

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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,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))	
Leverage ratios						
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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	1,523	1,522	1,517	1,540	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,523	1,522	1,517	1,540	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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		gmin 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	OWN FUNDS	1,524	1,524	1,518	1,541	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,523	1,522	1,517	1,540	C 01.00 (r0020,c0010)	Article 50 of CFFI.
	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	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2		240	176	232	187	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-47	-49	-65	-58	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4		80	80	80	83	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFFI.
	A1.7		-10	.9	-6	-7	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-21	-21	-21	-21	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-68	-67	-68	-61	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10		0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 49 and 159 of CRR
	A1.11		0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A:1.12	(-) Ricciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r9430,c0010)	Articiss 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point k) (iii) and 376(3) of CRR; Articles 36(1) point k) (iv) and 133(1) of CRR; Articles 36(1) point k) (iv) and 135(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r9460,c0010)	Location of Christians Africans Justin point ky (v) and 150(k) of Christ. Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r9480,c0010)	Addictors 4(27), 36(1) point (b); 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 CFR
	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); 26(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A	(-) insufficient coverage for non-performing exposures	-41	-12	-12	-14	C 01.00 (49513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (49514,c0010)	Article 36(1), point (n) and Article 132(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CFR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-8	-8	-8	-1	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-77	-13	-69	-13	C 01.00 (r0529,c0010)	-
	A121		0	0	0	0	CA1(1.1.6+1.1.8+1.1.126)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Addicion 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Addiction 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Addiction 460 to 472, 478 and 481 of CRR
	A.2		0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	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 (x0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0720,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,523	1,522	1,517	1,540	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1	1	1	1	C 01.00 (r9750,c0010)	Article 71 of CER
	A4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2	Other Tier 2 Capital components and deductions	1	1	1	1	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1980,c0010) + C 01.00 (19900,c0010) + C 01.00 (1990,c0010)	
OWN FUNDS REQUIREMENTS	В	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
	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)	37.65%	37.46%	36.48%	37.32%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	37.65%	37.46%	36.48%	37.32%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	37.68%	37.49%	36.50%	37.34%	GA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,523	1,522	1,517	1,540	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	37.65%	37.46%	36.48%	37.32%	[0.13(6-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	· · · · · · · · · · · · · · · · · · ·
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	of the appendix of the support tolers into	o consult in this calculation				



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,369	3,430	3,526	3,476	C 02.00 (r0040, c0010) (-C 07.00 (r0040, c0220, s001) - C 07.00 (r0110, c0220, s001) - C 07.00 (r0130, c0220, s001) - C 08.01 (r0040, c0200, s001) - C 08.01 (r0040, c0200, s001) - C 08.01 (r0040, c0200, s002) - C 08.01 (r0040, s0200, s0200, s0200, s020) - C 08.01 (r0040, s0200, s0200, s0200, s0200, s0200, s0200, s0200, s020) - C 08.01 (r0040, s0200, s
Of which the standardised approach	2,078	2,141	2,184	2,156	C 02.00 (r0000, 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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	57	42	42	51	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280 s001) + C 08.01 (r0040, ct280, s001) + C 08.01 (r0040, ct280, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) + C
Credit valuation adjustment - CVA	92	58	61	68	C 02.00 (r0640, 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, 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 (n0680, c0010)
Operational risk	411	410	410	410	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, 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 (0620, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations

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.



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
TOTAL OPERATING INCOME, NET	127	178	43	114
(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 ¹	0	-1	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-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 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	41	70	3	51
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	29	56	3	38
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	29	56	3	38
Of which attributable to owners of the parent	29	56	3	38

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

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



Total Assets: fair value and impairment distribution

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(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy				air value hierarch				air value hierarch		
ASSETS:	Carrying amount Level 1 Level 2 Level 3		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References			
Cash, cash balances at central banks and other demand deposits	1,578				3,003				3,090				2,514				IAS 1.54 (i)
Financial assets held for trading	22	0	19	3	18	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	2,233	0	0	2,233	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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	57,486				59,423				61,079				61,575				IFRS 7.8(f); 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	-67				405				265				121				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,959				2,298				2,270				2,253				
TOTAL ASSETS	67,272				69,648				71,163				70,711				IAS 1.9(a), IG 6

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

(min B	EUR)			As of 30/09/20	123					As of 31/	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairms	ent ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition			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		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credir 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 3 Credit-impaired assets	References
Financial assets at fair value through other		80	0	0	0	0	0	80	0	0	0	0	0	81	0	0	0	0	0	16	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		6,838	639	3	-5	-5	0	7,355	637	3	-5	-5	0	7,961	621	3	-5	-5	0	7,874	597	3	-7	-4	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	44,405	5,492	157	-6	-26	-7	45,705	5,616	153	-7	-25	-5	47,842	4,561	140	4	-31	-5	48,534	4,479	138	4	-28	-5	Annex V.Part 1.32, 44(a)

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

^[8] 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)

al liabilities held for trading financial liabilities ¹ al liabilities designated at fair value through profit or loss al liabilities measured at amortised cost		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	177	431	384	327	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
inancial liabilities measured at amortised cost	59,455	62,924	64,576	64,134	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives - Hedge accounting	5,626	4,318	4,240	4,289	IFRS 9.6.2.1; Annex V.Part 1.26
air 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
rovisions	15	13	17	15	IAS 37.10; IAS 1.54(I)
ax liabilities	2	2	9	2	IAS 1.54(n-o)
nare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	224	197	196	220	Annex V.Part 2.13
abilities 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
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	65,525	67,939	69,459	69,017	IAS 1.9(b);IG 6
DTAL EQUITY	1,747	1,709	1,704	1,694	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	67,272	69,648	71,163	70,711	IAS 1.IG6

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



Breakdown of liabilities

SFIL S.A.

(mln EUR)

	(min EUR)		•			1
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2023	Carrying As of 31/12/2023	amount As of 31/03/2024	As of 30/06/2024	References
Derivatives		5,803	4,749	4,624	4,616	IFRS 9.BA.7(a); CRR Annex II
Oh	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	3	0	0	0	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
рерозиз	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: Subore	dinated 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
TAL FINANCIAL LIABILITIES		65,258	67,674	69,200	68,751	



Market Risk SFIL S.A.

	SA					II.	М									IM						
			VaR (Memorano	fum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAYS)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							ů	0	0	0						i i
quities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i .
Foreign exchange risk	0	0		0	0	0							ů	0	0	0						
Commodities risk	o o	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 30/0	5/2024					
Fraded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						1
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							ů	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						1
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure ¹	Exposure Velise ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	12.201	19,349			13.414	20.388		
	Central dovernments or central banks Regional governments or local authorities	8.207	8,251	1,594		8,254	20,366	1.007	
	Public sector entities	7,417	7,002	199		7,625	7,148	200	
	Multilateral Development Banks	.,	.,	0		.,	.,		
	International Organisations	1	1	0		1	1		
	Institutions	9	9	2		8	8	1	
	Corporates	8,010	152	152		7,759	151	151	
	of which: SME	444	24	24		440	23	23	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME			0		۰	0		
	Secured by mortalistics on immovable property	0		0		0	0		
	of which: SME Exposures in default	20	45	68		51	42	63	
	Exposures in default Items associated with particularly high risk							0	
	Covered bonds			0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	65	65	65		59	50	59	
	Standardised Total 2	35,964	34,875	2,079	56	37,174	36,100	2,142	5

			Standardised Ap	proach			
	As of 30/09/2	1023				12/2023	
Original Exposure ⁴	Esposure Value ⁴	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustment provisions ²
3,363	17,783			4,323	18,628	0	
4,806	4,761			4,886	4,820	964	
7,233	7,002	199		7,383	7,148	200	
0	0	0		0	0	0	
0	0	0		0	0	0	
2	2	0		1	1	0	
1,645	152	152		1,304	151	151	

		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central dovernments or central banks	3,363	17,783	0		4,323	18,628	0	
	Regional governments or local authorities	4,806	4,761	952		4,865	4,820	964	
	Public sector entities	7,233	7,002	199		7,383	7,148	200	
	Multitateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		1	1	0	
	Corporates	1,645	152	152		1,304	151	151	
	of which: SME	363	24	24		355	23	23	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0						
	Exposures in default	55	45	68	8	51	42	63	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	31	31	31		27	27	27	
	Standardised Total ²				24				23
		⁽⁴⁾ Original exposure, unlike Exposure value, is r	reported before taking into account	any effect due to credit conversion	factors or creditrisk mitigation tech	niques (e.g. substitution effects).			
		(2) Total color calculations in and constitution and							

					Standardised Ap	d Approach						
			As of 30/09/2	023			As of 31.	/12/2023				
		Original Exposure ⁸	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central sovernments or central banks	3,843	0	0		3,845	0	0				
	Resional sovernments 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				
	Retail											
INDONESIA	of which: SME											
II TO I TEOUT	Secured by mortalisis on immovable property											
	of which: SME											
	Exposures in default											
	Items associated with particularly high risk	0				°						
	Covered bands					°						
	Claims on institutions and corporates with a ST credit assessment					°						
	Collective investments undertakings (CIU)					°						
	Equity					°						
	Other exposures					0						

		(2) Total value adjustments and provisions per o	curry or counterparty excuses to	osa for sacuritisation eigosures bu	includes general credit risk adjust	THEEL.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ⁸	Exposure Value	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments a provisions ²
	(minEUR, %)	1.377	1374			1.492	1.490		
	Central governments or central banks Regional governments or local authorities	2,325	2,374	454		2,289	2,283	457	
	Resional sovernments or local authorities Public sector entities	2,325	2,319	404		2,209	2,283	407	
	Multilateral Development Banks					ů,			
	International Organisations			0			0		
	Institutions			0					
	Corporates			0			0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
HALT	Secured by mortstates 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 particularly high risk	0		0			0		
	Covered bonds	0					0		
	Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CRII)								
	Equity								
	Other exposures	·		·					

		(2) Total value adjustments and provisions per c	(2) Individue objectments and provisions per country of country any exclude those for exaculturation expenses but include general conditions dipotherets.									
					Standardised Ap	proach						
			As of 30/09/2	1023			As of 31	12/2023				
		Original Exposure ^s	Exposure Velue ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
·	(minEUR, 66) Central sovernments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks		· ·	0			0					
	International Organisations	0	0	0		0	0	0				
	Institutions	0 1632	0	0		1.254	0	0				
	Corporates of which: SME	2,000	· ·	0		0	0					
	Retail	0	0	0		0	0	0				
CAYMAN ISLANDS	of which: SME	0	0	0		0	0	0				
	Secured by mortgages on immovable property of which: SME	ő	·			ů.	0	·				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0		0		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	ů										
	Collective investments undertakings (CIU)	0		0		0	0					
	Louity	0		0		0	0					
	Other exposures Standardised Total ²	0		0								

	SFILS.A.								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central sovernments or central banks Resignal sovernments or local authorities			0			0		
	Public sector entities	0		0			0		
	Multilateral Development Banks	0		0			0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,453	0	0		1,686	0	0	
	of which: SME	0		0			0	0	
	Retail	0		0			0	0	
LIBERIA	of which: SME Secured by mortificials on immovable property	0					0		
	Secured by mortifates on immovable property of which: SME	0					0		
	Exposures in default	0	· ·	0	0	o o	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)			0			0	0	
	Equity	0					0	0	
	Other exposures							۰	
	Standardised Total ²				3				- 4
		(4) Original exposure, unlike Exposure value, is	eported before taking into account	any effect due to credit conversion	factors or credit risk mitigation tech	niques (e.g. substitution effects).			

		(2) Total value adjustments and provisions per	country of counterparty excludes th	sose for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central assertments or central banks Assistant documents or local animothes Pathic sactor centrals Pathic sactor central Indicator control of the central or central Indicator control of the central or central Indicator control of the central or central	1,473 0 67 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		1,547 0 67 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
EGYPT	of clarics Code of clarics cod	0 0 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 0 0	

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(mtsSUR, %)	Original Exposure ^s	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁸	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
PANAMA	Control assessment or control basis Amend assessment or control basis Amend and a state of amends Control basis Cont	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 0 0 0 1,235 6 8 8 9 9 9 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²	(*) Original exposure, unlike Diposure value, is n			7				7

					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	/12/2023	
		Original Exposure ¹	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	1,000		0		1,027	0		
	Regional dovernments or local authorities	0					0		
	Public sector entities Multilateral Development Banks								
	Multilateral Development Banks International Organisations						0		
	Institutions			0			0		
	Corporates						0		
	of which: SME						0		
	Retail	0	0	0		0	0	0	
QATAR	of which: SME	0	0	0		0	0	0	
QATAK	Secured by mortilailes 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 particularly high risk	0		0			0		
	Covered bands						0		
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)						0		
	Equity						0		
	Other exposures					·			

		(2) local value adjustments and provisions per o	ountry or counterparty excuses to	lose for securification exposures bu	incualis general creatrisk aquis	THIREEL.			
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	/12/2023	
		Original Esposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %) Central governments or central banks	694		0		737	0		
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0			0	0	
CÔTE D'IVOIRE	of which: SME						0		
	Secured by mortifales on immovable property of which: SME								
	Exposures in default								
	Items associated with particularly high risk			0			0		
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0	0	0	
	Standardised Total ²								

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(mtsELR, No	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Commit of committees or an admittee of committees of commi	8 94 92 92 92 92 92 92 92 92 92 92 92 92 92	0 113 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 946 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Auto 1999 Control Automated Control Control						Standardise	ed Approach			
				As of 31/	03/2024			As of 30	06/2024	
Control Automatement or sentent brains 1,3311 2,356 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 2,3151 0 1,3411 0		(relaTIR NJ	Original Exposure ^b	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
Standardined Total 2 39,159 38,396 2,185 60 38,44 37,127 2,157	Consolidated data	Chical assessment or central uses Manual assessment or legal authorities Manual assessment or legal authorities Manual assessment or legal Manual assessment or legal Manual assessment of legal Manual assessment or legal	8.298 7.794 0 0 10 9.229 418 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,576 7,279 0 10 143 22 20 0 0 4 4 1 4 1 0 0 0 0 0 0 0 0 0 0 0 0	127 0 0 0 2 2 143 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		E,446 7,472 0 0 9,162 384 0 0 0 0 0 0 0 0 0 0 0 0	8,885 7,017 0 0 3 138 127 0 0 0 23 0 0 0 0	195 0 0 0 0 0 2 2 126 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minDLR, N)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central appearaments or central banks	4,553	20,242	0		4,056	19,661	0	
	Regional governments or local authorities	5,202	5,258	1,032		5,181	5,136	1,027	
	Public sector entities	7,515	7,279	197		7,253	7,017	196	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	2,688	143	143		1,327	138	138	
	of which: SME	342	22	22		307	17	17	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
TIMITOL	Secured by mortgages on immovable property		0	0		0		0	
	of which: SME			0 61					
	Exposures in default	52	41	61	7	54	39	56	7
	Items associated with particularly high risk Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment					0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								
	Coulty Equity		0	0		0		0	
	Other exposures	28	28	28		12	12	10	
	Standardined Total ²				23				26

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	1/06/2024	
		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
INDONESIA	Control and Contro	3,549	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	٠	3,350 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

		.,	,,,,,,,,,		ADDRESS OF THE PARTY OF				
	•				Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(minU.R. %)	Original Exposure	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²
ITALY	Coming generation or coming basis. And the control of the control	1.462 2.264 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.460 2.729 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	1.425 2.200 0 0 0 0 0 0 0 0 0 0 0 0	1,01 2,103 0 0 0 0 0 0 0 0 0 0 0 0	0 4200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Commit of assumements in Section of assumements of the committee when the committee of the committee of a section of the committee of the committee of the committee of the comm					sposures but includes general credi	eiganon techniques (e.g. sucesta trisk adjustments.	an eneca).		
Resional stoven ments of Public sector entities Mustisher at Development International Granisati					Standardise	d Approach			
Resional stoven ments of Public sector entities Mustisher at Development International Granisati			As of 31/	03/2024			As of 30	1/06/2024	
Resional stoven ments of Public sector entities Mustisher at Development International Granisati		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Cereorates of mich.: 15% Ratall of mich.: 15% Ratall of mich.: 15% Secured by martigrans of mich.: 15% Enougares in default. 15% Enougares in default. 15% Cereorat bonds. Claims on institutions as	instead of the adminishment of the adminishment forms of the adminishment forms of the adminishment forms of the adminishment forms of the adminishment of the adminishment forms of the adminishment forms of the adminishment of commonths of the adminishment of commonths of the adminishment of the adminishm	0 0 0 0 0 0 1,412 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 2,239 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	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LIBERIA LIBERIA LIBERIA LIBERIA LIBERIA LIBERIA LIBERIA	tes CAL COME	0 0 0 1,051 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	000000000000000000000000000000000000000	0
Brieff		(1) Original exposure, unlike Expos	ure value is negorial before taking	into account any effect due to cred	it consuminator to a se conditrisk a	Ministro techniques (e.e. substitut	on effects)		

		(2) local value adjustments and pri							
					Standardise	ed Approach			
			As of 31	/03/2024			As of 30	1/06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²
EGYPT	Control Accession of Control A	1346 0 02 0 0 0 0 0 0 0 0 0 0 0 0 0 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		1,233 63 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				14				12

			As of 31	03/2024			11.150							
			As of 31/61/2024 As of 50/06/2024											
	(min EUR, %)	Original Exposure ²	Ogford Expressor' Expressor Yahan' State expresses services "Value and Companied Expressor' Expressor Yahan' State of Provideral Services and Offord Expressor' Expressor Yahan' State of Companies and Offord Expressor' Companies and Offord Expressor Companie											
County of the Co	ntrollaine authorities authori	0 0 0 1,501 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 1,427 0 0 0 0 0 0 0 0 0	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰					

					Standardisc	ed Approach			
			As of 31	/63/2024			As of 30	/06/2024	
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central sovernments or central banks	595	0	0		902	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	۰	0	0		0	0	0	
	Institutions	۰	0	0		0	0	0	
	Corporates		0	0		0	0	0	
	of which: SME			0				0	
	Retail		0	0		0		0	
QATAR	of which: SME			0					
•	Secured by mortalists on immovable property of which: \$46			0					
	of which: SME Exposures in default		0	0			0		
	Hems associated with particularly high risk		0	0		0		0	
	Covered bonds	o o	0			0			
	Claims on institutions and corporates with a ST credit assessment		0			0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity		0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total ²								

		(2) rocal value adjustments and pr	evisions per country or counterpart	y excludes those for securitisation i	exposures out includes general cred	strakaquaments.			
					Standardis	ed Approach			
				/63/2024			As of 30	/06/2024	
	(min QUE, No.)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²
CÔTE D'IVOIRE	Control assessment or critical space. Partical commonwhile of all children Partical commonwhile of all children Partical commonwhile of the children Residence of the children Residence of the children Residence Resi	736 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Equity Other exposures Standardised Total ²			0		0			

		(2) rocal value adjustments and pr	owisions per country or counterparty	y excludes those for secure sation (reposures our includes general cre-	atriakaquamenti.			
					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	/06/2024	
	(micEUR, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central assessments or central tasses a feature of central tasses and	8 24 20 20 20 20 20 20 20 20 20 20 20 20 20	9 1146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	8 20 20 20 20 20 20 20 20 20 20 20 20 20	8 1127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 22 22 20 20 20 20 20 20 20 20 20 20 20	0
	Standardised Total ²								

Credit Risk - IRB Approach

SFILS.A.

							IRBAp	proach					
					30/09/2023								
		Originati	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0 36,310	0	0	0	0	0
	Institutions Corporates	35,779	112	36,815	1,348	70	4	38,310	114	37,333	1,330	70	5
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	o
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualitying Revolving Betail - Other Betail	0		0	0	0	0		0	0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0	0	0			0		0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0		0	0
	Equity	0		0	0		_		0	0		0	-
	Other non credit-obligation assets				0						0		
	IRB Tetal ²				1,348						1,330		

								IRB Ap	proach					
Control Cont					As o	30/09/2023					As o	31/12/2023		
Control Annual medication of generating processing and processing processin			Origina	Exposure ¹		Risk exposure	amount		Original I	Exposure ¹		Risk exposure	amount	Value adjustments
Note the control of					Value*			and provisions			Value*			and provisions
	FRANCE	Institution Comparis	34,288 0 0 0 0 0	0 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 35,324 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 34,800 0 0 0 0 0 0	114 0 0 0 0 0 0 0 0		0 951 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
(R) Total		Other non credit-obligation assets												

INDONESIA

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
ITALY	Control Jacks and carried genoments Institution Companies Ordinate Specialist Lending Companies Ordinate Specialist Lending Companies Ordinate Specialist Lending Companies Ordinate Specialist Lending Retail: Second on and settle property Retail: Second on and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0
	IRB Yotal	0											

							IRB Ap	proach					
				As or	30/09/2023					As o	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
CAYMAN ISLANDS	Control Justice and control generations. Comparison: Offends Special	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRS Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0	0	0 0	0	0	0 0	0	0	0 0	0	0	0
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME Retait	0	0	0 0	0	0	0	0	0	0	0 0	0 0	0
LIBERIA	Retail - Secured on real estate property Rotal - Secured on real estate property - OTWhick: SME Rotal - Secured on real estate property - OTWhick: SME	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
	Ronal - Other Ronal - Of Which: SME Ronal - Other Ronal - Of Which: non-SME Equity	0	0	0 0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRS Total				re taking into account any ef								

							IRB Ap	proach					
				As o	130/09/2023					Aso	31/12/2023		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and 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
	Corporates			0	0	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	ě	0	0	ě.	0	, i
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
	Retail	0	0	0	0	0	0		0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
LOTT	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	
	Retail - Other Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME			0	0	0	0		0	0		0	
	Resalt - Officer Resalt - Of Which: non-SME Equity	0		0	0	0	0		0	0		0	
	Other non credit-obligation assets		-		-		-	_	-	-	-		_
	*												

							IRB Ap	proach					
				As o	130/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
PANAMA	Control also and crising processors. Comparison. Conjugation. Or Official. Special and carefully Conjugation. Or Official. Special and carefully Conjugation. Or Official. Special and carefully Results. Second on an extent property. Results. Second on an extent property. Results. Confusion and conjugation. Or Official. State Result. Confusion. Result. Confusion. Result. Confusion. Del Confusion. Result. Confusion. Or Official. Loss Del Specify	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 non credit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
QATAR	Comit Labor and comit a personnents Traditions Companies - O'Renick Specialistics Landing Companies - O'Renick Specialistics Landing Companies - O'Renick Specialistics Landing Resist. Securious and carding properly Action Securious and Companies Action Resist Owner Securious Action Securious Action Securious Action Resist Owner Securious Action Action Securious Actions Securious Action Securious Actions Securious Actions Securious Action Securious Actions Se	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 non credit-obligation assets IRb Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and 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
	Institutions Corporates	0			0	0	0		0	0		0	
	Corporates - Of Which: Specialised Lending	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
CÔTE D'IVOIRE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OOTE DIVOITE	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	0
	Retail - Qualifying Revolving Retail - Other Retail	0			0	0			0	0			
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	i i	0	0	ě.	0	
	Equity	0	0	0	0	0	0		0	0	0	0	
	Other non credit-obligation assets												
	IRB Tetal												
	·	(1) Original exposus	re, unlike Exposure vi	alue, is reported befo	ne taking into account any eff	ect due to credit co	rversion factors or cr	edit risk mitigation	techniques (e.g. subs	stitution effects).			

							IRB Ap	proach					l l
				As or	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Originat	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	454	0	454	44	0	0	559	0	559	48	0	0
	Corporates	0		0	0		0		0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	0
	Retail	0		0	0		0		0	0		0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	0
CANADA						0	0		0	0		0	
	Retail - Secured on real estate property - Of Which: non-SME					0	0		0	0		0	
	Retail - Qualifying Revolving Betail - Other Betail	0			0	0	0		0	0		0	0
						0	0		0	0		0	
	Resalt - Other Resalt - Of Which: SME	0		0	0	0	0		0	0		0	0
	Retail - Other Retail - Of Which: non-SME												
	Equity Other non credit-obligation assets				U								
	IRB Total			rive is suggested both									

Credit Risk - IRB Approach

SFIL S.A.

								IRB Ap	proach					
												30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure	Risk exposure	amount	Value adjustmen
		(min EUR, %)	O merce: O m									and provisit		
	Central ban Institutions	ks and central governments	0 37.211	99	0 38.197	0 1.383	0 61	0	0 36.877	94	0 37.837	1,370	0 58	0
	Corporates		37,211	99	36,197	1,363	0.1	*	30,077	94	37,837	1,370	0.0	
	Corporates	Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		0
		Corporates - Of Which: SME		0	0	0	0	0	0	0	o o	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
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	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
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	۰	0
	Equity		0	0	0	0	0		0	0	0	0		
		redit-obligation assets										0		_
	IRB Total ²					1,383						1,370		

(3) Dely the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last qua

								IRB Ap	proach					
					As of	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 14)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
	Central banks Institutions Corporates	and central governments Corporatos - Of Which: Specialised Lending	0 35,200 0	0 99 0	0 36,186 0	0 965 0	0 61 0	0 1 0	0 34,889 0 0	0 94 0	0 35,848 0	0 963 0	0 58 0	0 1 0
FRANCE	Retail	Corporators - Of Which: SME 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	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0
FRANCE		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - 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 - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	IRS Total													

							IRB Ap	proach					
				Aso	131/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions Corporates	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	ů	0	0		0		0	0		0		0
	Retail		0	0	0	0		0	0		0		0
	Retail - Secured on real estate property		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
INDONESIA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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 concredit chilication assets	0	0	0	0	0	0	0	0	0	0		0

	<u>-</u>												
							IRB Ap	proach					
				As o	31/03/2024					As of	30/06/2024		
		Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 94)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
ITALY	Companies and center generouses Companies Companies Companies Institution Companies Companies Companies Institution Companies Companies Institution Audit Security in the Companies Institution Audit Security in the Companies Institution Audit Security in the Companies Institution Audit Companies Ins	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Equity Other non-credit-obligation assets		0	0		0		0	0	۰	0		

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		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
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail												
	Retail - Secured on real estate property												
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0		0		0
	Retail - Qualifying Revolving		0	0	0	0	ō	0	0		0	o o	0
	Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	0
1	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	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRBAp	proach					
				As o	f31/03/2024					Aso	of 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, 14)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
LIBERIA	Control berks and cetted governments Institutions Corporates Corpo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
LIBERIA	Rotal - Secured on new decise properly - Of Which: non-SME Retail - Qualifying Reviewing Retail - Other Retail - Other Retail - Other Retail - Of Which: SME - Rotal - Other Retail - Of Which: SME - Rotal - Other Retail - Of Which: SME - Rotal - Other Retail - Of Which: SME - Rotal - Other Retail - Of Which: SME - Rotal - Other Retail - Of Which: SME - Rotal - Other Retail - Other Retail - Of Which: SME - Rotal - Other Retail - Other Reta	0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0	0
	IRB Total				d before this rists account								

								IRB Ap	proach					
					As o	f31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s 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
	Retail	Retail - Secured on real estate property		0	0			0	0	0		0	0	0
		Retail - Secured on real estate property - Of Which: SME			0									
EGYPT		Retail - Secured on real estate property - Of Which: non-SME			0		0		0	0		0		0
		Retail - Qualifying Revolving			0		0					0		
		Retail - Other Retail			0		0							
		Retail - Other Retail - Of Which: SME		0	0	ı ,	0		0	0		ı ,		0
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity	Manage Cook Manage Winds (Note See		0	0	0	0		0	0		0		0

							IRBAp						
							ІКВАР	proacn					
				Aso	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vitte		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and 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 Corporates - Of Which: Specialised Lending		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	o o	0	ō	0	0		0		0
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
PANAMA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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
	Other non credit-obligation assets	_										_	
	IR8 Total												

							IRBAp	proach					
				As o	31/03/2024					Aso	of 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
QATAR	Control seals and control genements includes Companies Companies Control seals Companies Control Seals Facility Control Control Seals Facility Control Control Seals Facility Control Seals Faci	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0		0		0	0	0	0		0
	Institutions Corporates			0	0		0		0	0		0		0
	Corporates	Corporates - Of Which: Specialised Lending		0	0		0		0	0		0		
		Corporates - Of Which: SME			0		0			0		0		0
	Retail				0									
		Retail - Secured on real estate property		0	0	0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME	i i	0	0	o o	0	o o	0	0	o o	0		0
CÔTE D'IVOIRE		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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	redit-obligation assets		0	0		0		0	0	0	0		0
	IRB Total	nun-sugaran azasu												
	IND TOTAL		M. Original and a			d before taking into accoun				to a Mineral contract to the		Consultaneous Co		

							IRB Ap	proach					
											f 30/06/2024		
		Origina	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision:
	Central banks and central governments	0	0	0		0	0	0	0		0	0	0
	Institutions	584	0	584	49	0	0	581	0	581	40	0	0
	Corporates		0	0	0	0	0	0	0		0		0
	Corporates - Of Which: Specialised Lending		0	0	0	0		0	0		0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail		0	0	0	0		0	0		0		0
	Retail - Secured on real estate property		0	0	0	0		0	0		0		0
CANADA	Retail - Secured on real estate property - Of Which: SME		0	0	0			0	0		0		0
Criteriore	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0		0		0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0		0		0
	Retail - Other Retail		0	0				0					0
	Retail - Other Retail - Of Which: SME		0	0				0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0	0				0					0
	Equity		0	0				- 0			0		
	Other non credit-obligation assets												
	IRS Total	_											



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	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	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	Nominat	Provisions	
[0 - 3M [Austria	0 0 0 0 0 134 134	0 0 0 0 0 134	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 134			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9
[0 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland													
10 10 10 10 10 10 10 10	France	5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5: 5	2,480	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 88 395 596 2,296 8,732 30,932 43,089	0 55 7 0 35 224 416	3.828	0 1 15	0 0 69 113 0 644 826	0 0		1,883
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0 - 3M[Croatia													
[0 - 3M[Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland													
[0 - 3M[Italy	12/ 2/ 32/ 2/21/ 30/ 2,77/ 3,777/	321 215 305 2.773	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 125 26 321 215 305 2,773 3,764	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		457



General governments exposures by country of the counterparty

							SFIL S.A.							
				_			As of 31/12/2023	_						
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	D erivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Latvia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Uthuania													
10 - 3M1 13M - 3Y1 12Y - 2Y1 12Y - 3Y1 13Y - 5Y1 10Y - moore	Luxembourg													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
Total Tota	Netherlands													
[0 - 34] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
1044 0 - 344 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Portugal	000	0 0 0 0 0 4	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 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] [1 3M - 1Y] [1 1Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total	Romania													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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	amount
[0-3M] 13M-1Y1 13Y-2Y1 [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 0 57 189 54 6 0	54	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 57 0 189 54 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total Tota	Sweden	15 0 0 0 0 0 0	10 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	15	35	0	0	0	15	0	0	0	0	0		0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
Total [0 - 3M] [3 M - 1Y] [13Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Nonway													



General governments exposures by country of the counterparty

							SFIL S.A.							
				_			As of 31/12/2023		_			_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] 13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 94 20 0 0	0 0 94 20 0	0 0 0 0	0	0 0 0 0	0 0 94 20 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M 13M - 1Y	Hong Kong					·		·		·		·		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 0 0 0 0 3 30	0 0 0 0 0 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 30	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	u.s.	0 0 0 7.7 100 0 1.7 1.7	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 71 100 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 12Y-3Y [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	0 0 115 7 156 2 238 518	7 156 2 238	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 115 7 156 2 238	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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[r3M-1Y r1Y-2Y r2Y-3Y r3Y-5Y r3Y-5Y r3Y-10Y r3Y-10Y	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East	90	0 0 0 0 0 0 1 991	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	((((993		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 36		
Total (0 - 3Mf) (3M - 1Yf) (1Y - 2Yf) (2Y - 3Yf) (3Y - 5Yf) (5Y - 10Yf) [10Y - more	Latin America and the Caribbean	992 (0 0 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	991		0 0 0	0	0 0 0 0 0	36 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	1,022	0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((1,024		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 1,381		
Total 10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	1,022 6 11 4 3 77 30 424	1 0 0 10 10 10 15 15 15 15 15 15 15 15 15 15 15 15 15	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,024 1 1 1 1 3 3 7 7 3 300 424			0	000000000000000000000000000000000000000	1,381 0 0 0 0 0 0 0 3,541 3,541		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Land America: Agentina, Belar, Uniquery, Venezuels, Antiqua And Earbuda, Costa Rica, Costa

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio	ı	Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 131 1 133				0 0 0 0 0 133		0 0 0	0	0	0		
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Belgium		0 0 0	6			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
10tal 0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Denmark													
[0 - 3M] [3M - 1Y [1Y - 2Y] [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 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Finland													
10 10 10 10 10 10 10 10	France	44 13: 400 738 2,611 9,080 32,78 45,811	7 407 7 739 2,516	6		0 0 0 0 0	29 119 365 683 2,436 8,594 31,860 44,086	3 29 4 20 35 363 380	2 580	0	0 0 69 176 0 468	0 0		1,914
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany													
[0 - 3M[Croatia													
[0 - 3 M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0 - 3M[Ireland													
[0.3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	127 56 277 223 377 2,577	50 50 270 225 373 2.565 2.565	6	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 127 50 270 225 373 2,865 3,612	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		439



General governments exposures by country of the counterparty

							SFIL S.A.							
				_			As of 30/06/2024	_	_			_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0.3M[3M-1Y 17-2Y [2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more	Uthuania													
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 100' - more	Luxembourg													
[0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
0 - 3M 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Portugal	(0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	Romania													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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	amount
[0 - 3M[Slovakia													
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Slovenia													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain	6 5 6 188 7 7 6	0 55 1 0 196 79 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 0 186 79 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	9
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	11	0 0 15 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0	0 0 15 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 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	United Kingdom													
[0 - 3M[Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M[Norway													



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			T		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n 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] 13M - 2Y 13Y - 2Y 2Y - 3Y 5Y - 10Y 10Y - more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 33 22 20 0	0 0 93 20 0 0	0 0 0 0 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 20 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		22
[3M - 3Y [3M - 3Y [3Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan	0 0 0 0 0 0 30	0 0 0 0 0 0 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 30 30	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	U.S.	0 0 0 7.7 100010 0 1.72	0 0 0 71 101 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 0 0 0 0 0 0 0	0 0 0 71 101 0 172	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		34
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Switzerland	0 109 22 138 2 229	135 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 109 22 135 2 229 496	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		pu
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEJ		450											



General governments exposures by country of the counterparty

							SFIL S.A.							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East	600	0 0 0 0 0 0 899	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((895		0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 3 0		
Total (0 - 3Mf) (3M - 1Yf) (1Y - 2Yf) (2Y - 3Yf) (3Y - 5Yf) (5Y - 10Yf) [10Y - more	Latin America and the Caribbean	859 659 659 659 659 659 659 659 659 659 6	0 0 0 0 0 0 7 7 7 7 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	899 (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	7. (((((((((((((((((((0 0 0 0 0 0 0 0 0 60	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	76 (((((60 1.1.146		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 1,165		
Total 10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	1,21:	0 1 1 9 9 5 5 71 1 23 8 684	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,201 () () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,165 0 0 0 0 0 0 0 3,163 3,163		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures SFIL S.A.

									SFIL	.S.A.								
					As of 30/09/2023									As of 31/12/2023				
		Gros	ss carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	nanges in fair value due to			Gros:	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
		Of which performing but past due > 30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		one 200 days and C-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b			one 230 days and <-30 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	1,570	3 0		0				0	0 0	3,003	0	(0		0 0			
Debt securities (including at amortised cost and fair value)	7,566	0		3 3	3	10		0	0 0	8,075	0	8	. 3		3 5			
Central banks		0		0 0			0	0	0 0		0		0		0 0			
General governments	4,80	2 0		3 3	3	9	9	0	0 0	4,880	0	3	3		3 5			0 0
Credit institutions	2,75	7 0		0			1 0	0	0 0	3,196	0		0		0 1			0 0
Other financial corporations		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
Loans and advances(including at amortised cost and fair value)	52,324		18	6 169	157	3:	2 12	2	7 3	53,712	2	170	167	15	i3 31	10		5 3
Central banks		0		0			0 0	0	0 0		0		0		0 0			0 0
General governments	46,986	9 0	18	5 169	156	17	7 12	2	7 3	47,790	1	170	166	15	12	10		5 3
Credit institutions	55	5 0		0			0 0	0	0 0	45	0		0		0 0			0 0
Other financial corporations		0		0			0 0	0	0 0		0		0		0 0			0 0
Non-financial corporations	5,28	3 0		1 1	1	1	5	0	0 0	5,874	0	1	1		1 14			0 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			0 0	0	0 0		0		0		0 0			0
Households		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
of which: Credit for consumption		0		0	6		0	0	0 0		0		0		0 0			0 0
DEBT INSTRUMENTS other than HFT	61,46	2 0	18	9 172	160	4:	1 12	2	7 3	64,790	2	173	170	15	5 41	10		5 3
OFF-BALANCE SHEET EXPOSURES	7,92			0 0			6	0	0 0	6,740					0			0 0

The first net address that fairns, communication impaired and accomminant impaired to degree in the value due to the control of the anti-district control of the



Performing and non-performing exposures SFIL S.A.

									UTIE									
					As of 31/03/2024									As of 30/06/2024				
		Gross	s carrying amount/ Nominal as	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal as	nount		Accumulated impairm credit risk and provision	ent, accumulated negative char ons ⁴	ges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁶			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	3,090		0			0 (0 0	2,514	0	0	0			0		
Debt securities (including at amortised cost and fair value)	8,666		3	3		3 5			0 0	8,490	0	3	3		3 11	0		
Central banks	0	0	0			0			0 0	0	0	0	0			0		0
General governments	4,945	. 0	3	3		3			0 0	4,912	0	3	3		10	0		0
Credit institutions	3,722		0			0 :			0 0	3,578	0	0	0		1	0		0
Other financial corporations	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
Loans and advances (including at amortised cost and fair value)	54,655	12	154	151	14	9			5 4	55,090	2	152	148	13	32	9		5 8
Central banks	0	0	0			0			0 0	0	0	0	0		0	0		0
General governments	48,713	12	154	150	13	9 24	9		5 4	48,787	2	151	147	13	7 26	9		5 8
Credit institutions	46		0			0			0 0	30	0	0	0		0	0		0
Other financial corporations	0	0	0			0			0 0	0	0	0	0			0		0
Non-financial corporations	5,896	0	0			0 10			0 0	6,274	0	0	0		7	0		0
of which: small and medium-sized enterprises	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
Households	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
of which: Credit for consumption	0	0	0	0		0			0 0	0	0	0	0		0	0		0
DEBT INSTRUMENTS other than HFT	66,411	. 12	157	153	14	3 44	. 9		5 4	66,094	2	155	151	14	1 43	9		5 8
OFF-BALANCE SHEET EXPOSURES	7,998		0			0 5	0		0 0	7,151		0	0		0 7	0		0

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

1			As of 30/	09/2023					As of 31/2	12/2023		
	Gross carryin exposures wi measures	ig amount of th forbearance			Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance 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		1,780	75	11	3	1,555	
Loan commitments given	666	0	2	0	2	0	666	0	2	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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

⁽P) 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.

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

SFIL S.A.

ı			As of 31	03/2024					As of 30/	06/2024		
	Gross carryin, exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financia on exposures with fo	
		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												-
Debt securities (including at amortised cost and fair value)	U	U	0	0	0	U	U	U	U	U	U	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
	496	0			493		363		4		362	Ĵ
Non-financial corporations	496	0	2	0	493	Ü	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 ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	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 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

(min EUR)