



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Precision Capital S.A.

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,652	1,590	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,466	1,391	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,847	1,847	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	82	127	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	110	67	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	20	15	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	87	98	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	3	-1	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-324	-456	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-226	-239	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-4	-4	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-37	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-15	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-71	-48	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-71	-48	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	99	108	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	99	108	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,566	1,499	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	87	91	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	87	91	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	9,751	10,394	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.04%	13.39%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.06%	14.42%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.95%	15.30%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,538	1,439	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.77%	13.85%	[D.1]/[B-B.1]	-

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



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Leverage ratio

Precision Capital S.A.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,566	1,499	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,643	1,548	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	35,897	37,550	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	35,969	37,598	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.1%	C 47.00 (r330,c010)	



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Risk exposure amounts

Precision Capital S.A.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	7,805	8,199
Risk exposure amount for securitisation and re-securitisations in the banking book	65	51
Risk exposure amount for contributions to the default fund of a CCP	1	1
Risk exposure amount Other credit risk	7,740	8,147
Risk exposure amount for position, foreign exchange and commodities (Market risk)	395	549
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	37	49
Risk exposure amount for operational risk	1,515	1,597
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9,751	10,394

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

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Precision Capital S.A.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	760	488
Of which debt securities income	149	65
Of which loans and advances income	285	150
Interest expenses	390	296
(Of which deposits expenses)	29	17
(Of which debt securities issued expenses)	31	17
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	1
Net Fee and commission income	472	279
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	115	68
Gains or (-) losses on financial assets and liabilities held for trading, net	28	2
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-5	7
Gains or (-) losses from hedge accounting, net	1	-4
Exchange differences [gain or (-) loss], net	25	15
Net other operating income /(expenses)	-4	-12
TOTAL OPERATING INCOME, NET	1,003	550
(Administrative expenses)	770	391
(Depreciation)	71	32
(Provisions or (-) reversal of provisions)	3	0
(Commitments and guarantees given)	0	0
(Other provisions)	3	0
Of which pending legal issues and tax litigation ¹	3	0
Of which restructuring ¹	3	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	19	4
(Loans and receivables)	19	4
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	5	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	145	125
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	94	113
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	94	113
Of which attributable to owners of the parent	84	104

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

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Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	4,973	4,723	162		6,109	5,926	166	
	Regional governments or local authorities	361	364	57		498	501	79	
	Public sector entities	1,135	333	42		1,076	299	57	
	Multilateral Development Banks	263	271	0		234	247	0	
	International Organisations	393	393	0		325	325	0	
	Institutions	1,096	1,068	324		1,344	1,307	435	
	Corporates	4,362	2,486	2,024		4,403	2,351	1,959	
	of which: SME	975	577	547		1,085	507	500	
	Retail	3,378	169	124		4,105	172	127	
	of which: SME	31	18	11		28	15	9	
	Secured by mortgages on immovable property	1,146	1,096	593		1,421	1,356	693	
	of which: SME	363	357	294		478	469	340	
	Exposures in default	123	29	32	90	140	47	54	87
	Items associated with particularly high risk	71	62	93		86	77	115	
	Covered bonds	45	45	5		80	80	9	
	Claims on institutions and corporates with a ST credit assessment	205	143	31		239	200	45	
	Collective investments undertakings (CIU)	115	115	114		81	81	67	
Equity	194	187	407		54	47	66		
Securitisation	325	325	65		235	235	51		
Other exposures	701	663	497		725	690	521		
Standardised Total²	18,885	12,472	4,571	112	21,179	13,960	4,444	109	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
LUXEMBOURG	Central governments or central banks	1,637	1,397	40		2,356	2,115	39	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	380	44	9		346	40	8	
	Multilateral Development Banks	1	1	0		1	1	0	
	International Organisations	59	59	0		52	52	0	
	Institutions	48	46	9		88	86	20	
	Corporates	1,637	768	743		1,663	716	699	
	of which: SME	747	422	417		778	436	431	
	Retail	8	5	3		10	6	4	
	of which: SME	8	5	3		9	6	3	
	Secured by mortgages on immovable property	344	339	265		324	317	256	
	of which: SME	301	297	244		295	292	242	
	Exposures in default	85	16	19	65	89	25	28	60
	Items associated with particularly high risk	55	55	82		55	55	83	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	67	67	66		45	45	44	
Equity	27	21	40		27	21	41		
Securitisation									
Other exposures									
Standardised Total²	534	512	412	72	507	489	391	67	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
NETHERLANDS	Central governments or central banks	91	91	0		218	218	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	462	12	0		462	12	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	75	74	24		59	60	21	
	Corporates	181	168	114		199	145	95	
	of which: SME	11	11	8		47	0	0	
	Retail	2,943	21	16		3,562	20	15	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	210	207	96		273	270	121	
	of which: SME	26	26	26		42	48	36	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		7	7	1	
	Claims on institutions and corporates with a ST credit assessment	8	7	1		25	17	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	141	141	342		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	9	9	9	5	33	22	19	5	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
FRANCE	Central governments or central banks	84	84	0		190	190	0	
	Regional governments or local authorities	172	175	32		182	185	34	
	Public sector entities	109	109	4		95	95	18	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	186	186	69		268	216	74	
	Corporates	453	231	180		419	182	135	
	of which: SME	24	17	14		30	9	9	
	Retail	28	18	13		20	12	10	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	176	166	61		157	149	57	
	of which: SME	3	3	1		4	4	2	
	Exposures in default	7	3	3	0	19	15	18	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	16	16	2		33	33	3	
	Claims on institutions and corporates with a ST credit assessment	9	9	2		46	27	5	
	Collective investments undertakings (CIU)	6	6	6		29	29	16	
Equity	1	0	0		1	1	1		
Securitisation									
Other exposures									
Standardised Total²	5	5	5	5	4	4	4	4	

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

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SWITZERLAND	Central governments or central banks	9	9	0		9	9	0	
	Regional governments or local authorities	0	0	0		160	160	32	
	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	65	65	23		71	70	28	
	Corporates	10	2	2		11	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		8	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	32	31	12		34	33	13	
	of which: SME	3	3	1		3	3	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	1	2		5	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	11	11	2		67	67	13	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures									
Standardised Total²	29	29	4	4	29	29	2	4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
BELGIUM	Central governments or central banks	253	253	0		246	298	0	
	Regional governments or local authorities	43	43	9		36	36	3	
	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	34	34	13		31	31	11	
	Corporates	297	126	114		324	120	108	
	of which: SME	61	16	14		61	12	12	
	Retail	167	64	48		177	67	50	
	of which: SME	12	5	4		5	4	4	
	Secured by mortgages on immovable property	34	29	15		37	28	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	0	0	0	3	0	0	0
	Items associated with particularly high risk	6	6	9		6	6	9	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		0	0	0		
Securitisation									
Other exposures									
Standardised Total²	20	20	20	3	41	41	40	3	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	261	261	0		396	396	0	
	Regional governments or local authorities	38	38	0		17	17	0	
	Public sector entities	34	19	4		42	23	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	124	7		108	108	14	
	Corporates	426	261	243		421	280	264	
	of which: SME	31	24	20		20	15	14	
	Retail	148	24	18		142	25	18	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	25	25	12		24	24	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	10	10	13	23	5	5	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	4	4	2		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	1		5	5	2	
	Collective investments undertakings (CIU)	31	31	31		7	7	7	
Equity	9	9	9		9	9	9		
Securitisation									
Other exposures									
Standardised Total²	23	23	22	15	24	24	23	17	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	150	150	0		154	154	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	252	220	62		474	490	181	
	Corporates	190	146	116		208	160	132	
	of which: SME	35	34	29		34	23	23	
	Retail	58	26	18		113	31	22	
	of which: SME	10	6	4		6	3	2	
	Secured by mortgages on immovable property	175	164	76		273	259	101	
	of which: SME	21	19	17		19	16	8	
	Exposures in default	1	0	0	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		16	13	20	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	147	86	20		83	72	18	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	12	12	12		11	11	11		
Securitisation									
Other exposures									
Standardised Total²	26	20	20	2	28	22	22	2	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SPAIN	Central governments or central banks	694	694	0		729	725	0	
	Regional governments or local authorities	24	24	0		20	20	0	
	Public sector entities	60	60	21		21	21	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	24	10		45	40	19	
	Corporates	174	82	80		218	142	140	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	53	53	26		54	54	26	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	5	5	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		39	39	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	99	99	48		18	18	7	
	Corporates	118	130	56		124	135	54	
	of which: SME	1	1	1		2	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		11	11	6	
	of which: SME	0	0	0		3	3	3	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	0	0	5	0	0	0	5
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	2	2	2		3	3	3		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				5				5	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
IRELAND	Central governments or central banks	160	160	0		159	159	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	67	30	6		68	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	11	11	11		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
Consolidated data	Central banks and central governments	5,832	0	6,167	275	0	0	6,198	0	6,742	364	0	0
	Institutions	3,143	0	3,018	343	0	0	3,600	0	3,494	382	0	0
	Corporates	4,723	187	3,904	1,464	0	51	4,489	175	3,492	1,378	0	42
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,121	167	1,668	203	0	42	2,166	174	1,653	204	0	42
	Retail	8,799	532	8,044	1,134	0	143	9,145	448	9,091	1,615	271	157
	Retail - Secured on real estate property	5,666	210	5,478	857	0	28	5,946	213	5,940	993	130	28
	Retail - Secured on real estate property - Of Which: SME	168	5	157	40	0	1	177	10	171	41	3	2
	Retail - Secured on real estate property - Of Which: non-SME	5,498	205	5,321	816	0	26	5,669	204	5,669	952	127	26
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,133	322	2,566	278	0	115	3,299	224	3,250	621	141	128
	Retail - Other Retail - Of Which: SME	269	9	204	27	0	5	292	22	244	48	8	14
	Retail - Other Retail - Of Which: non-SME	2,864	314	2,362	250	0	110	3,007	213	3,006	573	133	114
	Equity	6	0	6	17	0	0	6	0	6	17	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				3,233						3,755			

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
LUXEMBOURG	Central banks and central governments	2,177	0	2,145	0	0	0	1,267	0	1,460	0	0	0
	Institutions	135	0	92	20	0	0	375	0	333	25	0	0
	Corporates	3,115	174	2,226	455	0	47	3,127	188	2,166	500	0	39
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,044	157	1,578	182	0	39	2,075	167	1,563	178	0	39
	Retail	6,615	333	6,049	880	0	85	6,966	243	6,912	1,195	144	96
	Retail - Secured on real estate property	4,469	101	4,305	685	0	10	4,691	104	4,685	769	62	9
	Retail - Secured on real estate property - Of Which: SME	162	4	151	39	1	1	169	8	164	39	2	2
	Retail - Secured on real estate property - Of Which: non-SME	4,307	97	4,154	646	0	9	4,522	97	4,522	730	60	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,146	232	1,744	194	0	75	2,275	139	2,227	426	82	87
	Retail - Other Retail - Of Which: SME	263	9	199	27	0	5	284	20	236	47	7	12
	Retail - Other Retail - Of Which: non-SME	1,883	224	1,545	167	0	70	1,992	118	1,991	379	74	74
	Equity	6	0	6	17	0	0	6	0	6	17	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
NETHERLANDS	Central banks and central governments	55	0	55	0	0	0	0	0	0	0	0	0
	Institutions	155	0	155	24	0	0	130	0	129	18	0	0
	Corporates	107	0	28	27	0	0	76	0	32	33	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	39	0	37	3	0	0	34	0	34	4	0	0
	Retail - Secured on real estate property	7	0	7	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32	0	30	2	0	0	30	0	30	3	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	32	0	30	2	0	0	30	0	30	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
FRANCE	Central banks and central governments	973	0	1,176	0	0	0	728	0	890	0	0	0
	Institutions	888	0	766	53	0	0	793	0	678	49	0	0
	Corporates	389	7	370	348	0	2	377	2	359	345	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	4	15	2	0	1	11	2	11	1	0	1
	Retail	837	113	796	88	0	18	788	100	788	156	63	19
	Retail - Secured on real estate property	532	72	526	71	0	7	513	63	513	110	39	7
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	3	1	3	1	1	0
	Retail - Secured on real estate property - Of Which: non-SME	532	72	524	71	0	7	510	62	510	109	39	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	304	41	270	17	0	11	274	37	274	46	23	11
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	3	1	3	1	1	1
	Retail - Other Retail - Of Which: non-SME	302	40	269	17	0	11	272	36	272	45	22	10
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWITZERLAND	Central banks and central governments	671	0	671	0	0	2,167	0	2,167	0	0
	Institutions	117	0	120	14	0	88	0	91	11	0
	Corporates	51	0	45	38	0	48	0	43	35	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	155	6	123	31	0	207	6	207	47	4
	Retail - Secured on real estate property	28	3	27	4	0	26	3	26	5	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	3	27	4	0	26	3	26	5	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	127	3	96	27	0	182	3	182	43	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	127	3	96	27	0	182	3	182	43	2
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
BELGIUM	Central banks and central governments	546	0	581	0	0	507	0	558	0	0
	Institutions	153	0	113	10	0	151	0	97	9	0
	Corporates	86	2	69	49	0	83	77	60	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	38	2	24	4	0	31	2	21	4	0
	Retail	342	7	305	38	0	335	6	335	46	3
	Retail - Secured on real estate property	244	5	240	32	0	240	4	240	33	2
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	3	1	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	240	4	237	31	0	237	3	237	32	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	99	2	65	5	0	95	2	95	13	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	2	0	2	0	0
	Retail - Other Retail - Of Which: non-SME	97	2	64	5	0	93	2	93	13	1
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
GERMANY	Central banks and central governments	0	0	21	0	0	0	0	31	0	0
	Institutions	216	0	214	12	0	240	0	239	30	0
	Corporates	258	3	310	191	0	248	3	251	180	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	3	34	11	2	19	3	28	11	0
	Retail	193	22	182	30	0	187	25	187	43	15
	Retail - Secured on real estate property	159	16	154	28	0	150	19	150	36	12
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	2	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	157	16	152	28	0	148	18	148	35	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	35	6	28	2	0	37	6	37	8	4
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	34	6	27	1	0	36	6	36	7	4
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	288	0	330	47	0	334	0	375	51	0
	Corporates	12	0	12	7	0	23	0	23	8	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	61	5	53	5	0	71	8	71	13	5
	Retail - Secured on real estate property	21	2	20	2	0	36	4	36	7	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	2	20	2	0	36	4	36	7	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	39	3	33	2	0	34	4	34	6	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	39	3	33	2	0	34	4	34	6	2
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(m€ EUR, %)													
SPAIN	Central banks and central governments	70	0	128	103	0	0	196	0	252	219	0	0
	Institutions	148	0	150	18	0	0	161	0	162	22	0	0
	Corporates	17	0	17	4	0	0	7	0	7	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	82	9	81	16	0	7	21	12	21	13	8	7
	Retail - Secured on real estate property	72	5	72	15	0	4	9	7	9	5	5	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	72	5	72	15	0	4	9	7	9	5	5	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	4	9	1	0	3	12	5	12	8	3	3
	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	10	4	9	1	0	3	12	5	12	8	3	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(m€ EUR, %)													
UNITED STATES	Central banks and central governments	452	0	452	0	0	393	0	393	0	0	0	0
	Institutions	268	0	292	7	0	0	446	0	499	16	0	0
	Corporates	11	0	18	24	0	0	11	0	17	22	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	3	1	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	1	0	1	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	2	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ²	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(m€ EUR, %)													
IRELAND	Central banks and central governments	120	0	120	37	0	0	273	0	273	83	0	0
	Institutions	95	0	95	18	0	0	73	0	73	12	0	0
	Corporates	19	0	19	27	0	0	30	0	30	29	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	13	0	13	5	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Precision Capital S.A.

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	7,182.4	165.6	7,016.8	152.9	0.0	152.9	193.7	0.0	193.7	6,300.6	0.0	6,300.6	165.6	165.6	0.0	369.6	0.0	369.6
Austria	172.8	0.0	172.8															
Belgium	838.2	0.0	838.2															
Bulgaria	0.0	0.0	0.0															
Croatia	10.5	0.0	10.5															
Cyprus	0.0	0.0	0.0															
Czech Republic	228.4	0.0	228.4															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	93.2	0.0	93.2															
France	1,210.6	0.0	1,210.6															
Germany	314.4	90.0	224.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	280.4	0.0	280.4															
Italy	532.6	0.0	532.6															
Latvia	18.9	0.0	18.9															
Lithuania	107.5	0.0	107.5															
Luxembourg	563.9	75.6	488.3															
Malta	0.0	0.0	0.0															
Netherlands	154.4	0.0	154.4															
Poland	250.6	0.0	250.6															
Portugal	35.0	0.0	35.0															
Romania	0.0	0.0	0.0															
Slovakia	141.9	0.0	141.9															
Slovenia	44.1	0.0	44.1															
Spain	834.2	0.0	834.2															
Sweden	0.0	0.0	0.0															
United Kingdom	33.0	0.0	33.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	8.0	0.0	8.0															
Australia	1.7	0.0	1.7															
Canada	89.9	0.0	89.9															
China	19.6	0.0	19.6															
Hong Kong	0.0	0.0	0.0															
Japan	314.6	0.0	314.6															
U.S.	340.4	0.0	340.4															
Other advanced economies non EEA	53.2	0.0	53.2															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	456.4	0.0	456.4															
Latin America and the Caribbean	3.1	0.0	3.1															
Africa	5.1	0.0	5.1															
Others	25.8	0.0	25.8															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

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

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

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

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

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Precision Capital S.A.

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	7,129.9	486.4	6,643.5	36.4	0.0	36.4	108.2	0.0	108.2	5,215.0	0.0	5,215.0	486.4	486.4	0.0	1,283.9	0.0	1,283.9
Austria	157.3	0.0	157.3															
Belgium	771.1	0.0	771.1															
Bulgaria	0.0	0.0	0.0															
Croatia	9.8	0.0	9.8															
Cyprus	0.0	0.0	0.0															
Czech Republic	270.4	0.0	270.4															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	96.8	0.0	96.8															
France	1,017.7	0.0	1,017.7															
Germany	407.7	215.6	192.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	432.9	0.0	432.9															
Italy	428.1	0.0	428.1															
Latvia	2.8	0.0	2.8															
Lithuania	62.3	0.0	62.3															
Luxembourg	475.8	53.8	422.0															
Malta	0.0	0.0	0.0															
Netherlands	79.5	0.0	79.5															
Poland	303.4	0.0	303.4															
Portugal	35.1	0.0	35.1															
Romania	0.0	0.0	0.0															
Slovakia	157.5	0.0	157.5															
Slovenia	43.5	0.0	43.5															
Spain	963.3	0.0	963.3															
Sweden	2.5	0.0	2.5															
United Kingdom	27.9	0.0	27.9															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	168.1	160.2	7.9															
Australia	1.3	0.0	1.3															
Canada	196.3	0.0	196.3															
China	39.0	0.0	39.0															
Hong Kong	0.0	0.0	0.0															
Japan	83.5	0.0	83.5															
U.S.	353.9	0.0	353.9															
Other advanced economies non EEA	52.5	0.0	52.5															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	391.5	56.9	334.6															
Latin America and the Caribbean	49.9	0.0	49.9															
Africa	4.7	0.0	4.7															
Others	44.1	0.0	44.1															

Note:

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

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

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

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

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

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Precision Capital S.A.

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	11,720	0	5	5	0	4	0	10,850	0	5	5	0	3	0
Central banks	36	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,864	0	0	0	0	0	0	6,607	0	0	0	0	0	0
Credit institutions	2,660	0	0	0	0	0	0	2,389	0	0	0	0	0	0
Other financial corporations	697	0	0	0	0	0	0	567	0	0	0	0	0	0
Non-financial corporations	1,463	0	5	5	0	4	0	1,287	0	5	5	0	3	0
Loans and advances (including at amortised cost and fair value)	20,191	81	722	629	34	293	256	23,049	88	752	744	30	290	405
Central banks	3,288	0	0	0	0	0	0	4,985	0	0	0	0	0	0
General governments	166	0	0	0	0	0	0	486	0	0	0	0	0	0
Credit institutions	2,571	0	0	0	0	0	0	2,381	0	0	0	0	0	0
Other financial corporations	2,512	10	311	232	0	141	47	2,405	4	314	314	0	138	146
Non-financial corporations	5,001	23	223	220	31	96	112	5,414	31	236	235	27	96	135
of which: small and medium-sized enterprises at amortised cost	1,735	17	136	135	0	76	52	1,813	23	143	142	0	78	61
Households	6,654	48	188	177	3	56	97	7,379	53	202	196	3	56	125
DEBT INSTRUMENTS other than HFT	31,911	81	727	634	34	297	256	33,899	88	757	749	30	293	405
OFF-BALANCE SHEET EXPOSURES	7,880		18	0	0	0	0	9,463		16	15	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Precision Capital S.A.

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	303	141	37	37	228	290	132	37	37	240
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	78	36	3	3	49	68	40	3	3	56
Non-financial corporations	172	76	27	27	138	169	59	26	26	143
of which: small and medium-sized enterprises at amortised cost	83	51	25	25	52	76	51	24	24	51
Households	54	30	8	8	42	53	33	8	8	41
DEBT INSTRUMENTS other than HFT	303	141	37	37	228	290	132	37	37	240
Loan commitments given	7	6	0	0	0	6	4	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30