



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Precision Capital S.A.

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,565	1,671	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,364	1,467	C 01.00 (r020,r010)	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,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	133	275	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	86	28	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	15	2	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	97	111	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	2	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-503	-560	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-232	-230	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-7	-6	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	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), 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,r010)	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,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	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,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-15	-2	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	-58	0	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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-58	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	106	109	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	106	109	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,470	1,577	C 01.00 (r015,r010)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	94	95	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	94	95	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	10,407	10,681	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.11%	13.74%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.13%	14.76%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.03%	15.65%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,422	1,467	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.4.3.0.01))	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.66%	13.74%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

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Leverage ratio

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		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,470	1,577	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	1,528	1,577	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	36,599	40,341	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	36,657	40,341	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	3.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	3.9%	C 47.00 (r330,c010)	

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Risk exposure amounts

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(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	8,437	8,701
Risk exposure amount for securitisation and re-securitisations in the banking book	48	38
Risk exposure amount for contributions to the default fund of a CCP	1	1
Risk exposure amount Other credit risk	8,388	8,662
Risk exposure amount for position, foreign exchange and commodities (Market risk)	333	341
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	42	44
Risk exposure amount for operational risk	1,595	1,595
Other risk exposure amounts	0	0
Total Risk Exposure Amount	10,407	10,681

⁽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 31/12/2017	As of 30/06/2018
Interest income	427	296
Of which debt securities income	69	32
Of which loans and advances income	45	23
Interest expenses	346	258
(Of which deposits expenses)	17	13
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	330	157
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	51	0
Gains or (-) losses on financial assets and liabilities held for trading, net	7	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	3
Gains or (-) losses from hedge accounting, net	2	0
Exchange differences [gain or (-) loss], net	7	8
Net other operating income /(expenses)	2	0
TOTAL OPERATING INCOME, NET	479	212
(Administrative expenses)	432	199
(Depreciation)	20	10
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	-1
(Commitments and guarantees given)	1	0
(Other provisions)	-1	-1
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2	0
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	0
(of which Goodwill)	1	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	0
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	27	4
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	26	-1
Profit or (-) loss after tax from discontinued operations	118	78
PROFIT OR (-) LOSS FOR THE YEAR	144	77
Of which attributable to owners of the parent	131	69

⁽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."

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Credit Risk - Standardised Approach

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		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
Consolidated data	Central governments or central banks	5,755	5,784	156		6,246	6,287	175	
	Regional governments or local authorities	424	426	63		405	406	56	
	Public sector entities	1,030	272	61		925	268	61	
	Multilateral Development Banks	238	255	0		184	202	0	
	International Organisations	289	289	0		266	266	0	
	Institutions	997	952	273		870	793	227	
	Corporates	4,894	2,140	1,817		5,314	2,334	1,964	
	of which: SME	1,050	425	391		1,227	524	489	
	Retail	2,396	176	129		2,552	173	128	
	of which: SME	35	18	10		47	21	14	
	Secured by mortgages on immovable property	1,463	1,360	717		1,449	1,388	726	
	of which: SME	483	472	352		456	453	339	
	Exposures in default	138	57	59	78	134	56	68	77
	Items associated with particularly high risk	527	414	618		445	314	468	
	Covered bonds	102	102	10		108	108	11	
	Claims on institutions and corporates with a ST credit assessment	324	291	71		389	389	140	
	Collective investments undertakings (CIU)	4	4	4		0	0	0	
Equity	55	48	68		71	65	94		
Securitisation	240	240	48		190	190	38		
Other exposures	593	677	471		726	700	468		
Standardised Total²	19,600	13,487	4,565	100	20,275	13,940	4,624	91	

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 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
LUXEMBOURG	Central governments or central banks	1,986	1,974	40		2,672	2,656	54	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	336	37	7		229	35	7	
	Multilateral Development Banks	1	0	0		0	0	0	
	International Organisations	2	2	0		0	0	0	
	Institutions	117	116	20		113	110	20	
	Corporates	1,354	598	585		1,622	689	672	
	of which: SME	522	223	218		594	278	271	
	Retail	10	6	4		11	6	3	
	of which: SME	9	6	3		11	6	3	
	Secured by mortgages on immovable property	294	287	242		275	271	241	
	of which: SME	264	262	231		259	257	235	
	Exposures in default	78	22	23	56	23	22	24	0
	Items associated with particularly high risk	595	379	565		413	285	426	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		6	6	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	28	22	42		36	30	60		
Securitisation									
Other exposures	502	501	374		564	564	378		
Standardised Total²	502	501	374	63	564	564	378	8	

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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
FRANCE	Central governments or central banks	188	195	0		154	160	0	
	Regional governments or local authorities	209	211	39		200	201	36	
	Public sector entities	104	97	16		102	96	16	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	183	131	55		165	114	51	
	Corporates	428	184	136		518	244	202	
	of which: SME	140	31	24		180	71	66	
	Retail	26	11	9		25	9	7	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	180	164	68		187	167	70	
	of which: SME	10	10	8		10	10	9	
	Exposures in default	10	5	5	0	11	8	9	3
	Items associated with particularly high risk	4	4	6		0	0	0	
	Covered bonds	46	46	5		77	77	8	
	Claims on institutions and corporates with a ST credit assessment	29	20	7		22	22	11	
	Collective investments undertakings (CIU)	4	4	4		0	0	0	
Equity	1	1	1		0	0	0		
Securitisation									
Other exposures	5	5	5		5	5	5		
Standardised Total²	188	195	0	1	154	160	5	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
NETHERLANDS	Central governments or central banks	139	139	0		244	243	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	445	12	2		445	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	37	12		56	54	15	
	Corporates	1,075	132	94		1,125	124	82	
	of which: SME	119	41	41		113	4	3	
	Retail	1,721	6	4		1,858	7	5	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	286	284	119		247	244	106	
	of which: SME	69	69	45		52	52	33	
	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	33	8	2		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	31	0		1	71	0		
Securitisation									
Other exposures	36	29	24		35	20	17		
Standardised Total²	139	139	0	0	244	243	17	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
SWITZERLAND	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	43	43	9		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	49	48	21		55	49	13	
	Corporates	7	5	5		12	5	4	
	of which: SME	2	1	1		0	0	0	
	Retail	12	1	0		19	0	0	
	of which: SME	5	2	3		0	0	0	
	Secured by mortgages on immovable property	113	12	4		30	10	11	
	of which: SME	3	2	1		3	2	0	
	Exposures in default	25	22	22	0	0	0	0	0
	Items associated with particularly high risk	5	2	3		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	27	27	5		57	57	15	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	26	26	2	4	0	0	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
BELGIUM	Central governments or central banks	237	269	0		236	268	0	
	Regional governments or local authorities	51	51	5		66	68	7	
	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	33	33	11		41	41	9	
	Corporates	351	135	123		333	136	128	
	of which: SME	60	11	10		68	21	20	
	Retail	221	65	48		244	66	50	
	of which: SME	14	6	4		17	7	5	
	Secured by mortgages on immovable property	38	33	13		41	36	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	2	2	0	0	2
	Items associated with particularly high risk	9	9	13		6	6	10	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		11	11	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	17	17	17	2	13	13	12	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	165	165	0		134	134	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	224	235	62		134	133	38	
	Corporates	206	141	118		216	176	134	
	of which: SME	47	36	32		54	44	40	
	Retail	113	40	30		116	42	30	
	of which: SME	11	5	3		16	7	4	
	Secured by mortgages on immovable property	271	228	96		294	286	124	
	of which: SME	16	15	8		22	22	11	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	27	20	29		24	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	159	159	39		239	239	81	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	12	11	11		12	12	12		
Securitisation									
Other exposures									
Standardised Total ²	30	22	22	2	36	26	26	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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mn EUR, %)									
GERMANY	Central governments or central banks	743	735	0		524	524	0	
	Regional governments or local authorities	19	19	0		29	29	2	
	Public sector entities	34	16	3		39	15	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	114	114	15		125	125	29	
	Corporates	416	275	261		383	255	242	
	of which: SME	44	30	24		37	21	17	
	Retail	166	33	25		144	31	23	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	24	24	13		24	24	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	5	5	13	18	5	5	13
	Items associated with particularly high risk	2	2	3		2	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	4	4	1		2	2	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	11	11	11		13	13	13		
Securitisation									
Other exposures									
Standardised Total ²	25	25	23	13	27	27	25	13	

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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
SPAIN	Central governments or central banks	626	633	4		639	656	0	
	Regional governments or local authorities	21	21	0		20	20	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	39	39	18		35	26	12	
	Corporates	215	126	126		208	155	135	
	of which: SME	0	0	0		0	0	0	
	Retail	4	0	0		5	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	59	58	27		59	58	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		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		11	11	9	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		3	3	3		
Securitisation									
Other exposures	2	2	2		1	1	1		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
UNITED STATES	Central governments or central banks	42	42	0		99	99	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	29	29	11		23	22	8	
	Corporates	103	99	41		114	114	55	
	of which: SME	16	12	7		14	14	9	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	6		11	11	6	
	of which: SME	3	3	3		3	3	3	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	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	13	13	3		18	18	9	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	3	3	3		4	4	4		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				5				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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
(mb EUR, %)									
IRELAND	Central governments or central banks	158	158	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	0	0	0		6	6	1	
	Corporates	83	23	17		71	17	10	
	of which: SME	15	7	7		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	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)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)													
Consolidated data	Central banks and central governments	5,932	0	6,551	402	0	0	7,363	0	7,806	326	0	0
	Institutions	3,104	0	2,894	231	0	0	3,156	0	2,911	275	0	0
	Corporates	4,642	165	3,682	1,509	1	42	4,891	152	4,000	1,591	0	38
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,309	164	1,724	214	1	42	2,194	150	1,673	212	0	38
	Retail	9,453	461	9,290	1,713	278	131	10,582	421	9,948	1,738	254	139
	Retail - Secured on real estate property	6,106	211	6,093	1,042	129	25	6,435	214	6,421	1,075	131	32
	Retail - Secured on real estate property - Of Which: SME	197	8	191	49	3	2	198	8	191	51	3	2
	Retail - Secured on real estate property - Of Which: non-SME	5,909	203	5,902	993	127	23	6,237	206	6,230	1,025	129	30
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,347	249	3,197	672	148	106	4,146	207	3,428	663	123	107
	Retail - Other Retail - Of Which: SME	303	23	249	48	8	14	326	22	265	49	7	13
	Retail - Other Retail - Of Which: non-SME	3,044	226	2,947	623	141	92	3,820	185	3,163	614	115	94
	Equity	6	0	6	16	0	0	59	0	59	146	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).
² For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)													
LUXEMBOURG	Central banks and central governments	1,406	0	1,588	0	0	0	988	0	1,057	0	0	0
	Institutions	340	0	299	14	0	0	462	0	322	16	0	0
	Corporates	3,246	158	2,286	557	0	39	3,166	143	2,276	618	0	33
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,200	157	1,632	188	0	39	2,120	143	1,611	192	0	33
	Retail	7,233	277	7,124	1,590	164	83	6,946	192	6,617	1,093	112	55
	Retail - Secured on real estate property	4,955	118	4,943	836	9	72	5,107	111	5,094	831	67	17
	Retail - Secured on real estate property - Of Which: SME	186	6	180	46	1	2	187	7	180	48	2	2
	Retail - Secured on real estate property - Of Which: non-SME	4,769	112	4,763	790	70	8	4,920	104	4,914	783	65	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,278	159	2,181	464	92	74	1,839	81	1,523	262	45	38
	Retail - Other Retail - Of Which: SME	294	22	241	47	7	13	309	19	253	47	6	11
	Retail - Other Retail - Of Which: non-SME	1,984	137	1,940	418	85	61	1,529	62	1,270	215	39	27
	Equity	6	0	6	16	0	0	55	0	55	132	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)													
FRANCE	Central banks and central governments	722	0	917	0	0	0	727	0	888	0	0	0
	Institutions	839	0	678	45	0	0	719	0	574	53	0	0
	Corporates	410	2	382	385	1	439	2	414	460	1	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	28	2	25	6	0	13	2	11	5	0	1	
	Retail	816	96	810	167	60	20	982	114	944	208	71	19
	Retail - Secured on real estate property	504	50	503	104	31	6	537	57	526	108	36	5
	Retail - Secured on real estate property - Of Which: SME	4	1	4	2	1	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	500	49	499	103	30	5	524	57	524	107	36	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	312	46	307	63	29	14	456	56	417	100	35	14
	Retail - Other Retail - Of Which: SME	4	1	4	1	1	7	1	6	1	1	1	
	Retail - Other Retail - Of Which: non-SME	308	45	303	62	28	13	449	55	412	99	34	13
	Equity	0	0	0	0	0	0	1	0	1	3	0	1
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		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, %)													
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	84	0	84	10	0	0	99	0	94	15	0	0
	Corporates	58	0	39	33	0	0	76	0	32	17	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	31	0	31	3	0	1	27	1	22	3	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	0	27	3	0	0	21	0	16	1	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	27	0	27	3	0	0	21	0	16	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	1,804	0	1,804	0	0	0	3,717	0	3,717	0	0	0
	Institutions	94	0	98	7	0	0	37	0	39	9	0	0
	Corporates	68	0	67	46	0	0	86	0	85	81	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	202	4	194	46	3	1	102	6	89	11	4	4
	Retail - Secured on real estate property	24	1	24	4	1	0	31	2	31	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	1	24	4	1	0	30	2	30	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	177	3	170	42	2	1	71	4	58	4	2	3
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	1	1	0	0	1
	Equity	177	3	170	42	2	0	70	3	58	4	2	2
	Securitisation	0	0	0	0	0	0	2	0	2	3	0	4
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 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
BELGIUM	Central banks and central governments	505	0	571	0	0	0	501	0	582	0	0	0
	Institutions	191	0	138	11	0	0	166	0	95	6	0	0
	Corporates	112	0	98	81	0	0	103	0	94	79	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	18	3	0	0	19	0	11	2	0	0
	Retail	229	9	223	47	5	1	554	5	497	83	3	1
	Retail - Secured on real estate property	244	5	244	33	3	1	252	3	252	33	2	0
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail	239	4	239	32	3	1	246	3	246	32	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	85	4	80	14	3	1	303	2	245	50	1	1
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	2	0	0	0
	Equity	83	4	78	14	3	1	300	2	244	49	1	1
	Securitisation	0	0	0	0	0	0	1	0	1	4	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 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	215	0	255	30	0	0	796	0	836	47	0	0
	Corporates	44	0	44	3	0	0	41	0	41	3	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	78	7	76	15	4	1	139	4	129	23	2	1
	Retail - Secured on real estate property	34	4	34	6	3	0	34	2	34	6	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34	4	34	6	3	0	34	2	34	6	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	44	2	43	9	1	0	105	2	95	17	1	0
	Retail - Other Retail - Of Which: non-SME	44	2	43	9	1	0	105	2	94	17	1	0
	Equity	0	0	0	0	0	0	0	0	0	2	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	31	0	0	0	0	0	11	0	0	0
	Institutions	182	0	180	14	0	0	203	0	201	17	0	0
	Corporates	207	3	200	145	0	2	193	5	258	160	0	3
	Corporates - Of Which: Specialised Lending	27	3	27	9	0	2	25	5	25	8	0	3
	Corporates - Of Which: SME	177	20	176	40	12	9	173	12	161	32	7	6
	Retail	140	13	139	31	8	4	114	9	114	24	5	4
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	138	13	138	31	8	4	113	8	113	24	5	3
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	37	7	36	9	4	5	59	3	46	8	2	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: non-SME	36	7	35	9	4	5	57	3	45	8	2	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Precision Capital S.A.

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
SPAIN	Central banks and central governments	269	0	328	288	0	0	278	0	305	200	0	0
	Institutions	83	0	85	10	0	0	132	0	133	23	0	0
	Corporates	7	0	7	0	0	0	7	0	7	1	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	17	12	17	8	8	7	34	9	30	10	5	5
	Retail - Secured on real estate property	10	7	10	5	5	4	9	6	9	5	4	4
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	7	9	5	5	4	8	6	8	4	4	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	5	7	3	3	3	25	3	21	5	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	5	7	3	3	3	25	3	21	5	2	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	7	5	7	3	3	3	25	3	21	5	2	1	
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 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
UNITED STATES	Central banks and central governments	412	0	412	0	0	0	408	0	408	0	0	0
	Institutions	434	0	434	5	0	0	49	0	49	16	0	0
	Corporates	10	0	70	26	0	0	10	0	66	31	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	0	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	1	0	1	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	1	0	1	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	2	0	0	0	2	0	2	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	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	1	0	1	2	0	5	
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 31/12/2017					As of 30/06/2018						
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
IRELAND	Central banks and central governments	274	0	274	76	0	0	317	0	317	88	0	0
	Institutions	73	0	73	8	0	0	67	0	67	4	0	0
	Corporates	17	0	17	22	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	14	0	14	2	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	7	0	7	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	0	0	0	0	0	0	7	0	7	1	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	7	0	7	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	7	0	7	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	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Precision Capital S.A.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	2,633.8	1.0	2,632.8	2.6	0.0	2.6	74.1	0.0	74.1	2,556.1	0.0	2,556.1	1.0	1.0	0.0	0.0	0.0	0.0
Austria	35.7	0.0	35.7															
Belgium	36.3	0.0	36.3															
Bulgaria	0.0	0.0	0.0															
Croatia	9.2	0.0	9.2															
Cyprus	0.0	0.0	0.0															
Czech Republic	118.7	0.0	118.7															
Denmark	6.8	0.0	6.8															
Estonia	0.0	0.0	0.0															
Finland	40.1	0.0	40.1															
France	252.4	0.0	252.4															
Germany	30.5	0.0	30.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	155.6	0.0	155.6															
Italy	397.4	0.0	397.4															
Latvia	2.8	0.0	2.8															
Lithuania	57.1	0.0	57.1															
Luxembourg	36.7	1.0	35.8															
Malta	0.0	0.0	0.0															
Netherlands	57.5	0.0	57.5															
Poland	130.8	0.0	130.8															
Portugal	35.1	0.0	35.1															
Romania	0.0	0.0	0.0															
Slovakia	47.0	0.0	47.0															
Slovenia	40.9	0.0	40.9															
Spain	386.1	0.0	386.1															
Sweden	0.0	0.0	0.0															
United Kingdom	23.1	0.0	23.1															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.9	0.0	0.9															
Canada	80.7	0.0	80.7															
China	39.3	0.0	39.3															
Hong Kong	0.0	0.0	0.0															
Japan	115.8	0.0	115.8															
U.S.	37.9	0.0	37.9															
Other advanced economies non EEA	42.4	0.0	42.4															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	228.4	0.0	228.4															
Latin America and the Caribbean	81.7	0.0	81.7															
Africa	4.4	0.0	4.4															
Others	102.5	0.0	102.5															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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, 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, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Precision Capital S.A.

As of 30/06/2018

		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
		0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	0	0	0	0	0	0	0	0	0	0
		42	42	0	0	0	42	0	0	0	0	0	0	0
		6	6	0	0	0	6	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		7	7	0	0	0	7	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		60	60	0	0	0	60	0	0	0	0	0	0	0
		20	20	0	0	0	15	0	0	0	0	0	0	0
		64	64	0	0	0	64	0	0	0	0	0	0	0
		31	31	0	0	0	31	0	0	0	0	0	0	0
		91	91	0	0	0	91	0	0	0	0	0	0	0
		79	79	0	0	0	79	0	0	0	0	0	0	0
		842	842	0	0	102	740	0	0	0	0	0	0	0
		11	11	0	0	0	11	0	0	0	0	0	0	0
		1,138	1,138	0	0	117	1,021	0	0	0	0	0	0	52
		34	34	0	0	0	34	0	0	0	0	0	0	0
		23	23	0	0	0	23	0	0	0	0	0	0	0
		6	6	0	0	0	6	0	0	0	0	0	0	0
		5	5	0	0	0	5	0	0	0	0	0	0	0
		83	83	6	0	52	25	0	0	3	2	0	0	0
		87	87	17	0	0	71	0	0	13	8	0	0	0
		14	14	0	0	0	14	0	0	0	0	0	0	0
		253	253	23	0	52	178	0	0	15	10	0	0	5
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		5	5	0	0	0	5	0	0	0	0	0	0	0
		5	5	0	0	0	5	0	0	0	0	0	0	0
		0	0	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	9	0	0	0	9	0	0	0	0	0	0	9
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		4	4	0	0	0	4	0	0	0	0	0	0	0
		17	17	0	0	0	17	0	0	0	0	0	0	0
		58	58	0	0	25	33	0	0	0	0	0	0	0
		74	74	0	0	0	74	0	0	0	0	0	0	0
		318	318	0	0	116	202	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0
		471	471	0	0	151	320	0	0	0	0	0	0	88

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Precision Capital S.A.

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet							Derivatives				Off balance sheet					
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region	I 0 - 3M f	51	51	0	0	45	6	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	281	281	0	0	276	5	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	6	6	0	0	6	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	16	15	0	0	15	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		Total	354	353	0	0	337	17	0	0	0	0	0	0	0	0		
		I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f	2	3	0	0	3	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	3	3	0	0	3	0	0	0	0	0	0	0	0	0				
I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f	49	49	0	0	49	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f	1	1	0	0	1	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f	7	7	0	0	7	0	0	0	0	0	0	0	0	0				
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	58	58	0	0	57	1	0	0	0	0	0	0	0	0				
I 0 - 3M f	268	268	0	0	268	0	268	0	0	0	0	104	0	0				
I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	9	0					
I 1Y - 2Y f	586	586	0	0	586	0	586	0	0	0	0	13	0					
I 2Y - 3Y f	2	2	0	0	2	0	2	0	0	0	0	0	0					
I 3Y - 5Y f	140	139	4	0	139	7	7	0	0	0	0	1	0					
I 5Y - 10Y f	147	147	4	0	147	61	61	0	0	0	0	20	0					
I 10Y - more	63	63	0	0	63	0	0	0	0	0	0	47	0					
Total	1,207	1,205	9	0	1,209	987	0	0	0	0	0	193	0					
I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 0 - 3M f	8	8	0	0	0	8	0	0	0	0	0	0	0					
I 3M - 1Y f	8	8	0	0	0	8	0	0	0	0	0	434	0					
I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0					
I 3Y - 5Y f	17	17	0	0	11	6	6	0	0	0	0	0	0					
I 5Y - 10Y f	22	22	0	0	22	0	0	0	0	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	56	56	0	0	34	22	0	0	0	0	0	434	0					
I 0 - 3M f	1	1	0	0	0	0	0	0	0	0	0	0	0					
I 3M - 1Y f	10	10	0	0	9	2	2	0	0	0	0	0	0					
I 1Y - 2Y f	34	34	0	0	24	10	10	0	0	0	0	0	0					
I 2Y - 3Y f	27	27	0	0	27	0	0	0	0	0	0	0	0					
I 3Y - 5Y f	74	74	0	0	59	15	15	0	0	0	0	0	0					
I 5Y - 10Y f	79	79	0	0	79	0	0	0	0	0	0	0	0					
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0					
Total	225	224	0	0	119	106	0	0	0	0	0	0	0					

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Precision Capital S.A.

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		4	4	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	
		4	4	0	0	4	0	0	0	0	0	0	0	0	4
		10	10	0	0	10	0	0	0	0	0	0	0	0	
		34	34	0	0	34	8	0	0	0	0	0	0	0	
		19	19	0	0	19	0	0	0	0	0	0	0	0	
		28	28	0	0	28	18	11	0	0	0	0	0	0	
		47	47	4	0	47	32	10	0	0	0	0	0	0	
		4	4	3	0	4	0	1	0	0	0	0	0	0	
		30	30	0	0	30	30	0	0	0	0	0	0	0	
		172	172	8	0	75	89	0	0	0	0	0	0	0	9

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions.

(5) The economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(6) Residual countries not reported separately in the Transparency exercise.

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Precision Capital S.A.

(mln EUR)	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		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 ²	On performing exposures ²		On non-performing exposures ²	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²	
		Of which: defaulted									Of which: defaulted			
Debt securities (including at amortised cost and fair value)	4,203	0	5	5	0	3	0	3,958	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,630	0	0	0	0	0	0	2,498	0	0	0	1	0	0
Credit institutions	816	0	0	0	0	0	0	709	0	0	0	0	0	0
Other financial corporations	338	0	0	0	0	0	0	334	0	0	0	0	0	0
Non-financial corporations	418	0	5	5	0	3	0	417	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,575	8	57	57	2	8	47	6,666	2	43	43	1	8	31
Central banks	2,333	0	0	0	0	0	0	2,249	0	0	0	0	0	0
General governments	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	729	0	0	0	0	0	0	1,871	0	0	0	0	0	0
Other financial corporations	603	1	41	41	0	2	38	565	2	14	14	1	1	12
Non-financial corporations	529	6	9	9	0	4	5	550	0	8	8	0	4	5
of which: small and medium-sized enterprises at amortised cost	110	0	0	0	0	0	0	124	0	0	0	0	0	0
Households	1,380	1	8	8	2	3	5	1,431	0	20	20	0	3	14
DEBT INSTRUMENTS other than HFT	9,778	8	62	62	2	12	47	10,624	2	43	43	3	8	31
OFF-BALANCE SHEET EXPOSURES	7,880		13	13	0	0	0	7,116		18	18	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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2018 EU-wide Transparency Exercise

Forborne exposures

Precision Capital S.A.

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	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 ²		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 ²		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		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
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)	11	8	3	3	7	11	8	3	3	8
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	4	1	1	1	3	4	2	1	1	3
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	7	7	2	2	5	7	6	2	2	5
DEBT INSTRUMENTS other than HFT	11	8	3	3	7	11	8	3	3	8
Loan commitments given	8	6	0	0	0	4	3	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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.