

Bank Name	SFIL (Société de Financement Local)
LEI Code	549300HFEHJOXGE4ZE63
Country Code	FR



2016 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	1,451	1,422	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,405	1,376	C 01.00 (r020,c010)	Article S0 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,445	1,445	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7	7	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-113	-131	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	46	46	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	12	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-13	-18	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-89	-121	C 01.00 (r370,c010)	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,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 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,c010)	Articles 36(1) point (k) (ii), 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,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	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,c010)	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 exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	125	135	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,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	125	135	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,405	1,376	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	46	46	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	46	46	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	5,731	5,886	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	24.51%	23.37%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	24.51%	23.37%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.31%	24.15%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,280	1,240	[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),0)]	
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.33%	21.07%	[D.1]/[B-B.1]	
		on the formulae stated in column "COREP CODE"				

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



Risk exposure amounts

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	4,951	5,112
Risk exposure amount for securitisation and re-securitisations in the banking book	199	181
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	4,753	4,932
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	512	512
Risk exposure amount for operational risk	197	197
Other risk exposure amounts	68	65
Total Risk Exposure Amount	5,731	5,886

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



(min EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	4,095	1,806
Of which debt securities income	39	19
Of which loans and advances income	1,696	762
Interest expenses	4,006	1,715
(Of which deposits expenses)	57	22
(Of which debt securities issued expenses)	1,846	827
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	-4	0
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	al -1	8
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	2	-35
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	0	0
TOTAL OPERATING INCOME, NET	86	64
(Administrative expenses)	99	55
(Depreciation)	3	2
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	38	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	-7
(Loans and receivables)	14	-7
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, 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 subsidaries, joint ventures and associates	0	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	-30	13
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-59	7
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-59	7
Of which attributable to owners of the parent	-59	7

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



2016 EU-wide Transparency Exercise Market Risk

	9	SA .					IM										IM					
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015						As of 30/06/2016									
			VaR (Memoran	dum item)	STRESSED VaR (M item)					PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Mitem)	emorandum	INCREM DEFAUL MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE	12 WEEKS AVERAGE MEASURE	MEAGURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
raded Debt Instruments	1	0	0	0	0	0							0	0	0	0						
Of which: General risk	1	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
quities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	1	0	I 0	0	1 0	0							0	0	0	0						
otal	2	0	0	0	0	0	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

SFIL (Société de Financement Local)

					Standardise	d Approach			
			As of 31/12/2015 As of 30/06/2016						
		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, %) Central governments or central banks	1.079	1.204	8		960	1.633	9	
	Regional governments or local authorities	7.646	9,642	2.009		7,699	9,761	2.033	
	Public sector entities	1,230	9,642	2,009		1,216	9,761	2,033	
	Multilateral Development Banks	0	0	0		1,210	0	0	
	International Organisations	39	39	0		38	38	0	
	Institutions	11	11	2		11	10	2	
	Corporates	1.541	128	82		1.976	129	82	
	of which: SME	0	0	0		0	0	0	
	Retail	ō	ō	ō		ō	ō	ō	
	of which: SME	0	o	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	238	225	337	7	238	230	345	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
1	Other exposures	38	38	22		48	48	26	
	Standardised Total	11,822	12,213	2,677	7	12,186	12,775	2,714	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)

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	321	323	0		220	773	0	
	Regional governments or local authorities	4.902	4.884 762	977		5.143	5.142	1.028	
	Public sector entities Multilateral Development Banks	940		152		924	755	151	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	832	50	43		798	49	42	
	of which: SME	032	0	0		796	0	0	
	Retail	,	0	0		0	0	0	
	of which: SMF	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	ő		0	0	0	
TIVALVEL	of which: SME	0	ő	0		0	0	0	
	Exposures in default	238	225	337	7	238	230	345	3
	Items associated with particularly high risk	0	0	0	·	0	0	0	
	Covered bonds	ı ö	ō	ō		0	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	14	14	14		19	19	19	
	Standardised Total ²				26				20

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure Risk exposure adjustments and Original Exposure Risk exposure Exposure* Value* amount provisions* Exposure* Value* amount							
	(min EUR, %)		_	_					
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	292	292	58		276	276	55	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	_			-	0	-	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		U	0	0	
	of which: SME	0	0	0		U	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	l ő		0	0	0	
ITALY	Secured by mortgages on immovable property	0	ő	0		0	0	0	
IIALI	of which: SME	0	0	l ő		0	0	0	
	Exposures in default	0	0	ı ö	0	0	0	0	0
	Items associated with particularly high risk	o o	0	ŏ		0	ő	ő	
	Covered bonds	ı ,	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ő	ő	
	Collective investments undertakings (CIU)	0	ő	ő		0	ő	ő	
	Equity	o o	ŏ	ŏ		0	ŏ	ő	
	Securitisation					·			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

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

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures.

					Standardise	ed Approach			
			As of 31	12/2015			As of 30	/06/2016	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1.680	1.843	462		1.503	1.716	436	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	ō	ō	ō		0	ō	ō	
	Institutions	0	o	0		0	0	0	
	Corporates	210	0	0		213	0	0	
	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	
SWITZERLAND	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		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				6

Dificinal 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).

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		SFIL (Socie	te de Financi	ement Local)					
					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	of 30/06/2016	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUK, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	, o	0	
	Multilateral Development Banks	0	ő	0		0	ő	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	ō	ō	ō		ō	ō	ō	
	Corporates	0	o	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	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		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total

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).

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
Control comments or central banks Exposure Exposure Exposure Anicorposure Exposure Anicorposure			As of 31	/12/2015			As of 30	/06/2016	
Country of Counterpart C					adjustments and			Risk exposure amount	Value adjustments a
Regional governments or local authorities									
Public sector enthies		0		0		0	0	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0		0						0	
International Organisations		0		_			_	0	
Institutions		0						0	
Country of counterpart 5		0		_			_	0	
Country of ounterpart 5 Country of ounterp		0						0	
Refail		0		_		-		0	
Country of		0						0	
Counterpart 5 Counterpart 6 Counterpart 7 Counte		0						0	
Ounterpart 5	Country of	0						0	
Exposures in default	Ounterpart 5	0		_		-	_	0	
Items associated with particularly high risk	ounterpart 3	0						0	0
Covered bonds Glaims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 Collective investments undertakings (CIU) 0 0 0 0 0 0		U		_	U		_		U
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		U						0	
Collective investments undertakings (CIU) 0 0 0 0		0						0	
		0		_				0	
		0						0	
Securitisation Securitisation							U		4
Securitation Other exposures 0 0 0 0 0		0	0	0		0	0	0	1
Standardised Total ² 0			Ů	_	•				

					Standardise	d Approach			
			As of 31/12/2015 As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
6	of which: SMF	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	n n	0	ő		0	0	0	
	Exposures in default	0	0	0	0	0	ő	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	o o	ő	ŏ		0	ő	ő	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	0	0	
	Collective investments undertakings (CIU)	0	ō	ō		0	0	ō	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	<u> </u>			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. sub (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

	rovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	or which: SME Retail	0	_	0		U	-	0	
	of which: SMF	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
counterpart /	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ů	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ő	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ő	ő	ő		ő	ő	ő	
	Securitisation	_							
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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



Credit Risk - Standardised Approach

		SFIL (Socié	té de Financ	ement Local)					
					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ů	0		0	ů	0	
Country of	of which: SME	0	ő	0		0	ő	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	ō	ō	ō		ō	ō	ō	
•	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		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

setendation (Selection (1994))

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

10 Total value adjustments and provisions per country of countreparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	0/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 9	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) Equity	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	- 0	0	_
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or o				0				0

1 otal value adjustments and pr	ovisions per country of counterparty does not include Securistisation exposures								
					Standardis	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	· ·	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	ō	ō	ō		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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) Equity	0	0	0		0	0	0	
	Securitisation	0	U	U		0	U	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	_		_	0	_	Ů	Ů	0



Credit Risk - IRB Approach SFIL (Société de Financement Local)

				0.12 (000		concinc Locary							
							IRB Ap	proach					
				As of 31	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	13.763	255	14.400	902	0	22	13.903	256	14.426	991	0	20
	Institutions	48,678	775	47,546	1,174	0	63	50,512	889	49,319	1,227	0	46
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	2,341		2,341	199		0	2,131		2,131	181		0
	Other non credit-obligation assets				0						0		
	IRB Total				2,275						2,398		

							IRB Ap	proach					
				As of 31	12/2015					As of 30,	/06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Secasised Lending Corporates - Of Which: Secasised Lending Corporates - Of Which: Set Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SVE Retail - Secared on real estate property - Of Which: ron- Retail - Outer Retail - Outer Retail - Other Retail	11.452 42.987 0 0 0 0 0 0	255 775 0 0 0 0 0 0 0	11.669 41.944 0 0 0 0 0 0 0	0 772 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 69 0 0 0 0 0	11.441 44.901 0 0 0 0 0 0 0	256 889 0 0 0 0 0 0	11.631 43.706 0 0 0 0 0 0 0	0 806 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 52 0 0 0 0 0 0
	Recal - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: non-SNE Equity Securitisation Other non credit-obligation assets JRB Total	0 0	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0

							IRB Ap	proach					
				As of 31/	12/2015					As of 30	06/2016		
		Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Institutions Corporates	nd central governments rates - Of Which: Specialised Lending	2,052 4.508 0	0	2,049 4.512 0	902 274 0	0	14 5 0	2,241 4.491 0	0	2,239 4.493 0	991 276 0	0	14 4 0
Corpo Retail	rates - Of Which: SME I - Secured on real estate property	0	0 0	0 0	0	0 0	0 0	0	0 0	0 0	0	0 0	0 0
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non- I - Qualifying Revolving I - Other Retail	0	0	0	0	0	0	0	0	0	0	0 0	0 0
Ketai Equity	i - Other Ketaii Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0	0	0 0	0	0	0 0 0	0	0	0 0	0	0	0 0
Securitisation	t-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 Ap	proach					
				As of 31/	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	373	0	280	22	0	0	335	0	335	26	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CHITTEEN AND	Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND		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 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 Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
		U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	U	0	0	0	0	0	U	0	0	U	0	
	Other non credit-obligation assets												
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation												



Credit Risk - IRB Approach SFIL (Société de Financement Local)

As of 30/06/2016 As of 31/12/2015 Country of Counterpart 4

	i												
							IRB Ap	proach					
				As of 31	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
*	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												4

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 Ap	proach					
				As of 31	/12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets			l									
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets			.									
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												



Credit Risk - IRB Approach SFIL (Société de Financement Local)

As of 31/12/2015 As of 30/06/2016 Country of Counterpart 8

							IRB Ap	proach					
				As of 31	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

ILB 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 Ap	proach					
				As of 31,	12/2015		As of 30/06/2016						
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retall - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigatic												



Sovereign Exposure

SFIL (Société de Financement Local)

Section Sect	(min EUR)									As of 31/	12/2015								
Property Property					Memo: brea	kdown by acc	ounting portfo	olio											
146.6	Country / Region	Financial a	of which:	of which: debt		Loans and	Debt	fair value through profit	Loans and	Debt	which: sale ³ Debt	Loans and	Debt		Loans and	Debt	maturity	Loans and	of which: Debt securities
Part	TOTAL - ALL COUNTRIES	57,333.3	50,218.2	7,115.1	0.0	0.0	0.0	0.0	0.0	0.0	1,304.0	0.0	1,304.0	57,608.8	50,474.3	7,134.5	0.0	0.0	0.0
Part	Austria	146.6	146.6	0.0															
Creation Company Com	Belgium		23.3	53.1															
Committee Comm	Bulgaria																		
Career C	Croatia																		
Demands	Cyprus																		
1																			
Friedrick 19.2 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0																			
Section Sect																			
Company Comp																			
Section Sect																			
Technol																			
September Sept	Ireland																		
Section Sect	Italy																		
A	Latvia																		
Walta 0.0 0.0 0.0 Poland 0.0 0.0 0.0 Portusal 51.9 51.9 0.0 Komania 0.0 0.0 0.0 Slowakia 0.0 0.0 0.0 Slowakia 0.0 0.0 0.0 Sinin 207.9 1½7.7 60.3 Wewden 18.5 18.5 0.0 Inted Kingdom 0.0 0.0 0.0 Celand 0.0 0.0 0.0 Victoriand 1.85.8 1.85.8 1.85.8 1.85.8 Victoriand 9.0 0.0 0.0 0.0 Victoriand 9.0 0.0 0.0 0.0 Victoriand 1.858.8 1.858.8 0.0 0.0 Victoriand 9.0 0.0 0.0 0.0 Victoriand 1.858.8 1.858.8 0.0 0.0 Victoriand 1.858.8 1.858.8 0.0 0.0	Lithuania		0.0	0.0															
Websterlands 0.0 0.0 0.0 Portual 51.9 51.9 0.0 Nomania 0.0 0.0 0.0 Slovakia 0.0 0.0 0.0 Soulin 20.9 147.7 60.3 Sweden 18.5 18.5 0.0 United Kindom 0.0 0.0 0.0 Iecitentein 0.0 0.0 0.0 Woway 0.0 0.0 0.0 Wutzarlari 1,858.8 1,858.8 0.0 Australia 0.0 0.0 0.0 Cimina 0.0 0.0 0.0 Form 0.0 0.0 0.0 Workerland 0.0 0.0 0.0 Workerland 1,858.8 1,858.8 0.0 Workerland 1,858.8 1,858.8 0.0 Workerland 0.0 0.0 0.0 Folian 0.0 0.0 0.0 Hong Rom 0.0	Luxembourg	0.0	0.0	0.0															
Poland 0.0 0.0 0.0 Portugal 51.9 51.9 0.0 Romania 0.0 0.0 0.0 Slovalia 0.0 0.0 0.0 Slovalia 0.0 0.0 0.0 Spain 207.9 147.7 69.3 Sweden 18.5 18.5 0.0 United Kindom 0.0 0.0 0.0 Cochand 0.0 0.0 0.0 Celebratedia 0.0 0.0 0.0 Victoriani 1.858.8 18.58.8 0.0 Wilcorrisoni 1.858.8 0.0 0.0 Victoriani 0.0 0.0 0.0 Lina 9.0 0.0 0.0 Lina 9.0 0.0 0.0 Jona 1.9 0.0 0.0 Jona 1.9 0.0 0.0 Jona 1.9 0.0 0.0 Jona 1.9 0.0 0.0 <th>Malta</th> <th></th>	Malta																		
Si.9 Si.9 Si.9 O.0 O	Netherlands																		
Romania 0.0 0.0 0.0 Slovenia 0.0 0.0 0.0 Solin 207.9 147.7 60.3 Sweden 18.5 18.5 0.0 United Kingdom 0.0 0.0 0.0 coland 0.0 0.0 0.0 cischenstein 0.0 0.0 0.0 Korway 0.0 0.0 0.0 Witzerland 1.858.8 18.58 8 0.0 Lindra 296.5 296.5 0.0 Homa 0.0 0.0 0.0 Homa 0.0 0.0 0.0 Homa 0.0 0.0 0.0 Poter advanced economies non EEA 0.0 0.0 Obber Central and eastern Europe countries non EEA 0.0 0.0 Wildide East 0.0 0.0 wildide East 0.0 0.0 wildide East 0.0 0.0 wildide East 0.0 0.0 Williame	Poland																		
Slovatia 0.0																			
South 1977 1978 1979																			
Spain 18.5																			
18.5 18.5 0.0																			
United Kindom 0.0																			
Credand																			
	Iceland																		
Violenta 0.0 0.0 0.0 Visitariand 1,858.8 1,858.8 0.0 Visitaria 0.0 0.0 0.0 China 296.5 296.5 0.0 China 0.0 0.0 0.0 Hone Kong 0.0 0.0 0.0 Baban 38.8 0.3 38.6 JS. 206.2 0.0 206.2 Other advanced economies non EEA 0.0 0.0 0.0 Other Central and eastern Europe countries non EEA 0.0 0.0 0.0 Middle East 0.0 0.0 0.0 Auth America and the Caribbean 0.0 0.0 0.0 Wifica 0.0 0.0 0.0																			
switzerland 1,858,8 1,858,8 0.0 Australia 0,0 0,0 0,0 Clinia 0,0 0,0 0,0 Hong Kong 0,0 0,0 0,0 Isapan 38,8 0,3 38,6 US- 206,2 0,0 0,0 Uther advanced economies non EEA 0,0 0,0 Other Central and eastern Europe countries non EEA 0,0 0,0 Widdle East 0,0 0,0 0,0 uth merica and the Caribbean 0,0 0,0 0,0 Wifeia 0,0 0,0 0,0																			
Justralia 0.0 0.0 0.0 Cinnad 296.5 296.5 0.0 China 0.0 0.0 0.0 Hora 0.0 0.0 0.0 Paban 38.6 0.3 336. US. 206.2 0.0 206.2 Uther advanced economies non EEA 0.0 0.0 0.0 Other Central and eastern Europe countries non EEA 0.0 0.0 0.0 Middle East 0.0 0.0 0.0 Auth America and the Caribbean 0.0 0.0 0.0 Wifica 0.0 0.0 0.0	Switzerland																		
Chins 0.0 0.0 0.0 Long (page) 0.0 0.0 0.0 Ipsan 38.8 0.3 33.6 Issan Step and (page) 205.2 0.0 205.2 Issan Step and value deconomies non EEA 0.0 0.0 0.0 Widdle East 0.0 0.0 0.0 Middle East 0.0 0.0 0.0 Auth America and the Caribbean 0.0 0.0 0.0 Wifeia 0.0 0.0 0.0	Australia																		
Hong Kong 0.0 0	Canada	296.5																	
	China																		
1.5. 26.2 0.0 205.2	Hong Kong																		
Other Advanced economies non EEA 0.0 0.0 0.0 Other Central and eastern Europe countries non EEA 0.0 0.0 0.0 Middle East 0.0 0.0 0.0 atin America and the Caribbean 0.0 0.0 0.0 Mirca 0.0 0.0 0.0	Japan																		
Observation One of the control and eastern Europe countries non EEA One of the control and eastern Europe countries non EEA Observation One of the control and the Caribbean One of the control and the Caribbean Author America and the Caribbean One of the control and the Caribbean One of the control and the Caribbean One of the caribbean One of the caribbean One of the caribbean	U.S.																		
Middle East 0.0 0.0 0.0 atin America and the Caribbean 0.0 0.0 0.0 Mrica 0.0 0.0 0.0																			
Latin America and the Caribbean 0.0 0.0 0.0 0.0 0.0 Mrica 0.0 0.0 0.0 0.0 Mrica 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.																			
Mrica 0.0 0.0 0.0																			
0.0 0.0 0.0 0.0 0.0																			
Note:	Others		0.0	0.0															

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

Reations:

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

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

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Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. PPK

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

** Includes: Transmit mension assets, pur 1000 TOF datas regional under GAMP

**Includes: Transmit mension assets, pur 1000 TOF datas regional data value through profit or less* portfolio for banks reporting under CAMP

**Includes: Thost reading non-derivative financial assets measured at fair value to equity portfolio for banks reporting under CAMP

**Includes: Thost reading debt instruments measured at an out-based method* and "Other non-trading manned assets" portfolio for banks reporting under CAMP

**Includes: Thost reading debt instruments measured at an out-based method* and "Other non-trading manned methods search search" portfolio for banks reporting under CAMP

**Includes: Thost reading debt instruments measured at an out-based method* and "Other non-trading manned methods search search



Sovereign Exposure

SFIL (Société de Financement Local)

(mln EUR)				As of 30/06/2016														
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount		Held for			Designated at									Held-to-			
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	58,634.8	51,433.6	7,201.3	0.0	0.0	0.0	0.0	0.0	0.0	1,333.7	0.0	1,333.7	58,737.2	51,515.2	7,222.0	0.0	0.0	0.0
Austria	147.3	147.3	0.0															
Belgium	65.0	13.5	51.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark Estonia	0.0	0.0	0.0															
Estonia Finland	0.0 0.1	0.0	0.0															
France	49,289.1	49,051.9	237.2															
Germany	602.6	0.0	602.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	6,010.5	19.2	5,991.3															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	48.5	48.5	0.0															
Romania	0.0	0.0	0.0															
Slovakia Slovenia	0.0	0.0	0.0															
Spain	203.8	144.2	59.7															
Spain Sweden	18.0	18.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	1,685.0	1,685.0	0.0															
Australia	0.0	0.0	0.0															
Canada	305.7	305.7	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	43.5	0.2	43.2															
U.S.	215.8	0.0	215.8															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Latin America and the Caribbean Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Others	Note:	0.0	0.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, 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 Mondary Fund and the Bank for International Settlements.

Reations:

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

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

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Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. PPK

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

Includes The transition and existence from the transition and the transition and the transition and existence from the transition and the t



Performing and non-performing exposures

				As of 31/12/201	5						As of 30/06/201	6		
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions Collaterals financia				Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and	
		Of which performing but past due >30	Of which nor	Of which non-performing ¹		On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ² exposure	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	11,288	0	105	0	19	0	0	11,715	0	104	0	21	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,458	0	105	0	19	0	0	8,576	0	104	0	21	0	0
Credit institutions	0	0	0	0	0	0	0	600	0	0	0	0	0	0
Other financial corporations	2,341	0	0	0	0	0	0	2,131	0	0	0	0	0	0
Non-financial corporations	488	0	0	0	0	0	0	407	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	55,875	0	2,708	672	44	66	2	56,730	0	3,430	606	37	45	2
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	50,584	0	2,708	672	44	66	2	51,596	0	3,430	606	37	45	2
Credit institutions	2,520	0	0	0	0	0	0	2,457	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,771	0	0	0	0	0	0	2,677	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	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	67,162	0	2,814	672	63	66	2	68,445	0	3,534	606	58	45	2
OFF-BALANCE SHEET EXPOSURES	6,029		14	0	0	0	0	7,324		8	0	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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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)



Forborne exposures

			As of 31/12/2015			As of 30/06/2016								
		ng amount of ith forbearance	due to credit ris	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial quarantees		ng amount of vith forbearance	Accumulated in accumulated ch due to credit ris for exposures v measures	Collateral and financial guarantees					
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on 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)	546	216	4	4	4	1,156	755	3	3	3				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	546	216	4	4	4	1,145	755	3	3	3				
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	12	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	0	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than HFT	546	216	4	4	4	1,156	755	3	3	3				
Loan commitments given	0	0	0	0	0	0	0	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