%	36.50%	37.34%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37.68%	37.49%	36.50%	37.34%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,195	15,640	16,354	15,583	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	10.73%	9.73%	9.27%	9.88%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

SFIL S.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,523	1,522	1,517	1,540	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,523	1,522	1,517	1,540	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,195	15,640	16,354	15,583	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,195	15,640	16,354	15,583	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.73%	9.73%	9.27%	9.88%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.73%	9.73%	9.27%	9.88%	[A.2]/[B.2]	

		in EUR, %						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>1,524</b>	<b>1,524</b>	<b>1,518</b>	<b>1,541</b>	C01.00 (0001,0001)	Article 41 (1) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,523</b>	<b>1,522</b>	<b>1,517</b>	<b>1,540</b>	C01.00 (0002,0002)	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,445	1,445	1,445	1,445	C01.00 (0005,0005)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	240	176	232	187	C01.00 (0010,0010)	Article 36(1) point (c), 26(2) and 36(1) point (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	-47	-49	-55	-58	C01.00 (0030,0030)	Article 41(10), 26(1) point (e) and 36(1) point (i) of CRR
	A.1.4	Other Reserves	80	80	80	83	C01.00 (0050,0050)	Article 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0025,0025)	Article 41(1), 26(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0020,0020)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	-9	-6	-7	C01.00 (0020,0020)	Article 32 to 35 and 36(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-21	-21	-21	-21	C01.00 (0030,0030) + C01.00 (0040,0040)	Article 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-68	-67	-68	-61	C01.00 (0070,0070)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0030,0030)	Article 36(1) point (d), 40 and 120 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0030,0030)	Article 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0420,0020)	Article 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040,0040)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0400,0020) + C01.00 (0400,0020) + C01.00 (0470,0070) + C01.00 (0470,0070)	Article 42(6), 36(1) point (h) (i) and 89 to 91 of CRR, Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 239 of CRR, Article 36(1) point (h) (i) and 270(2) of CRR, Article 36(1) point (h) (i) and 131(1) of CRR and Article 36(1) point (i) (i) and 122(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0400,0020)	Article 36(1) point (h) (i), 242(1) point (b), 244(1) point (b) and 238 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0480,0040)	Article 42(7), 36(1) point (h) (i) and 46, 49(2) and (2), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0030,0030)	Article 36(1) point (c) and 38 of CRR, Article 40(1) point (a) and 40(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	C01.00 (0480,0040)	Article 42(7), 36(1) point (h) (i), 45, 46, 47, 49(1) point (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0050,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-11	-12	-12	-14	C01.00 (0050,0050)	Article 36(1) point (e) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0050,0050)	Article 36(1) point (e) and Article 120(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0050,0050)	Article 36(1) point (e) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-8	-8	-8	-1	C01.00 (0050,0050)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-77	-13	-69	-13	C01.00 (0050,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 - L.1.1.8 - L.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C01.00 (0020,0020)	Article 42(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0020,0020)	Article 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0020,0020)	Article 48B to 47D, 47E and 48E of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C01.00 (0020,0020)	Article 43 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0040,0040) + C01.00 (0070,0070)	-	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0070,0070)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0060,0060) + C01.00 (0070,0070) + C01.00 (0070,0070) + C01.00 (0070,0070) + C01.00 (0070,0070) + C01.00 (0070,0070)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0060,0060) + C01.00 (0060,0060) + C01.00 (0070,0070) + C01.00 (0070,0070)	-	
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,533</b>	<b>1,522</b>	<b>1,517</b>	<b>1,540</b>	C01.00 (0015,0015)	Article 51 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	C01.00 (0070,0070)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	0	0	0	0	C01.00 (0070,0070) + C01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	1	1	1	1	C01.00 (0050,0050) + C01.00 (0050,0050) + C01.00 (0060,0060) + C01.00 (0070,0070) + C01.00 (0070,0070) + C01.00 (0070,0070) + C01.00 (0070,0070)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) + C01.00 (0080,0080) + C01.00 (0080,0080)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>4,044</b>	<b>4,064</b>	<b>4,157</b>	<b>4,126</b>	C02.00 (0000,0000)	Article 90(2), 90, 95 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C02.01 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>37.65%</b>	<b>37.46%</b>	<b>36.48%</b>	<b>37.32%</b>	SA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>37.65%</b>	<b>37.46%</b>	<b>36.48%</b>	<b>37.32%</b>	SA1 (2)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>37.68%</b>	<b>37.49%</b>	<b>36.50%</b>	<b>37.34%</b>	SA1 (3)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,523</b>	<b>1,522</b>	<b>1,517</b>	<b>1,540</b>	SA 2 A.1.21.A.1.21.MINA.2.A.1.21.A.2.2.A.2.A.MINA.4.A.2.2.A.2.A.30.40	-
	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>37.65%</b>	<b>37.46%</b>	<b>36.48%</b>	<b>37.32%</b>	SR 1(S.4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0020)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0020)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0460,0020)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

SFIL S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	3,369	3,430	3,526	3,476	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,078	2,141	2,184	2,156	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	664	650	719	701	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	627	639	623	618	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>	57	42	42	51	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	92	58	61	68	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(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	411	410	410	410	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	411	410	410	410	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	114	124	118	122	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,044	4,064	4,157	4,126	

<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>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.

2024 EU-wide Transparency Exercise

P&L  
SFIL S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,117	4,740	1,247	2,613
Of which debt securities income	159	225	72	147
Of which loans and advances income	1,000	1,769	375	756
Interest expenses	2,993	4,577	1,206	2,528
(Of which deposits expenses)	17	23	7	13
(Of which debt securities issued expenses)	680	922	263	584
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	4	4	0	0
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	9	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	94	15	34	55
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-112	-20	-34	-29
Gains or (-) losses from hedge accounting, net	6	6	1	2
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	0	0	0	0
<b>TOTAL OPERATING INCOME, NET</b>	<b>127</b>	<b>178</b>	<b>43</b>	<b>114</b>
(Administrative expenses)	74	96	30	53
(Cash contributions to resolution funds and deposit guarantee schemes)	6	6	0	0
(Depreciation)	12	16	3	7
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-4	-6	4	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-4	-5	4	2
(Other provisions)	-1	-2	0	0
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)	-3	-4	2	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-3	-4	2	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>41</b>	<b>70</b>	<b>3</b>	<b>51</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>29</b>	<b>56</b>	<b>3</b>	<b>38</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>29</b>	<b>56</b>	<b>3</b>	<b>38</b>
Of which attributable to owners of the parent	29	56	3	38

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

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

SFIL S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	1,578				3,003				3,090				2,514				IAS 1.54 (i)	
Financial assets held for trading	22	0	39	3	38	0	17	1	21	0	20	1	16	0	15	1	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,265	0	0	2,265	2,253	0	0	2,253	2,109	0	0	2,109	1,937	0	0	1,937	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	80	80	0	0	80	80	0	0	81	81	0	0	16	16	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	57,486				59,423				61,079				61,575				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,939	0	2,894	45	2,189	0	2,119	70	2,248	0	2,178	70	2,279	0	2,240	39	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	-57				405				265				121				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	2,969				2,298				2,270				2,253					
<b>TOTAL ASSETS</b>	<b>67,272</b>				<b>69,648</b>				<b>71,163</b>				<b>70,711</b>				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References					
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets									
Financial assets at fair value through other comprehensive income	Debt securities	80	0	0	0	0	80	0	0	0	0	0	81	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	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	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	6,838	639	3	-5	-5	0	7,356	637	3	-5	-5	0	7,961	621	3	-5	-5	0	7,874	597	3	-7	-4	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	44,405	5,492	157	-6	-26	-7	45,705	5,816	153	-7	-25	-5	47,842	4,561	140	-4	-31	-5	48,534	4,479	138	-4	-28	-5	0	0	0	0	0	0

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

SFIL S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	177	431	384	327	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	59,455	62,924	64,576	64,134	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	5,626	4,318	4,240	4,289	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	27	53	37	30	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	15	13	17	15	IAS 37.10; IAS 1.54(l)
Tax liabilities	2	2	9	2	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	224	197	196	220	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
<b>TOTAL LIABILITIES</b>	<b>65,525</b>	<b>67,939</b>	<b>69,459</b>	<b>69,017</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>1,747</b>	<b>1,709</b>	<b>1,704</b>	<b>1,694</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>67,272</b>	<b>69,648</b>	<b>71,163</b>	<b>70,711</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

SFIL S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		5,803	4,749	4,624	4,616	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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	3	0	0	0	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	3	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	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		59,422	62,894	64,546	64,104	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		30	30	30	30	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>65,258</b>	<b>67,674</b>	<b>69,200</b>	<b>68,751</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
SFIL S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	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
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	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
Of which: Specific risk	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
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	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
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	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
Of which: Specific risk	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
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) c) and 364 (2) a) CRD, which instead are included in the RWA OI1 template.





Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
Consolidated data	13,515	21,396	0		12,945	21,374	0	
Central governments or central banks	13,506	13,506	1,722		12,845	13,484	1,702	
Regional governments or local authorities	7,754	7,754	107		7,672	7,672	106	
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	248	248	2		248	248	2	
Corporates	9,229	143	143		9,162	138	138	
of which: SME	458	22	22		384	17	17	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0	7	0	0	0	7
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	39	39	39		32	32	32	
<b>Standardised Total<sup>2</sup></b>	<b>24,202</b>	<b>24,202</b>	<b>1,850</b>	<b>7</b>	<b>23,144</b>	<b>23,127</b>	<b>1,827</b>	<b>7</b>

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

(2) Standardised Total does not include the securitisation portfolio unless in the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected according to the following rule: Countries of counterparties covering up to 95% of total original exposures or Top 10 countries ranked by original exposures, calculated as of last quarter.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
FRANCE	4,551	20,262	0		4,556	19,951	0	
Central governments or central banks	4,551	4,551	1,018		4,556	4,556	1,027	
Regional governments or local authorities	7,615	7,615	107		7,253	7,253	106	
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	1	1	1		2	2	2	
Corporates	2,683	143	143		2,687	138	138	
of which: SME	342	22	22		307	17	17	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	52	41	41	7	54	39	39	7
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	28	28	28		22	22	22	
<b>Standardised Total<sup>2</sup></b>	<b>12,885</b>	<b>34,306</b>	<b>1,185</b>	<b>7</b>	<b>12,484</b>	<b>33,822</b>	<b>1,185</b>	<b>7</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
INDONESIA	3,860	0	0		3,850	0	0	
Central governments or central banks	3,860	3,860	1,028		3,850	3,850	1,027	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
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	
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>3,860</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,850</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
ITALY	1,462	1,460	0		1,426	1,421	0	
Central governments or central banks	1,462	1,460	402		1,426	1,421	429	
Regional governments or local authorities	2,264	2,259	62		2,198	2,193	439	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
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	
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>3,726</b>	<b>3,719</b>	<b>464</b>	<b>0</b>	<b>3,624</b>	<b>3,614</b>	<b>468</b>	<b>0</b>

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

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>(HOLDING %)</b>								
CAYMAN ISLANDS	0	0	0		0	0	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	1,421	1,421	1,421		1,379	1,379	1,379	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>1,421</b>	<b>1,421</b>	<b>1,421</b>	<b>0</b>	<b>1,379</b>	<b>1,379</b>	<b>1,379</b>	<b>0</b>

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

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



	IRR Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
(in EUR, %)												
<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0	0	
<b>Institutions</b>	35,379	112	36,815	1,348	79	36,320	114	37,233	1,330	79		
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
<b>Retail</b>	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		
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-SME	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0		
<b>IRR Total<sup>3</sup></b>												

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> IRB Total disclosed includes the Securitized position unless in the results prior to the 2019 exercise.

<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRR Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
(in EUR, %)												
<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0		
<b>Institutions</b>	36,288	122	36,524	920	78	36,800	124	36,623	894	79		
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
<b>Retail</b>	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		
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-SME	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0		
<b>IRR Total</b>												

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRR Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
(in EUR, %)												
<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0		
<b>Institutions</b>	0	0	0	0	0	0	0	0	0	0		
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
<b>Retail</b>	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		
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-SME	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0		
<b>IRR Total</b>												

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRR Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
(in EUR, %)												
<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0		
<b>Institutions</b>	0	0	0	0	0	0	0	0	0	0		
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
<b>Retail</b>	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		
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-SME	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0		
<b>IRR Total</b>												

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	IRR Approach											
	As of 30/09/2023						As of 31/12/2023					
	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
(in EUR, %)												
<b>Central banks and central governments</b>	0	0	0	0	0	0	0	0	0	0		
<b>Institutions</b>	0	0	0	0	0	0	0	0	0	0		
<b>Corporates</b>	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0		
<b>Retail</b>	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		
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-SME	0	0	0	0	0	0	0	0	0	0		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0		
<b>Equity</b>	0	0	0	0	0	0	0	0	0	0		
<b>Other non-credit-obligation assets</b>	0	0	0	0	0	0	0	0	0	0		
<b>IRR Total</b>												

<sup>1</sup> Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).





2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

SFRL S.A.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: subordinated				Of which: subordinated	Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	37,211	99	38,189	1,283	61	4	36,879	94	37,817	1,270		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	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-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total <sup>3</sup>			1,283				1,270						

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

(2) IRB Total does not include the Securitisation position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country group covering up to 2% of total original exposure in Top 20 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: subordinated				Of which: subordinated	Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	30,280	0	30,280	962	61	4	30,280	962	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	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-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total			962				962						

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: subordinated				Of which: subordinated	Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
INDONESIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	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-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total			0				0						

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: subordinated				Of which: subordinated	Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	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-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total			0				0						

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

		IRB Approach											
		As of 31/03/2024						As of 30/06/2024					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: subordinated	Of which: subordinated				Of which: subordinated	Of which: subordinated			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
CAYMAN ISLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	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-SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0			
IRB Total			0				0						

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

SFIL S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East	0 0 0 0 0 991 0	0 0 0 0 0 991 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	0 0 0 0 0 86 0	0 0 0 0 0 86 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa	0 0 0 0 0 0 0	0 0 0 0 0 1,024 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	1 0 10 6 31 76 302	1 0 10 6 31 76 302	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
		425	425	0	0	0	0	425	0	0	0	0	0	0	3,541	0	0

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the 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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

**Regions**

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

SFIL S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ]	Other Central and eastern Europe countries non EEA	[ 3M - 1Y ]																
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Middle East	[ 3M - 1Y ]																
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Latin America and the Caribbean	[ 3M - 1Y ]																
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Africa	[ 3M - 1Y ]																
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		
[ 0 - 3M ]	Others	[ 3M - 1Y ]																
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y - more ]																		
Total																		

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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
SFIL S.A.

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4</sup>			Of which Stage 3 <sup>4</sup>						Of which: defaulted	Of which Stage 3 <sup>4</sup>			Of which Stage 3 <sup>4</sup>				
mil EUR																					
Cash balances at central banks and other demand deposits	1,574	0	0	0	0	0	0	0	0	0	3,093	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	7,559	0	3	3	3	10	0	0	0	0	8,075	0	3	3	9	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	4,802	0	3	3	3	9	0	0	0	0	4,880	0	3	3	9	0	0	0	0	0	
Credit institutions	2,757	0	0	0	0	1	0	0	0	0	3,194	0	0	0	1	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	52,324	0	184	169	167	32	12	7	3	53,712	2	170	167	153	32	10	5	3	3	3	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	46,984	0	183	169	154	17	12	7	3	47,793	1	170	168	152	14	10	5	3	3	3	
Credit institutions	55	0	0	0	0	0	0	0	0	40	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	0	0	0	0	0	0	0	0	
Non-financial corporations	5,289	0	1	1	1	15	0	0	0	5,874	0	1	1	1	14	0	0	0	0	0	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralized by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralized by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	61,462	0	188	172	166	41	12	7	3	64,790	2	173	170	155	41	10	5	3	3	3	
OFF-BALANCE SHEET EXPOSURES	7,200	0	0	0	0	0	0	0	0	6,740	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP 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>5</sup> 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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
SFIL S.A.

	As of 31/03/2024											As of 30/06/2024																							
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																	
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures													
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>					Of which: defaulted	Of which Stage <sup>(4)</sup>																					
(in € bn)																																			
Cash balances at central banks and other demand deposits	3,090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,514	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,686	0	3	3	9	0	0	0	0	0	0	0	0	3	3	11	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,945	0	3	3	9	0	0	0	0	0	0	0	0	3	3	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,722	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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)	54,855	12	154	151	140	34	9	9	9	4	55,890	2	152	148	138	32	9	9	9	9	9	9	2	152	148	138	32	9	9	9	9	9	9		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	48,713	12	154	150	139	34	9	9	9	4	48,787	2	151	147	137	26	9	9	9	9	9	9	2	151	147	137	26	9	9	9	9	9	9		
Credit institutions	46	0	0	0	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5,896	0	0	0	0	10	0	0	0	0	6,274	0	0	0	0	7	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	66,411	12	197	193	143	44	9	9	9	4	66,894	2	195	191	141	43	9	9	9	9	9	9	2	195	191	141	43	9	9	9	9	9	9		
OFF-BALANCE SHEET EXPOSURES	7,998	0	0	0	0	0	0	0	0	0	7,151	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) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) 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.



2024 EU-wide Transparency Exercise  
Forborne exposures

SFIL S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,694	79	12	4	1,480	1	1,780	75	11	3	1,555	1
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	260	79	5	4	53	1	267	75	5	3	50	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,435	0	7	0	1,428	0	1,513	0	7	0	1,506	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	1,694	79	12	4	1,480	1	1,780	75	11	3	1,555	1
Loan commitments given	666	0	2	0	2	0	666	0	2	0	2	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

SFIL S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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)	717	74	6	3	540	1	575	73	5	3	464	1
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	222	74	4	3	46	1	212	73	4	3	102	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	496	0	2	0	493	0	363	0	1	0	362	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	717	74	6	3	540		575	73	5	3	464	
Loan commitments given	666	0	2	0	2	0	278	0	1	0	278	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

2024 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
SFIL S.A.

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</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 quarrying	129	0	0	129	0	0	115	0	0	115	0	0	120	0	0	120	0	0	115	0	0	115	0	0
C Manufacturing	0	0	0	0	0	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	293	0	0	293	0	0	353	0	0	353	0	0	364	0	0	364	0	0	374	0	0	374	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	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0	13	0	0	13	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	3,794	0	0	3,794	13	0	4,336	0	0	4,336	13	0	4,277	0	0	4,277	9	0	4,763	0	0	4,763	9	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	75	0	0	75	0	0	80	0	0	80	0	0	81	0	0	81	0	0	83	0	0	83	0	0
K Financial and insurance activities	23	0	0	23	0	0	24	0	0	24	0	0	19	0	0	19	0	0	19	0	0	19	0	0
L Real estate activities	648	1	1	650	0	0	703	1	1	707	0	0	826	0	0	822	0	0	874	0	0	843	0	0
M Professional, scientific and technical 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
N Administrative and support service activities	0	0	0	0	0	0	12	0	0	12	0	0	18	0	0	18	0	0	26	0	0	26	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	5,283	1	1	5,225	15	0	5,874	1	1	5,818	14	0	5,896	0	0	5,680	10	0	6,274	0	0	6,041	7	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F 08.01), 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.