



## 2015 EU-wide Transparency Exercise

<b>Bank Name</b>	Precision Capital S.A.
<b>LEI Code</b>	549300AUUQG072ATL746
<b>Country Code</b>	LU

## 2015 EU-wide Transparency Exercise

### Capital

Precision Capital S.A.

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>1,518</b>	<b>1,571</b>	CA1 {1}	Articles 4(118) and 72 of CRR
<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,351</b>	<b>1,424</b>	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,707	1,707	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	47	176	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	201	79	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	12	20	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	68	86	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	11	3	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-228	-284	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-278	-281	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	-1	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-2	-2	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) 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.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-3	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-12	-20	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	-172	-59	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	-172	-59	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>89</b>	<b>97</b>	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	89	97	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,440</b>	<b>1,521</b>	CA1 {1.1}	Article 25 of CRR
<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>78</b>	<b>50</b>	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	75	50	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	3	0	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>9,178</b>	<b>9,944</b>	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
<b>Common Equity Tier 1 Capital ratio</b>	<b>14.72%</b>	<b>14.32%</b>	CA3 {1}	-
<b>Tier 1 Capital ratio</b>	<b>15.69%</b>	<b>15.30%</b>	CA3 {3}	-
<b>Total Capital ratio</b>	<b>16.54%</b>	<b>15.80%</b>	CA3 {5}	-



# 2015 EU-wide Transparency Exercise

## Risk exposure amounts

Precision Capital S.A.

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	7,248	7,897
Risk exposure amount for securitisation and re-securitisations in the banking book	20	35
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	7,228	7,861
Risk exposure amount for position, foreign exchange and commodities (Market risk)	352	477
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	50	45
Risk exposure amount for operational risk	1,526	1,526
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>9,178</b>	<b>9,944</b>

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

## 2015 EU-wide Transparency Exercise

### P&L

Precision Capital S.A.

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	933	418
Of which debt securities income	168	86
Of which loans and advances income	291	144
Interest expenses	589	235
(Of which deposits expenses)	43	21
(Of which debt securities issued expenses)	61	21
(Expenses on share capital repayable on demand)	0	0
Dividend income	12	3
Net Fee and commission income	504	262
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	51
Gains or (-) losses on financial assets and liabilities held for trading, net	14	9
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	6	3
Gains or (-) losses from hedge accounting, net	-1	-12
Exchange differences [gain or (-) loss], net	34	21
Net other operating income /(expenses)	1	4
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,030</b>	<b>525</b>
(Administrative expenses)	713	368
(Depreciation)	78	33
(Provisions or (-) reversal of provisions)	12	2
(Commitments and guarantees given)	-1	0
(Other provisions)	14	2
Of which pending legal issues and tax litigation <sup>1</sup>	2	
Of which restructuring <sup>1</sup>	3	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	24	14
(Loans and receivables)	20	14
(Held to maturity investments, AFS assets and financial assets measured at cost)	4	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	4	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>206</b>	<b>111</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>146</b>	<b>95</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>146</b>	<b>95</b>
Of which attributable to owners of the parent	134	89

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



## 2015 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Precision Capital S.A.

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	3,074	2,905	33		3,449	3,211	106	
	Regional governments or local authorities	457	457	38		721	723	94	
	Public sector entities	964	141	27		880	123	24	
	Multilateral Development Banks	487	487	0		492	492	0	
	International Organisations	857	857	0		247	247	0	
	Institutions	1,135	1,135	400		1,403	1,406	493	
	Corporates	3,443	2,572	2,214		3,536	2,488	2,071	
	of which: SME	192	110	104		222	128	123	
	Retail	2,673	143	110		2,573	222	172	
	of which: SME	12	5	5		9	4	4	
	Secured by mortgages on immovable property	1,268	1,173	685		1,361	1,167	682	
	of which: SME	82	77	54		76	75	60	
	Exposures in default	144	41	54	103	169	49	55	115
	Items associated with particularly high risk	71	61	91		72	63	95	
	Covered bonds	106	106	11		41	41	4	
	Claims on institutions and corporates with a ST credit assessment	120	117	24		225	225	50	
	Collective investments undertakings (CIU)	148	148	147		77	77	76	
Equity	96	89	97		124	117	126		
Securitisation	100	100	20		177	177	35		
Other exposures	912	798	645		999	881	751		
<b>Standardised Total<sup>2</sup></b>	<b>16,054</b>	<b>11,331</b>	<b>4,595</b>	<b>128</b>	<b>16,947</b>	<b>11,707</b>	<b>4,835</b>	<b>138</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Central governments or central banks	889	651	0		580	349	63	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	430	68	13		360	67	13	
	Multilateral Development Banks	439	439	0		346	346	0	
	International Organisations	857	857	0		247	247	0	
	Institutions	94	91	19		86	86	17	
	Corporates	1,136	805	788		1,129	810	789	
	of which: SME	108	76	71		92	67	64	
	Retail	4	1	1		6	3	2	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	417	402	299		491	394	302	
	of which: SME	31	29	25	57	25	25	20	62
	Exposures in default	69	9	11		93	24	27	
	Items associated with particularly high risk	54	54	81		56	56	85	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	2		17	17	3	
	Collective investments undertakings (CIU)	89	89	89		37	37	37	
Equity	20	14	22		23	17	27		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>581</b>	<b>556</b>	<b>451</b>	<b>65</b>	<b>603</b>	<b>572</b>	<b>511</b>	<b>69</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Central governments or central banks	104	196	0		108	108	0	
	Regional governments or local authorities	85	85	4		139	141	18	
	Public sector entities	48	48	9		9	9	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	167	166	66		161	160	68	
	Corporates	331	257	213		329	251	202	
	of which: SME	15	10	10		21	16	16	
	Retail	31	23	18		29	21	16	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	155	132	48		176	149	49	
	of which: SME	3	3	2		3	3	2	
	Exposures in default	7	2	2	0	7	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	89	89	8		25	25	2	
	Claims on institutions and corporates with a ST credit assessment	26	26	5		30	30	6	
	Collective investments undertakings (CIU)	3	3	3		4	4	4	
Equity	20	19	19		29	28	28		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>62</b>	<b>53</b>	<b>35</b>	<b>5</b>	<b>97</b>	<b>86</b>	<b>82</b>	<b>5</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Central governments or central banks	172	172	0		116	116	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	450	0	0		451	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	100	100	33		124	124	44	
	Corporates	184	184	130		174	171	126	
	of which: SME	0	0	0		1	1	1	
	Retail	2,244	18	13		2,454	35	26	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	221	217	91		205	202	86	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	4	4	1		8	8	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	4	4	4		5	5	5		
Securitisation									
Other exposures									
<b>Standardised Total<sup>2</sup></b>	<b>17</b>	<b>11</b>	<b>11</b>	<b>7</b>	<b>24</b>	<b>15</b>	<b>15</b>	<b>7</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Central governments or central banks	176	176	0		175	175	0	
	Regional governments or local authorities	64	64	0		59	59	0	
	Public sector entities	35	24	5		38	23	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	84	84	18		125	125	30	
	Corporates	452	316	301		444	279	262	
	of which: SME	12	10	9		17	12	12	
	Retail	154	23	17		155	25	19	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	31	31	15		29	29	14	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	46	25	36	6	48	19	21	28
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		5	5	1	
	Collective investments undertakings (CIU)	34	34	34		12	12	12	
Equity	15	15	15		21	21	21		
Securitisation									
Other exposures	45	34	33		22	20	19		
<b>Standardised Total<sup>2</sup></b>				<b>7</b>				<b>29</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
BELGIUM	Central governments or central banks	311	310	0		202	202	0	
	Regional governments or local authorities	195	195	28		117	117	12	
	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	90	90	43		93	92	43	
	Corporates	77	45	37		197	104	96	
	of which: SME	21	5	5		51	17	17	
	Retail	161	55	43		233	106	85	
	of which: SME	11	4	4		8	3	3	
	Secured by mortgages on immovable property	42	39	20		39	36	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	1	1	0	5	1	1	0
	Items associated with particularly high risk	5	5	7		5	5	8	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	5	2	1		2	2	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	3	3	3		2	2	2		
Securitisation									
Other exposures	48	32	30		62	40	37		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>5</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWITZERLAND	Central governments or central banks	373	354	0		604	592	0	
	Regional governments or local authorities	16	16	0		328	328	63	
	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	47	47	19		45	45	19	
	Corporates	7	9	7		11	14	9	
	of which: SME	1	0	0		3	2	0	
	Retail	10	4	3		13	6	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	40	38	16		44	42	17	
	of which: SME	2	2	1		2	2	2	
	Exposures in default	2	0	0	0	0	0	0	0
	Items associated with particularly high risk	5	2	3		5	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	17	17	3		13	13	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	9		5	5	5		
Securitisation									
Other exposures	58	52	30		46	39	17		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>				<b>4</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Central governments or central banks	275	275	0		173	182	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	209	209	73		344	344	188	
	Corporates	137	131	94		171	152	121	
	of which: SME	5	2	2		11	3	3	
	Retail	37	13	10		45	16	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	154	140	84		172	158	89	
	of which: SME	35	32	23		34	33	31	
	Exposures in default	10	0	0	8	11	0	0	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	5	6	1		2	2	0	
	Claims on institutions and corporates with a ST credit assessment	40	40	8		66	66	17	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	9		12	12	12		
Securitisation									
Other exposures	56	37	38		66	41	42		
<b>Standardised Total<sup>2</sup></b>				<b>10</b>				<b>11</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Central governments or central banks	165	165	0		180	180	0	
	Regional governments or local authorities	16	16	3		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	11	11	5		8	8	4	
	Corporates	47	26	22		48	26	22	
	of which: SME	5	0	0		8	1	1	
	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
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	10	2		15	15	3	
	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		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Central governments or central banks	92	92	0		180	180	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		22	22	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	20	9		15	20	9	
	Corporates	148	91	91		144	90	90	
	of which: SME	0	0	0		1	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	61	61	30		58	58	29	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	2		23	23	5	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	4	4	4		5	5	5		
Securitisation									
Other exposures	11	8	8		14	13	13		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Central governments or central banks	77	77	0		122	122	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	9	9	2		15	15	4	
	Corporates	84	25	13		123	39	15	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	1	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

(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



2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Precision Capital S.A.

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	(min EUR, %)											
	Central banks and central governments	4,585	0	5,099	425	0	4,729	0	5,324	358	0	0
	Institutions	3,436	0	3,368	276	0	3,419	0	3,429	451	0	0
	Corporates	3,878	107	3,142	959	0	3,887	93	3,149	1,231	0	47
	Corporates - Of Which: Specialised Lending	94	0	5	4	0	102	0	5	9	0	0
	Corporates - Of Which: SME	1,900	86	1,564	230	0	1,788	72	1,495	161	0	38
	Retail	7,581	390	7,093	969	0	7,811	411	7,265	1,006	0	142
	Retail - Secured on real estate property	4,339	170	4,293	700	0	4,423	173	4,376	689	0	27
	Retail - Secured on real estate property - Of Which: SME	178	10	141	20	0	194	12	154	21	0	6
	Retail - Secured on real estate property - Of Which: non-SME	82	4	76	17	0	74	4	68	15	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,242	219	2,800	270	0	3,389	238	2,889	316	0	115
	Retail - Other Retail - Of Which: SME	12	0	12	23	0	6	0	6	16	0	6
	Retail - Other Retail - Of Which: non-SME	3,064	209	2,659	250	0	3,194	226	2,734	295	0	109
Equity	12	0	12	23	0	6	0	6	16	0	0	
Securitisation	0	0	0	1	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				2,653					3,062			

(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 31/12/2014					As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LUXEMBOURG	(min EUR, %)											
	Central banks and central governments	691	0	961	68	0	654	0	928	0	0	0
	Institutions	303	0	269	9	0	425	0	388	75	0	0
	Corporates	2,848	99	2,261	469	0	2,986	81	2,374	628	0	45
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,817	80	1,483	205	0	1,745	63	1,454	153	0	36
	Retail	5,694	221	5,291	723	0	5,883	211	5,442	726	0	90
	Retail - Secured on real estate property	3,366	86	3,324	541	0	3,435	88	3,394	535	0	10
	Retail - Secured on real estate property - Of Which: SME	80	4	73	16	0	1	70	4	64	14	0
	Retail - Secured on real estate property - Of Which: non-SME	3,286	82	3,250	524	0	3,364	84	3,330	521	0	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,328	135	1,967	182	0	2,448	123	2,047	191	0	79
	Retail - Other Retail - Of Which: SME	176	10	138	20	0	192	11	152	21	0	7
	Retail - Other Retail - Of Which: non-SME	2,152	125	1,828	163	0	2,256	112	1,895	170	0	74
Equity	12	0	12	23	0	6	0	6	16	0	0	
Securitisation	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	
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 31/12/2014					As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	(min EUR, %)											
	Central banks and central governments	637	0	752	0	0	658	0	852	0	0	0
	Institutions	1,262	0	1,180	30	0	907	0	808	43	0	0
	Corporates	183	6	154	101	0	216	9	196	160	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41	5	41	8	0	16	7	16	1	0	1
	Retail	671	87	650	79	0	694	125	671	79	0	16
	Retail - Secured on real estate property	429	48	428	67	0	439	58	438	66	0	5
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	428	48	427	67	0	438	58	437	66	0	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	242	38	222	12	0	255	67	233	13	0	10
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	242	38	221	12	0	255	67	233	13	0	10
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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	
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 31/12/2014					As of 30/06/2015					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	(min EUR, %)											
	Central banks and central governments	51	0	51	0	0	51	0	51	0	0	0
	Institutions	146	0	146	15	0	129	0	129	16	0	0
	Corporates	81	0	68	32	0	88	0	28	24	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	37	0	32	3	0	38	0	32	3	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	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	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	37	0	31	3	0	37	0	31	3	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	37	0	31	3	0	37	0	31	3	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	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	
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 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
GERMANY	Central banks and central governments	0	0	21	0	0	0	0	0	20	0	0	0
	Institutions	496	0	495	13	0	0	102	0	102	15	0	0
	Corporates	512	2	498	239	0	0	329	2	379	275	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16	2	16	11	0	0	3	2	3	0	0	0
	Retail	240	21	231	39	0	8	218	22	208	33	0	9
	Retail - Secured on real estate property	165	15	164	33	0	5	161	16	160	28	0	6
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	164	15	164	32	0	5	160	16	159	28	0	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	6	67	6	0	4	57	6	48	5	0	4
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	74	6	66	6	0	4	56	6	47	5	0	4
	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
BELGIUM	Central banks and central governments	543	0	549	0	0	589	0	624	0	0	0	0
	Institutions	195	0	145	14	0	151	0	103	10	0	0	0
	Corporates	20	0	17	3	0	27	0	22	3	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14	0	12	2	0	19	0	15	2	0	0	0
	Retail	302	9	284	37	0	316	7	294	38	0	2	2
	Retail - Secured on real estate property	221	4	220	32	0	227	3	225	31	0	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	220	4	218	31	0	226	3	224	31	0	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	81	4	64	5	0	88	3	69	7	0	2	2
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	80	4	64	5	0	87	3	68	7	0	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
SWITZERLAND	Central banks and central governments	1,025	0	1,025	0	0	637	0	637	0	0	0	0
	Institutions	42	0	42	5	0	142	0	142	14	0	0	0
	Corporates	22	0	22	13	0	24	0	24	20	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	161	2	146	22	0	190	5	170	62	0	3	3
	Retail - Secured on real estate property	18	0	18	2	0	19	0	19	4	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	18	0	18	2	0	19	0	19	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	143	2	128	19	0	171	5	151	58	0	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	143	2	128	19	0	171	5	151	58	0	3	3
	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	173	0	222	51	0	385	0	434	51	0	0	0
	Corporates	15	0	15	4	0	11	0	11	3	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	32	6	29	3	0	41	7	36	3	0	1	1
	Retail - Secured on real estate property	2	2	2	0	0	2	2	2	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	2	2	2	0	0	2	2	2	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	30	4	28	3	0	38	5	34	3	0	1	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	30	4	28	3	0	38	5	34	3	0	1	1
	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	478	0	478	129	0	0	348	0	348	78	0	0
	Institutions	38	0	38	8	0	0	91	0	111	76	0	0
	Corporates	1	0	1	0	0	0	1	0	1	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	8	2	7	1	0	0	11	2	9	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	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	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	2	5	0	0	0	7	1	5	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	7	2	5	0	0	0	7	1	5	0	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
SPAIN	Central banks and central governments	176	0	216	143	0	0	198	0	239	157	0	0
	Institutions	123	0	123	7	0	0	96	0	96	11	0	0
	Corporates	10	0	10	3	0	0	10	0	10	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	87	15	87	16	0	7	85	10	85	16	0	7
	Retail - Secured on real estate property	73	8	73	15	0	4	72	5	72	15	0	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	73	8	73	15	0	4	72	5	72	15	0	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15	7	14	1	0	3	13	5	12	1	0	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	15	7	14	1	0	3	13	5	12	1	0	3
	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).

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
IRELAND	Central banks and central governments	246	0	276	58	0	0	355	0	355	87	0	0
	Institutions	171	0	141	17	0	0	40	0	20	2	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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	1	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	1	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													
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).







## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Precision Capital S.A.

(mln EUR)		As of 31/12/2014														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
						Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
	United Kingdom	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Iceland	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Liechtenstein	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Norway	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Australia	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Canada	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Hong Kong	[ 0 - 3M ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3M - 1Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 1Y - 2Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 2Y - 3Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 3Y - 5Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	Japan	[ 0 - 3M ]	0	0	0	0										

## 2015 EU-wide Transparency Exercise

### Sovereign Exposure

Precision Capital S.A.

(mln EUR)		As of 31/12/2014													
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
							Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Switzerland	1,027	1,025	1,027	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	38	0	38	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>1,065</b>	<b>1,025</b>	<b>1,065</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other advanced economies non EEA	187	5	187	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		6	0	6	6	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	7	0	7	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>200</b>	<b>5</b>	<b>200</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	42	0	42	42	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		9	0	9	9	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		22	0	22	22	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		23	0	23	23	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>96</b>	<b>0</b>	<b>96</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	17	0	17	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>17</b>	<b>0</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

(1) 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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments











(mln EUR)		As of 30/06/2015														
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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	0	0	
[ 0 - 3M ]	Switzerland	932	930	932	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		24	24	24	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	24	24	24	0	0	0	0	0	0	0	0	0	0	0	0	
Total	980	954	980	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other advanced economies non EEA	198	5	198	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	0	6	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	
Total	211	5	211	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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	0	0	
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		9	0	9	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		23	0	23	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		45	0	45	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	77	0	77	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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	0	0	
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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	0	0	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	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	0	0	

Notes and definitions

(1) 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

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

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

## 2015 EU-wide Transparency Exercise

### Information on performing and non-performing exposures

Precision Capital S.A.

	As of 31/12/2014							As of 30/06/2015							
	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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
								(min EUR, %)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>9,604</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>10,296</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>6</b>	<b>0</b>	
Central banks	126	0	0	0	0	0	0	120	0	0	0	0	0	0	
General governments	5,694	0	0	0	0	0	0	6,017	0	0	0	0	0	0	
Credit institutions	2,139	0	0	0	0	0	0	2,388	0	0	0	0	0	0	
Other financial corporations	520	0	0	0	0	0	0	576	0	0	0	0	0	0	
Non-financial corporations	1,125	0	10	10	0	6	0	1,195	0	10	10	0	6	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>15,879</b>	<b>94</b>	<b>618</b>	<b>547</b>	<b>8</b>	<b>311</b>	<b>270</b>	<b>20,604</b>	<b>83</b>	<b>758</b>	<b>610</b>	<b>2</b>	<b>340</b>	<b>481</b>	
Central banks	1	0	0	0	0	0	0	1,560	0	85	0	0	0	0	
General governments	122	0	0	0	0	0	0	430	0	0	0	0	0	0	
Credit institutions	2,291	0	0	0	0	0	0	4,508	0	0	0	0	0	0	
Other financial corporations	3,184	33	223	208	0	123	42	3,240	21	184	181	0	130	154	
Non-financial corporations	4,513	29	209	173	5	123	125	4,803	23	249	208	1	138	183	
Households	5,768	32	186	167	3	65	104	6,062	39	240	221	1	72	144	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>25,483</b>	<b>94</b>	<b>628</b>	<b>557</b>	<b>8</b>	<b>317</b>	<b>270</b>	<b>30,900</b>	<b>83</b>	<b>768</b>	<b>621</b>	<b>2</b>	<b>346</b>	<b>481</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>7,851</b>		<b>8</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>8,701</b>		<b>9</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)

## 2015 EU-wide Transparency Exercise

### Forborne Exposures

Precision Capital S.A.

	As of 31/12/2014					As of 30/06/2015				
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>196</b>	<b>91</b>	<b>30</b>	<b>30</b>	<b>166</b>	<b>248</b>	<b>120</b>	<b>35</b>	<b>35</b>	<b>185</b>
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	39	23	3	3	36	63	6	3	3	42
Non-financial corporations	111	41	21	21	94	124	73	23	23	96
Households	46	27	7	7	36	61	41	8	8	47
<b>DEBT INSTRUMENTS other than HFT</b>	<b>196</b>	<b>91</b>	<b>30</b>	<b>30</b>	<b>166</b>	<b>248</b>	<b>120</b>	<b>35</b>	<b>35</b>	<b>185</b>
<b>Loan commitments given</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> 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□



## 2015 EU-wide Transparency Exercise

### Leverage ratio

Precision Capital S.A.

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
<b>A</b>	<b>Tier 1 capital</b>	1,440	1,521	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
<b>B</b>	<b>Total leverage ratio exposures</b>	33,025	36,844	LCom {21}	
<b>C</b>	<b>Leverage ratio</b>	<b>4.36%</b>	<b>4.13%</b>	A/B	





## 2015 EU-wide Transparency Exercise

### Information on collaterals: Mortgage loans

Precision Capital S.A.

	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>
(min EUR, %)				
<b>Loans and advances</b>	<i>7,582</i>	<i>5,315</i>	<i>7,637</i>	<i>5,462</i>
of which: Other financial corporations	<i>1,153</i>	<i>757</i>	<i>1,046</i>	<i>685</i>
of which: Non-financial corporations	<i>2,211</i>	<i>989</i>	<i>2,256</i>	<i>1,094</i>
of which: Households	<i>4,217</i>	<i>3,569</i>	<i>4,335</i>	<i>3,683</i>

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.