

Bank Name	Atlantic Lux HoldCo S.à r.l.
LEI Code	254900RNFMDM0P11YR84
Country Code	DE

With effect from 7 June 2023, Atlantic Lux HoldCo S.à r.l. qualifies as financial holding company of a significant supervised group which includes Aareal Bank AG (LEI EZKODONU5TYHW4PP1R34). Due to the group restructuring, Atlantic Lux HoldCo S.à r.l. started in June 2023 reporting consolidated regulatory reports to the European Banking Authority. Until early June 2023 consolidated data for the group refer to Aareal Bank Group with Aareal Bank AG being the EU parent institution. Deviations between the two levels of consolidation mainly result from differences in the groups' own funds due to minority shareholders in Aareal Bank AG.



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,402	2,468	2,415	2,268	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,402	2,468	2,415	2,268	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,702	2,768	2,715	2,568	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $1$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	2,702	2,768	2,715	2,568	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,027	3,065	2,984	2,810	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,027	3,065	2,984	2,810	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	13,031	12,782	12,941	13,375	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,031	12,782	12,941	13,375	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.43%	19.31%	18.66%	16.96%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.43%	19.31%	18.66%	16.96%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.74%	21.66%	20.98%	19.20%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.74%	21.66%	20.98%	19.20%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.23%	23.98%	23.06%	21.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.23%	23.98%	23.06%	21.01%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	50,172	46,168	45,535	46,816	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.39%	6.00%	5.96%	5.49%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,702	2,768	2,715	2,568	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,702	2,768	2,715	2,568	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	50,172	46,168	45,535	46,816	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	50,172	46,168	45,535	46,816	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.39%	6.00%	5.96%	5.49%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.39%	6.00%	5.96%	5.49%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	3,027	3,065	2,984	2,810	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,402	2,468	2,984	2,268	C 01.00 (r0020,c0010)	Article S0 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	901	2,468	2,415	2,268	C 01.00 (r020,0010)	Articles 26 or Unit  Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR.
		instruments)					(,)	
	A.1.2	Retained earnings	1,958	1,985	1,986	2,383	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-33	-71	-66	-73	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-2	-3	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-24	-26	-27	-27	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-9	-9	-9	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-33	-5	-4	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (1) (i) and 89 to 91 or GRP, Articles 36(1) point (b) (i), 343(1) point (b) (ii), 343(1) point (ii) and 259 of GRP, Articles 36(1) point (i) (iii) and 379(2) of GRP, Articles 36(1) point (i) (iii) and 153(6) of GRP, Articles 36(1) point (i) (iv) and 153(6) of GRP, Articles 36(1) point (i) (iv) and 153(6) of GRP, Articles 36(1) point (ii) (iv) and 153(6) of GRP, Articles 36(1) point (iii) (iv) and 153(6) of GRP, Articles 36(1) point (iii) (iv) and 153(6) of GRP, Articles 36(1) point (iii) (iii) and 153(6) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) (iii) and 37(1) of GRP, Articles 36(1) point (iii) and 37
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	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	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 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	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-20	-25	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-256	-233	-234	-259	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-123	-41	-108	-41	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520.c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	300	300	300	300	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	ARIEN OLOF CAR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	(*) Caucha school of the 12 senie view (2 septial  Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0704,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,702	2,768	2,715	2,568	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	324	296	270	242	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	263	248	237	218	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2		62	49	32	25	$\begin{array}{c} \text{C11.00} \left( (6930), (0010) \right) + \text{C 01.00} \\ \text{(6930), (0010)} + \text{C 01.10} \left( (6930), (0010) \right) + \text{C} \\ \text{01.00} \left( (6940), (0010) \right) + \text{C 01.10} \left( (6950), (0010) \right) + \text{C} \\ \text{C 01.00} \left( (6960), (0010) \right) + \text{C 01.10} \left( (6950), (0010) \right) + \text{C} \\ \text{01.00} \left( (6970), (0010) \right) + \text{C 01.100} \left( (6974), (0010) \right) + \text{C} \\ \text{01.00} \left( (6978), (0010) \right) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,031	12,782	12,941	13,375	C 02.00 (+0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.43%	19.31%	18.66%	16.96%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.74%	21.66%	20.98%	19.20%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.23%	23.98%	23.06%	21.01%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,402	2,468	2,415	2,268	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.43%	19.31%	18.66%	16.96%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Pichio Iteliis	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n				•		

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	11,314	10,063	10,098	10,834	C 02.00 (r004d, c0010) +C 07.00 (r009d, c022d, s001) +C 07.00 (r011d, c022d, s001) +C 07.00 (r013d, c022d, s001) +C 08.01 (r004d, c028d, s002) +C 08.01 (r004d, c028d, s002d, +C 08.01 (r005d, c028d, c028d, s002d, +C 08.01 (r006d, c028d, s002d) +C 08.01 (r006d, s002d) +C 08.01 (r006d, s002d) +C 08.01 (r006d, s002d
Of which the standardised approach	1,006	1,204	1,214	1,245	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IR8 (AIR8) approach	8,755	7,460	7,548	8,275	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	805	765	715	692	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	227	190	183	185	C 07.00 (r0090, d220, s001) + C 07.00 (r0110, d3202, s001) + C 07.00 (r0130, d3202, s001) + C 08.01 (r0040, d3260, s001) + C 08.01 (r0050, d3260, s001) + C 08.01 (r0040, d3260, s002) + C 08.01 (r0050, d3260, s002) + C 08.01 (r0040, d3260, s002) + C 08.01 (r0050, d3260, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) + C
Credit valuation adjustment - CVA	204	194	164	150	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	143	136	165	152	C 02.00 (r0520, c0010)
Of which the standardised approach	143	136	165	152	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, ct601)*12.5+C 20.00 (7010, d*95)*12.5+MAN(C 24.00(*0010, ct0990),C 24.00(*0010, ct100),C 24.00(*0010, ct100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,142	1,142	1,283	1,283	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,142	1,142	1,283	1,283	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	1,057	1,048	771	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	13,031	12,782	12,941	13,375	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



# 2023 EU-wide Transparency Exercise P&L Atlantic Lux HoldCo S.à r.l.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	820	1,213	527	1,118
Of which debt securities income	47	65	18	39
Of which loans and advances income	793	1,149	453	946
Interest expenses	294	479	300	643
(Of which deposits expenses)	133	196	100	213
(Of which debt securities issued expenses)	75	116	54	123
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	21	28	6	8
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	25	2	0	12
Gains or (-) losses on financial assets and liabilities held for trading, net	23	27	-4	-40
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	-3	-2	-2
Gains or (-) losses from hedge accounting, net	-6	-2	4	0
Exchange differences [gain or (-) loss], net	-4	1	0	0
Net other operating income /(expenses)	36	42	6	20
TOTAL OPERATING INCOME, NET	621	829	238	473
(Administrative expenses)	246	330	84	173
(Cash contributions to resolution funds and deposit quarantee schemes)	27	28	25	20
(Depreciation)	12	16	3	7
Modification gains or (-) losses, net	-4	-19	-5	-5
(Provisions or (-) reversal of provisions)	-2	-2	-3	-9
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-2	1	2
(Other provisions)	0	-1	-3	-11
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	167	188	27	154
(Financial assets at fair value through other comprehensive income)	0	1	0	0
(Financial assets at amortised cost)	167	187	27	154
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-5	-10	-19	-22
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	161	236	78	101
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	101	155	53	54
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	101	155	53	54
Of which attributable to owners of the parent	101	155	54	47

<sup>(1)</sup> Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	thy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1 Level 2 Level 3		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	10,931				7,237				7,765				8,010				IAS 1.54 (i)
Financial assets held for trading	1,150	0	654	496	1,097	0	722	375	1,092	0	718	374	1,023	0	782	241	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	160	0	101	59	154	0	102	52	151	0	98	53	145	0	99	46	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,158	3,131	27	0	3,538	2,149	1,389	0	3,774	3,747	25	2	3,561	3,221	338	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	35,354				32,978				32,730				33,954				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,211	0	1,211	0	1,104	0	1,104	0	1,015	0	1,015	0	1,081	0	1,081	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,149				1,092				1,058				1,125				
TOTAL ASSETS	53,113				47,199				47,586				48,898				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	122					As of 31	/12/2022					As of 31	./03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gros	s carrying amou	unt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	mulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,157	0	0	-1	0	0	3,537	0	0	-1	0	0	3,774	0	0	-1	0	0	3,560	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,737	130	0	0	-1	0	1,758	0	0	0	0	0	1,687	0	0	0	0	0	1,630	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	24,069	8,707	1,338	-34	-76	-515	23,945	6,752	1,012	-45	-58	-386	24,525	6,046	951	-55	-67	-356	25,633	5,957	1,102	-42	-63	-261	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Atlantic Lux HoldCo S.à r.l.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	2,128	1,331	1,096	1,598	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	45,215	40,104	40,827	42,180	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,267	2,183	2,023	1,616	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	230	237	240	149	IAS 37.10; IAS 1.54(I)
Tax liabilities	52	114	130	65	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	18	30	15	27	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	49,909	43,999	44,331	45,635	IAS 1.9(b);IG 6
TOTAL EQUITY	3,204	3,200	3,256	3,263	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	53,113	47,199	47,586	48,898	IAS 1.IG6

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



## **Breakdown of liabilities**

Atlantic Lux HoldCo S.à r.l.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		4,394	3,514	3,119	3,214	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	5,375	1,099	1,203	1,239	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	240	111	208	236	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,799	3,096	2,812	2,876	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	105	88	100	124	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,633	1,088	1,817	3,628	Annex V.Part 1.42(c),44(c)
Donosito	of which: Current accounts / overnight deposits	72	42	521	549	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	7,620	6,967	6,619	6,318	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,790	1,464	1,126	1,057	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	8,296	8,691	8,046	8,273	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,535	7,641	6,796	6,982	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,510	4,051	4,746	5,090	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,164	1,125	1,133	1,197	Annex V.Part 1.42(f), 44(c)
Debt securities issued		14,967	15,097	15,570	14,741	Annex V.Part 1.37, Part 2.98
Of which: Subordina	ated Debt securities issued	202	131	129	127	Annex V.Part 1.37
Other financial liabilities		16	16	15	14	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		49,610	43,618	43,946	45,394	



# 2023 EU-wide Transparency Exercise Market Risk

									de Eux Flor													
7	SA					I	М									11						
			VaR (Memoran	(Memorandum item) STRESSED VaR (Memorandum item) AND M			AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	N RISK RGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE					
(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 (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE 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 (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of Which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	ō	ō							ō	0	ō	0						
Of which: Specific risk	0		0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	143 0	136	0	0	0	0							0	0	0	0						
Total	143	136	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	0	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0 165	0 152	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	165	152	l 0			0							l ů	"	l "	0						
Total	165	152	ň	ŭ	ň	ň	n	0	0	0	0	0	ň	ů	ň	ň	0	0	0	0	0	_

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	9,758 3,074	9,947	11 253		6,944 2,954	7,130 2,958	11 445	
	Regional governments or local authorities	3,074 1,071	3,078 1,013	253		2,954 1,005	2,958	445	
	Public sector entities Multilateral Development Banks	1,071	1,013	2		1,005	154	1	
	International Organisations	344	344			401	401		
	Institutions	2,675	2.346	297		948	743	257	
	Corporates	618	511	474		577	473	446	
	of which: SME	78	61	50		58	39	32	
	Retail	11	11	8		10	10	7	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortoages on immovable property	304	302	106		288	286	100	
	of which: SME	96	95	33		88	88	30	
	Exposures in default	4	2	2	2	6	4	4	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	663	663	66		950	950	95	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								
	Collective investments undertakings (CIU) Equity	**	41			00	00	14	
	Other exposures	ľ	0	0		0	0		
	Standardised Total <sup>2</sup>	18,717	18,412	1,227	11	14,304	14,125	1,382	9

10 Observed economics unalize Economic values à reconstribution des la reconstribution de la travella de la versión de la versió

					Standardised A	pproach						
			As of 30/09	/2022			As of 31	/12/2022				
	(min FIE %).)	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 operationests or central sharing  featured conversation or local architectures  the control operation of the central  Multitational Development Banks  Multitational Development Banks  Control operation  Control ope	5,029 5,039 5,039 0 0 0 0 0 2,009 0 3 3 3 1 1 1 1 1 2 2,009 0 0 0 2,009 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,4992 2,942 555 0 0 1,855 387 11 0 0 266 27 2 0 193 0 14 10 10 10 10 10 10 10 10 10 10 10 10 10	248	1	5,528 2,873 536 0 0 455 475 34 10 0 0 278 73 3 0 0 220 0	5,5896 2,876 536 0 304 387 15 10 0 226 78 2 2 0 0 200 6 6 7	441 1 0 0 107				
	Other exposures Standardised Total <sup>2</sup>	0			8							

\*\*Chicinal excessiva unifile Discours value, is recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes flower for securitisation exposures but reducing general credit risk adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	proach					
			As of 30/09/	2022			As of 31;	12/2022			
	41.89.40	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
UNITED STATES	Control Construction Control C	0 6 6 0 0 72 23 33 0 0 0 0 0 0 0	0 6 0 0 27 25 25 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 47 22 22 0 0 0 0 0 0	0	0 6 0 0 2 24 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 27 24 24 0 0 0 0 0 0 0	0 0 0 12 13 20 0 0 0 0 0 0	0		
	Other evangures	0	0	0		0					

		(a) their state adjustment and provisions par country or counterparty socioosis index for accurations explosives for including their interest, into adjustments.								
					Standardised Ap	pproach				
			As of 30/09/	2022		As of 31/12/2022				
		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 as provisions <sup>2</sup>	
	(min EUR, %)					119	119			
	Central governments or central banks Regional governments or local authorities	115	115	0		119	119	0		
	Public sector entities	i i	ò	ő		ő	o o	ő		
	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	69	69	40		40	40	20		
	of which: SME Retail	10	10	14				0		
	of which: SME	, a	0	0		ů ů		0		
JNITED KINGDOM	Secured by mortgages on immovable property	i o	ō	ō		ō	i i	o o		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0		0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	0	1 0				0		
	Equity	Ĭ	ů o	l ő		ŏ	i i	o o		
	Other exposures		0	0		0	0	0		
	Street sufficed Total <sup>2</sup>				0					

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31,	/12/2022			
		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>		
	(min EUR. %) Central governments or central banks										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	263	263	0		220	220	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		113	113	0			
	Corporates	126	120	0.0		113	113	33			
	of which: SME	0	0	0		0	ō	0			
	Retail	0	0	0		0	0	0			
FRANCE	of which: SME	0	0	0		0	0	0			
110 11102	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	0		0	0	ů			0		
	Items associated with particularly high risk	0	0	0		0	ō	0			
	Covered bonds	247	247	25		262	262	26			
	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			
1	Equity Other exposures	0									
1	Standardised Total <sup>2</sup>	Ü		, and the second							

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



					Standardised A	pproach					
			As of 30/09/	2022			As of 31	12/2022			
	(min EUR. %)	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 queenments or central salamis Seguinal queenments de boral authorities Seguinal queenments de boral authorities Seguinal queenments de boral authorities Seguinal de S	604 0 0 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0	603 0 0 0 14 14 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	i	548 0 0 0 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	548 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total <sup>2</sup>				2				1		

(2) Obvious connection stellar Formana value is non-text hafore taken into arrivest any effect than to result remaining fation, or result side militation techniques (a.s. calvestration).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		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 an provisions <sup>2</sup>
	(min EUE, %) 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	9		0	0	0	
	Multilateral Development Banks International Organisations			1 .		0			
	Institutions	2	2	0		1	1	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	9		0	0	0	
	Retail of which: SME	0		1 :		0			
POLAND	Secured by mortgages on immovable property	, i	l o	1 .		ŏ	i o	o o	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	9		0	0	0	
	Claims on institutions and corporates with a ST credit assessment			1 .		0			
	Collective investments undertakings (CIU)	ō	0			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0					

					Standardised A	inroach			
			As of 30/09/	2022			As of 31	/12/2022	
	(min SUR. %))	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 oversments or central sharing  subsidiat oversments or local arthritiss  subsidiated some manue in local arthritiss  subsidiated some subsidiated  subsidiated by the subsidiated  subsidiated by the subsidiated  subsidiated by the subsidiated  s	95 76 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 75 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 0 0 0 0 0	0	96 227 9 0 0 0 0 0 0 0 0 0 0 0 0	96 223 9 0 0 18 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total <sup>2</sup>								0

		Standardised Approach								
					Standardised A	pproach				
			As of 30/09	2022			As of 31;	12/2022		
		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 an provisions <sup>2</sup>	
	(min BUR, %)									
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0 0		0	0 0	0 0		
	International Organisations Institutions Corporates of which: SME	0 62 2	62 2	0 14 2		0 67 0	0 67 0	0 15 0		
NETHERLANDS	or which: SME Retail of which: SME Secured by mortoaces on immovable property	0 0 16	0 0 16	0 0 7		0	0	0		
	of which: SME Exposures in default Items associated with particularly high risk	16 0 0	16 0 0	7 0 0	0	9 0	9	4 0 0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	43 0 0	43 0	0		43 0	43 0 0	0		
	County Other exposures Standar/Sept Total <sup>2</sup>	0	0	0		ů	·	Ö		

					Standardised Ap	proach				
			As of 30/09	/2022			As of 31	12/2022		
		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>	
	(min EUR, %)									
CANADA	Central occurraments or central sharing  standard conversaries or boal authorities  standard conversaries or boal authorities  standard conversaries or  standard conversations  techniques or  of which 196  standard conversations  standard conversations  standard conversations  standard conversations  standard conversations  standard conversations  conversations  standard conversations  convers	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	88	0 0 0 0 17 0 0 0 0 0 0 0 0 0	0	0 0 0 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	
	Standardised Total <sup>2</sup>			Ů	0	Ů		Ů	0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provident Original Exposure* Exposure Value* Risk exposure amount Value adjustment provident or								
	(min EUR, %)										
SWEDEN	Central overmente or central salants besides overmente or local automities subsides overmente or local automities stratification of the contraction of the contractio	0 0 0 42 0 0	0 0 0 0 42 0 0	0 0 0 15 0 0		0 0 0 0 32 0 0	0 0 0 0 32 0 0	0 0 0 0 13 0 0			
SWEDEN	Sicured by mortuses on immovable property of which 298 Easouses in default Them associated with particularly high risk Control books of the particularly high risk Control books of the particularly high risk Control books of the particular and consolete with 5 ST credit assessment Collective investments undertakness (CIU) Equilibrium Control books of the particular and particular	0 0 0 52 0 0	0 0 0 52 0 0 0	0 0 0 5 0 0	0	0 0 0 52 0 0	0 0 0 52 0 0	0 0 0 5 0 0	0		
	Standardised Total <sup>2</sup>								0		

# EBA 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Atlantic Lax HoldCo Så r.J.

					Standardise	ed Approach					
			As of 31)	03/2023			As of 30	/06/2023			
	(min BUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
Consolidated data	Control of commenced or control to select  Redifficación or militar  Redifficación or militar  Redifficación or militar  Redifficación or militar  Redifficación  Commenced  Commenced  Lander  Lander	7,532 2,822 1,021 1,021 1,029 5,77 56 10 0 0 2,66 78 8 5 0 0	7,720 2,826 965 170 404 6599 485 37 10 0 263 78 4 4 0	111 455 1 0 0 227, 456 30 7 7 0 92 26 5 5		7,604 2,556 1,022 120 331 3,516 595 33 0 0 0 56 6 0 0 1,155	7,899 2,559 975 1700 331 964 504 3 0 229 5 3 3 0 1,156	14 440 0 0 252 479 111 2 0 82 17 4 0 0 116	2		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exosures Standardised Total <sup>2</sup>	41 0 0 15,602	41 0 0	8 0 0	7	41 0 0 17,251	41 0 0	6 0 0	10		
		(1) Original exposure, usike, in proported before taking into account my effect due to credit convenion factors or credit risk militagation techniques (e.g. substitution effects).									

					Standardisc	d Approach				
			As of 31,	03/2023			As of 30/06/2023			
	(mb Fili Ma)	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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	6,205	6,267	0		6,255	6,316	0		
	Regional governments or local authorities	2,742	2,745	451		2,464	2,468	435		
	Public sector entities	548	548	1		557	557	1		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations									
	Institutions	691	273 393	88 390		2,729 487	378	94		
	Corporates	468 32	393	390		48/	412	409		
	of which: SME Retail	10	13	10		32		11		
	of which: SME	10	10	,		3	3	2		
GERMANY	Secured by mortgages on immovable property	266	263	92		240	239	82		
	of which SMF	78	78	26		56	56	17		
	Exposures in default	3	2	3	1	2	2	2		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	292	292	29		362	362	36		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	41	41	5		41	41	5		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0			0	0			
	Standardised Total <sup>2</sup>				7					

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustmer	AS.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		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>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control Contro	0 6 0 0 0 51 46 23 23 0 0 0 0 0 0 0	0 6 0 0 5 1 4 4 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 42 20 0 0 0 0 0 0 0 0	·	0 177 0 0 137 45 0 0 0 0 0 0 0 0 0	0 17 0 0 137 4 0 0 0 0 0	0 0 0 0 29 45 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of constrayant excludes those for excentrisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments as	nd provisions per country of co-	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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 an provisions <sup>2</sup>
UNITED KINGDOM	South of southerness of the control	123 0 0 0 0 0 0 0 47 7 0 0 0 0 0 0 0 0 0 0	123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		117 0 0 0 0 44 44 0 0 0 0 0	117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 23 2 0 0 0 0 0	
	Standardised Total <sup>2</sup>		-	-				-	

						des general credit risk adjustme			
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		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>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Control Consensation Control C	0 2222 0 0 224 0 0 0 0 0	0 0 222 0 102 0 0 0 0	0 0 0 0 50 0 0		0 0 222 0 0 109 0 0 0	0 0 222 0 0 8 8 0 0 0 0	0 0 0 44 40 0 0	
	Exposures in default  Herma suscissate histoparticularly high risk  Covered bonds  Calinates in institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Other concurses  Standardiscal Chal <sup>†</sup>	0 0 308 0 0 0	0 308 0 0	0 0 31 0 0	0	0 0 334 0 0 0	0 333 0 0 0	0 0 33 0 0 0	

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.

# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Atlantic Lux HoldCo S.à r.l.

	Atlantic Lux HoldCo S.a r.i.								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
		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	Genited opportunities of control and on 10.5 %.)  Genited opportunities of local statistics of seal statisti	S47 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S47 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		540 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S49 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Eouitv Other excosures Standardised Total <sup>2</sup>	0			0	ő		0	0
					ct due to credit conversion facto			).	

		(2) Total value adjustments as	nd provisions per country of co-	unterparty excludes those for se	curitisation exposures but inclu	ies general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
	(min PRO %)	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 as provisions <sup>2</sup>
Real Publish Hatel Interes Refa POLAND For Security For S	Not descentionals or control hands and commonates for control hands and commonates for control hands and commonates for control hands and control and	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 1 1 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mb EUR, %)	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	Cantal a documenta se cantal a babas  Residual comments en bruit althorities  Residual comments en bruit althorities  Residual comments tanks  Helitatural Deviduament tanks  Helitatural Deviduament tanks  Institutions  Gardinia Selections  Gardinia Selections	177 223 9 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 22 9 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 0 0 0 0 0 0 0 0	۰	17 22 9 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 22 9 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	d
	Standardised Total <sup>2</sup>				0				0

		(4)							
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		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>
	(min BUR, %)								
	Central governments or central banks 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	
	Corporates	67	0/	15				14	
	of which: SME	i	ŏ	ő		i	ŏ	o o	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETHEREANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0		0	0			0	
	Covered bonds	91	91	9		91	91	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	o o	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0		0	
	Standardised Total <sup>2</sup>				0				l

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		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 ar provisions <sup>2</sup>
CANADA	Could be convenient to control to the D.D., %)  Could be convenient to be all substitutes  Public exists entitles  Public exists entitles  Annual convenient to be all substitutes  Corporates  Corpor	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 7 0 0 0 0 0 0	۰	0 0 0 140 0 0 0 0	0 0 0 129 0 0 0 0 0	0 0 0 228 0 0 0 0 0 0 0	
1	Charles Cond Total								

Ungala Espisario Visia de Acquisirio al Anno de Provinciana de Control anno de			(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for s	curitisation exposures but inclu	des general credit risk adjustme	nts.		
Criginal Exposers   Exposers Values   Risk exposure amount   Value adjustments and   Criginal Exposers   Risk exposure amount   Value adjustments and   Criginal Exposers   Risk exposure amount   Value adjustments and   Criginal Exposers   Risk exposure amount   Value adjustment   Risk exposure amount   Risk expo						Standardisc	d Approach			
Can'tel disconnection control blanck (%)  Relicion de reverments or local substruction  Relicion de reverments or				As of 31,	/03/2023			As of 30,	/06/2023	
Cont of uncommentation of control advances 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(1) 00 M	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 an provisions <sup>2</sup>
	SWEDEN	Control anomenments or central banks: Retinoid recoverance in Paral animoties Retinoid recoverance in Paral animoties Retinoid recoverance in Paral animoties Helitalizard Development Banks Institutions General Control of Paral Animoties Institutions General Control of Paral Animoties Facility of animoties F	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 51 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 5 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

Atlantic Lux HoldCo S.à r.l.

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	******		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	31.696	1.557	31.695	0 8.760	0 463	0 618	30,776	1.268	0 30,773	0 7.471	659	0
	Corporates - Of Which: Specialised Lending	28.017	1,557	28.015	6,961	461	605	30,776 26,505	1,258	30,773 26,502	6.082	655	483 471
	Corporates - Of Which: SME	1.285	10	1,285	342	2	10	1,540	10	1.540	371	3	9
	Retail	0	0	0	0	ō	0	0	0	0	0	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: SM	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: nor	·S7 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	218		218	805			207		207	765		
	Other non credit-obligation assets  IRB Total <sup>2</sup>				748 10.313						635 8.870		4

(1) Original exposure, unitine Exposure value, is response before basing rims account any effect due to croed convenien factors or credit risk mitigation beliefunds; (i.e., a substitution effects).
(2) 188 Tatal does not include the Sucretization position unities in the results prior to the 2220 exercise.
(3) 188 Tatal does not include the Sucretization position unities in the results prior to the 2220 exercise.
(3) 188 Tatal continues the Sucretization position unities in the results prior to the 2220 exercise.
(4) 188 Tatal continues the Sucretization position unities in the results prior to the 2220 exercise.
(5) 188 Tatal continues the Sucretization position unities in the results prior the sucretization position unities with the sucretization described to the Sucretization position unities with the sucretization described to the Sucretization position unities with the sucretization unities with the sucretizati

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)	į.	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	3,042	0	3,042	1,202	0	6	2,812	0	2,812	883	0	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,940 331	0	1,940 331	435 99	0	5	1,757 326	0	1,757 326	250 95	0	5
	Retail	331	0	331	99	0	0	326	0	320	93		0
	Retail - Secured on real estate property	0	0	0	0	0	0	n	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
GERMANY	Retail - Secured on real estate property - Of Which; non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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	194	0	194	717	0	0	183	0	183	676	0	0
	Other non credit-obligation assets												
	IRB Total											4	

O Orisinal exposure, unilize Exposure value, is reported before takino into account any effect due to credit conversion factors or credit risk militaation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(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	8,537	401	8,537	2,274	102	56 56	8,082	309	8,081	2,083	186	55
	Corporates - Of Which: Specialised Lending	8,537	401	8,537	2,274	102		8,082	309	8,081	2,083	186	55
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0			0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si						0				ů		
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0			0
	Retail - Other Retail	0	0	0	ů .	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB An	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0 0	0	0	0	0	0	0	0
	Institutions		0		0	74	0	0	0		0	49	
	Corporates Corporates - Of Which: Specialised Lending	4,857 4,401	333 333	4,855 4,399	1,151 997	74	238 237	4,908 4,202	152 152	4,906 4,200	1,163 1.016	49	92 91
	Corporates - Of Which: SME	168	333	168	17	, A	237	175	0	175	21	99	91
	Retail	0		0	0	0		0	0	0	0		0
	Retail - Secured on real estate property		0		0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	n	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	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
I	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	- 8	0	8	30	0	0	8	0	8	30		0
I	IRB Total												

(1) Original emosure, unlike Emosure valua, is recorted before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	3,354 2,964 129	0	3,354 2,964 129	762 626 46	0	15 8 6	3,301 2,913 208	10 0 10	3,301 2,913 208	704 589 71	0	14 8
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving 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 Equity  Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												

(5) Orisinal emosure, unlike Emosure value, is reported before takina into account any effect due to credit conversion factors or credit risk militation techniques (e.a., substitution effects)

#### 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(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	1,142	231	1,142	427	122	69	1,124	221 220	1,124	486	210	75
	Corporates - Of Which: Specialised Lending	977	229	977	377 45	122	69	960 128	220		452 27	210	75 0
	Corporates - Of Which: SME Retail	130	1	130	45	0	0	128	1	128	2/	0	0
	Retail - Secured on real estate property	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
ITALY	Retail - Secured on real estate property - Or Which: SHE  Retail - Secured on real estate property - Of Which: non-Si	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	15	0	15	56	0	0	15	0	15	56	0	0
	Other non credit-obligation assets												
	IRB Total												

Control books and control generations   Control books   Cont								IRB Ap	proach					
Control basis and control generalized   Control basis   Cont					As of	30/09/2022					As of	31/12/2022		
Control banks and central preservations   Control banks and central preservations   Control banks and central generations			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
Comparison   Com		(min EUR, %)			Value*						Value*			provisions
	POLAND	Institutions Corporate: Of Whith Specialised Lending Corporate: Of Whith Specialised Lending Corporate: Of Whith Specialised Lending Retail - Security of rest exists properly Retail - South of rest exists properly Retail - South Retail - Corporate Retail - Coalifring Revolving, Retail - Other Retail - Of Whith, Ste Retail - Other Retail - Ot	1,120 0 0 0 0	0 37 37 0 0 0 0		675	0 7 7 0 0 0 0	2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	863		863 172 0 0 0 0	0 366 233	0 11 11 0 0 0 0 0	0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Other non credit-chligation assets IBB Total		Other non credit-obligation assets												

		Į.					IRB Ap	proach					
		Į.		As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		1.581	205	1.581	304	51	71	1.573	206	1.573	316	81	75
	Corporates  Corporates - Of Which: Specialised Lending	1,581	205	1,581	304 176	51 51	70	1,5/3	206	1,573	316 208	81	75 74
	Corporates - Of Which: SME	211	203	211	41	31	0	209	200	209	34	91	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	i i	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
CDATAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	S7 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 Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution Corporate		1.389	0	0 1.389	0 318	0	0	0 1.334	0	0 1.334	0 245	0	0
	Corporat	Corporates - Of Which: Specialised Lending	1,003	0	1,003	227		3	949	0	949	150		3
		Corporates - Of Which: SME	157	ő	157	22	ő	ő	171	o o	171	25	ő	ō
	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
NETHERLANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERDANDS		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0		0	0
		Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0			0
	T'	Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	1 0	0	0	0			0	0		0
	Γ'	Retail - Other Retail - Of Which: non-SME	ı ö	ı ö	l ő	ō	ı ö	ő	ı ö	ı ö	l ő	ō	1 0	ő
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	<b>IRB</b> Tota													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0 0 1.482	0 0 31	0 0 1.482	0 0 600	0 0 10	0 0 12	0 0 1.364	0 0 29	0 0 1.364	0 0 243	0 0 18	0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,482	31 0	1,482	600	10 0	12 0	1,364	29 0	1,364 0	243 0	18 0	6
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	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
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution	rs .	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		915	0	915	101	0	1	913	0	913	95	0	1
		Corporates - Of Which: Specialised Lending	915	0	915	101	0	1	910	0	910	93	0	1
		Corporates - Of Which: SME	0	0	0	0	0	0	3	0	3	2	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
SWEDEN		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN		Retail - Secured on real estate property - Of Which: non-Si	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

<sup>(2)</sup> Orional emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect)

# 2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		30.890	1,243	30.856	7.563	572	473	31.959	1.467	31.947	8,304	779	361
	Corporates	Corporates - Of Which: Specialised Lending	26,673	1,243	26.664	7,363 5.859	568	459	28,730	1,456	28.718	6,870	776	351
		Corporates - Of Which: SME	1.439	11	1,439	361	4	9	790	11	790	248	4	7
	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
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	n	0	0	0	0	0	0	0	0	0	ő	0
	Equity		193	0	193	715	o o	_	187	0	187	692		
		credit-obligation assets				622					10.	622		
	IRB Total <sup>2</sup>					8.900						9,618		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original	exposure or Top 10 countries ranked by original exposure, calculated
as of last quarter	

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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	2,797	0	2,797	889 248	0	6	2,750	0	2,750	888	0	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,745 322		1,745 322	248 99	0	5	1,756 316	0	1,756 316	280 93		6
	Corporates - Or Which: SME Retail	322	0	322	99	0	0	316	0	316	93	0	0
	Retail - Secured on real estate property	ů	0		0		0				0		0
	Retail - Secured on real estate property - Of Which: SME	0			0		0				0		0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	0	0	o o	0	0	0
	Retail - Qualifying Revolving	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: SME	0	0	ō	0	ō	ō	0	ō	ō	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	169	0	169	625	0	0	163	0	163	602	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bi Institutio Corporate Retail		0 7,923 7,923 0 0	0 347 347 0 0	0 7,917 7,917 0 0	0 0 2,043 2,043 0 0	0 163 163 0 0	0 0 76 76 0 0	0 0 8,625 8,625 0 0	0 0 841 841 0 0	0 8,614 8,614 0 0	0 0 2,373 2,373 0 0	0 0 458 458 0 0	0 0 151 151 0 0
UNITED STATES	Equity Other nor	Retail - Secured or real estate property - Or which: sere.  Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME 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	0 0 0	0	0 0 0	0	0 0 0 0 0	0 0 0	0 0 0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(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	4.912	111	4.910	0	36	50	5.020	0 113	5.018	1.343	36	51
	Corporates  Corporates - Of Which: Specialised Lending	4,912	111	4,910	1,058 917	36 36	49	4,511	113	5,018 4,510	1,393	36 36	51 50
	Corporates - Of Which: SME	177	0	177	20	0	0	69	0	69	5	0	0
	Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
LINITED WINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	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
	Equity Other non credit-obligation assets	- 8	0	8	31		0	9		9	32	0	0
	TRR Total			<b>I</b>									

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	3,308	10	3,308	705	0	0 14	3,448	0 11	0 3.448	919	0	0 16
	Corporates - Of Which: Specialised Lending	2,921	0	2,921	591		7	3,124		3,124	819		12
	Corporates - Of Which: SME	207	10	207	69	3	6	127	11	127	50	3	4
	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INAINCL	Retail - Secured on real estate property - Of Which: non-S	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 - Of Which: SME	0			U	0		0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		0		0			0	0	0	0
	Equity	ů	0	ů	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		_							_			
	IRB Total												

Credit Risk - IRB Approach

Atlantic Lux HoldCo S.à r.l.

								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure	Risk exposun	amount	Value adjustments	Original I	exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
		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		1,177	224	1,177	458	188 188	75 75	1,194	214	1,194	482	187	85
		orporates - Of Which: Specialised Lending proprates - Of Which: SME	1,014	229	1,014	428 23	188	/5	1,053	213	1,053	436 45	187	84
	Retail	aparates - Or Wildi: She	120		120	25		0	141	0	141	90	0	0
		etail - Secured on real estate property		0		0		0			0	0		0
		Retail - Secured on real estate property - Of Which: SME	n	0	0	0	0	0	0	0	0	0	0	0
ITALY		Retail - Secured on real estate property - Of Which: non-SN	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	R	etail - Qualifying Revolving	o	0	0	0	0	0	0	0	0	0	0	0
	R	etail - 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		15		15	56		0	15	0	15	56	0	0
	Other non cred IRB Total	it-obligation assets												-
	IKB lotal													_

				AS OF	31/03/2023					As of 1	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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	1,409	7	1,383	383	2	2	1,753	0	1,753	473	0	2
	Corporates - Of Which: Specialised Lending	838	7	838	224	2	1	1,194	0	1,194	325	0	1
	Corporates - Of Which: SME	172	0	172	46	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  Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-S		0		0		0			0	0		0
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
	ĺ			As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustmen
	(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	1.583	0 205	1 583	0 611	69	0 80	1.580	0 124	1.580	381	41	24
	Corporates Corporates - Of Which: Specialised Lending	1,583	205	1,583	200	69	80 79	1,580	124	1,580	381 274	41	29
	Corporates - Of Which: SME	111	0	111	24	0	ő	0	0	0	0	0	0
	Retail	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
SPATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPALIN	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0		0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ů	0	0	o o	0	0	0	0	0	0
	Equity	0	0	ō	0	0	0	ō	ō	ō	0	ō	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of 3	0/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and o	central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0 269	0	0	0	0	0	0 344	0	0
	Corporates		1,416		1,416 1.028	269 164		4	1,433		1,433	344		3 3
		ates - Of Which: Specialised Lending ates - Of Which: SME	1,028	0	1,028	31		3	1,406	0	1,406	318	0	3
	Retail	ats - Or Wilds She	1/3	0	0	31		0	0		0	0	0	0
		- Secured on real estate property	ő	ő	ő	0	ő	ő	ő	ő	ő	0	ő	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	o o	0	0		0		0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Sh	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
	Other non credit-ob	ligation assets												_
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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	1,339	28	1,339	194	9	5	1,359	28	1,359	194	9	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,339	28	1,339	194	9	5	1,359	28	1,359	194	9	0
	Corporates - Of Which: SME Retail	0			0		0			0	0		0
					0		0			0	0		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-Sh	0			0			0		0	0		0
	Retail - Qualifying Revolving				0		0			0	0		0
	Retail - Other Retail	0		0	0		0			0	0		0
	Retail - Other Retail - Of Which: SME	n	0	0	n	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME				0		0			0	0		0
	Equity	n	0	0	n	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			-									
	IRB Total												

(ent EUA, %)  Central banks and central prevention (Continue Exposure*)  Distribution  Corporates - Of Which: Specialist Lambring BID 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of  Exposure Value <sup>1</sup> 0  0  884 882 2	0 0 0 107	Of which: defaulted 0 0	Value adjustments and provisions	Original   0 0 839	Of which:	As of Exposure Value <sup>1</sup> 0 0 839	30/06/2023 Risk exposure	Of which:	Value adjustments and provisions
(enit CLR, N)  Confort I braids and central governments  Composition  Composition of White CLR, N)  Composition of White CLR  Composition of White Clark Clark Clark CLR  Composition of White Clark Clark Clark CLR  Retail Composition of White Clark Clark Clark CLR  Retail Composition of White Clark Clark CLR  SWEDEN  Retail Country of White Clark Clark CLR  Retail Country of White Clark Clark CLR  Retail Country of White CLR  Retail Country of White Clark CLR  Retail Country of White CLR  Retail Country of Whit	0 0 0 884	0 0 107	Of which: defaulted 0 0	adjustments and provisions	0	Of which:	Value <sup>1</sup>	0	Of which:	adjustments and
Control balants and central generalization (an inch seal particle) of the control balants and central generalization (an inch seal particle) of the composition of th	0 0 884		defaulted 0 0	0	0 0 979		0	0		provisions 0 0
Institutions Corporates Corporates of Which: Specialized Lending BISC Corporates - Of Which: Specialized Lending BISC Corporates - Of Which: Specialized Lending BISC Corporates - Of Which: Specialized Lending BISC  Retail - Secured on real estable property - Of Which: SPE BISCH - Secured on real estable property - Of Which: SPE BISCH - Secured control on real estable property - Of Which: tool-SP  Retail - Secured control on real estable property - Of Which: tool-SP  Retail - Secured control on real estable property - Of Which: tool-SP  Retail - Secured control on real estable property - Of Which: tool-SP  Retail - Secured control on real estable property - Of Which: tool-SP  Retail - Secured control on real estable property - Of Which: tool-SP			0		0 0	0 0 0	0 0	0	000	0
Corporates Corporates Of Whith: Sponsitived Lending ISS 0 Corporates Of Whith: Sponsitived Lending ISS 0 Corporates Of Whith: Sponsitive Corporates Of Whith: Sponsitive Corporates Of Whith: Sponsitive Corporates Of White Corpo			0	1	970	0	0	100		
Corporates - Of Whitch: SSE possibled Learning SSE 0 Corporates - Of Whitch: SSE 2 0 Corporates - Of Whitch: SSE 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0										
Redail Coprosites - Of Which; SHE 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2			i	838	0	838	107		1 1
Retail - Socured on real estate property Of Which: SME 0 0 0 SWEDEN Retail - Socured on real estate property - Of Which: SME 0 0 SWEDEN Retail - Socured on real estate property - Of Which: SME 0 0 Retail - Socured on Retail - Socured on SME of SME OF OF OF OR ON O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2	ō	ō	0	ō	0	0	ō	ō
SWEDEN  Retail - Socured on real estate property - Of Which: SME 0  Retail - Socured on real estate property - Of Which: non-Si 0  Retail - Qualifying Revolving 0  0  0	0	0	0	0	0	0	0	0	0	0
SWEDEN Retail - Secured on real estate property - 0f Which: non-Si 0 0 Retail - Qualifying Revolving 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	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0		0		0
Retail Other Retail - Of Which: SME 0	0	0	0	0	0	0		U O		0
	0			0						
Equity 0 0 Other non credit-obligation assets		0		- 0		0	0	0		
Other non-create-compation 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)



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à r	r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	anto bu naccounting portfoli		Derivatives with po-	sitivo fair valvo	Dovinatives with	negative fair value	On balance si	icct exposures	
					Non-derivative illianciai as	sets by accounting portions		Derivauves with pos	sitive fall value	Delivauves with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [		(	0	0	0	(	0	0	0	0	0	0		0
[ 3M - 1Y [ [ 1Y - 2Y [		11	0	0	0	11	0	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Austria	38	38	0	0	38	0 3	0	0	0	0	0		
[5Y - 10Y [ [10Y - more		315	0	0	0	0	0 0 315	0	0	0	0	0		
Total [ 0 - 3M [ [ 3M - 1Y [		364	364	0	0	49	315	0	0	0	0	0		0
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Belgium		0	0	0	0	0 0	0	0	0	0	0		
[5Y - 10Y [	beigium		0	0	0	0	0	0	0	0	0	0		0
		3	3	0	0	ď	3	0	0	0	0	0		1
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
27 - 37     137 - 57     157 - 107     1107 - more   Total	Bulgaria													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Cyprus													
「0-3M「 「3M-1Y「 [1Y-2Y[														
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「			0	0	0		0	0	0	0	0	0		0
[ 2Y - 3Y [ [3Y - 5Y [	Denmark		0	0	0		0	0	0	0	0	0		
		34 24 58	34 24	0	0	34 24 58	0	0	0	0	0	0		
[ 0 - 3M [ [ 3M - 1Y [		58	58			58			0			0		
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia													
[5Y - 10Y [ [10Y - more														
Total	l													



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à	r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 36 3 3	0 0 0 0 36 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 36 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	France	143 0 0 0 0 0 77 7	143 0 0 0 0 77 0 220	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	77	143 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [	Germany	122 122 27 149 146 496 828 762 2,785	122 152 279 146 495 828	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 100 161 133 356 253 1,025	104 52 110 9 146 573	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Croatia	3.30					-							
0 - 3M       0 - 3M	Greece													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Hungary													
[ 0 - 3M [	Ireland	0 0 88 88 0 0	0 0 0 88 0 0 0	0 0 0 0 0	0 0 0 0 0	88	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Toy - more	Italy	0 0 0 0 0 0 0 527	0 0 0 0 0 0 526	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à	r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Maita													
[ 0 - 3M	Netherlands													
[ 3M - 1Y [	Poland													
130' - more Total [0 - 3M   [3 M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Portugal													
TOY - more	Romania													
Toy - more	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

Principal part   Prin	
Residual Maturity  Country / Region  Total agrees compring amount of many agreement and agree valve files of an analysis for country amount of many agreement agreemen	
Residual Habitity Country / Region  Table grant carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by accounting portfolio  Table carrying amount of machine financial assets by a	
Randout Materity  Country / Ragion  Total countries amount of control assets with regarder fair value  Provided Materity  Country / Ragion  Total countries amount of control assets with regarder fair value  And of right for fair of the fair fair of the fair of the fair fair fair of the fair fair fair of the fair fair fair of the fair fair fair fair fair fair fair fair	
Residual Materilly Country / Region  Total gross sarrying amount of mode deviative financial associal association associated associa	
### destriction floated acads and for state (and of nort passion)  ### disch Florated acads of which Florated acads of state frozend acads of sequence for state frozend acads of sequence frozend acads	Risk weighted
177 - 2071   Spain   17   17   17   17   18   18   18   18	exposure amount
10 - 3Mf   17 - 17   17   17   17   17   17   17	0 0 0 0 0
19-34f	
10 - 34	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 34	
131-31    131-1014   131-1014   131-1014	
1003H	
107 - more	
[ 0 - 3 W	



General governments exposures by country of the counterparty

		Atlantic Lux HoldCo S.à r.I.												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	0 142 107 0 0 0 24 273	0 0 0 24	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 142 107 0 0 0 2	0 0 0 24	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	
[ U - 3M	u.s.	213	2/3	U	U	249	A	U	U	U	U	, and the second		3
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Atlantic Lux HoldCo S.à r.l.

								Atlantic Lux Holuco 3.a							
								As of 31/12/2022	2						
							Direc	ct exposures							
	(mln EU	UR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Matur	cesidual Maturity Country / Region	Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	a													
[ 0 - 3M [	Others	rs -	0 88 0 88 199 28	0 87 0 8 8 8 8 199 28 401	0 0 0 0 0	(	0 0 87 0 0 0 88 199 0 273	0 0 0 0 0 0 28	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

		Atlantic Lux HoldCo S.à r.I.													
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance sl	neet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	(1) (3) (3) (4) (3) (4) (4)	0 1 1 7 7 3 7 0 0 0 4 3314	0 0 0 0 0	000000000000000000000000000000000000000	( 11 ( 37 ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0	
[ 0 - 3M [	Belgium			0 0 0 0 0	000000000000000000000000000000000000000	(			0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria														
[ 0 - 3M [	Cyprus														
[ 0 - 3M [	Czech Republic														
[ 0 - 3M [	Denmark	( ( ( 3 3 22 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( 34 2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0	
10 - 3M	Estonia	-				3,				·		·			



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à	r.l.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 3 3 47 47	0 0 0 0 0 36 47 83	0 0 0 0 0	0 0 0 0 0	4.	0 0 0 0 0 0 0 35 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [   13M - 17   1   1   1   1   1   1   1   1   1	France	0 143 0 0 46 45 33 3	0 0 46 33 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( 44 3:	0 143 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [	Germany	0 1979 181 95 634 4988 712 2,317	0 197 197 198 199 199 199 199 199 199 199 199 199	0 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 17 8 35: 35: 10 10	0 109 2 8 283 283 397	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Croatia													
Total   Tota	Greece													
10 - 3M     13M - 11     13M - 12	Hungary													
[ 0 - 3M [	Ireland	0 84 94 0 0 0 84	0 0 84 0 0 0 0	0 0 0 0 0	0 0 0 0 0	8-6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Toy - more	Italy	0 0 0 0 0 0 0 19 351	351	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 179 351	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à	r.l.						
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
Total	Netherlands													
[ 3M - 1Y [	Poland													
130' - more Total [0 - 3M   [3 M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Portugal													
TOY - more	Romania													
Toy - more	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

							Atlantic Lux HoldCo S.à	r.l.						
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	0 0 0 1 0 23 3 0	0 0 17 0 23 0	0 0 0 0 0	0 0 0 0 0		0 0 0 17 0 23 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Sweden													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	United Kingdom	0 0 0 117 0	0 0 0 0 117 0 117	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 117 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y	Liechtenstein													
10Y - more	Norway													
[ 3M - 1Y [	Australia													
10Y - more	Canada													
Total   To - 3M     T3M - 1Y     T3Y - 2Y     T2Y - 3Y     T3Y - 5Y     T5Y - 10Y     Total	Hong Kong													



General governments exposures by country of the counterparty

		Atlantic Lux HoldCo S.à r.l.												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	127 99 0 0 0 0 0 24	96 0 0 0 0 24	000000000000000000000000000000000000000	000000000000000000000000000000000000000	127 96 ( ( ( ( 223	0 0 0 0 0 24	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	-
[ U - 3M	u.s.	240	240	v	U	213	24	U	U	U	U	U		3
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Atlantic Lux HoldCo S à r l

							Atlantic Lux noidCo 5.a	1.1.						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amoun
[ 0 - 3M [	Africa													
[0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	(	0 0 0 0 1 1 1 1 1 1 1 1 3 3 3 3	0 0 0 2 0 0 28	0 0 0 0	0 0 0 0 0	0 0 0 0 0				

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the apprepate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (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 conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures Atlantic Lux HoldCo S.à r.l.

					As of 30/09/2022									As of 31/12/2022				
		Gross c	carrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated n dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	il amount			pairment, accumulated neg Sit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	e e	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	e e	On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	10,93									7,238								
Debt securities (including at amortised cost and fair value)	5,024					,				5,295					1			ا
Central banks	.,					-				0		-		-	-		-	
General governments	3,25	9 0				_				3.247								
Credit institutions	1,39				0	1				1,710	0	0			1	0		0
Other financial corporations	37	3 0			0	0				338	0	0			0	0	0	0
Non-financial corporations		0 0			0	0	0		0	0	0	0			0	0	0	0
Loans and advances(including at amortised cost and fair value)	34,191	8 22	1,491	1,491	1,338	109	542	515	805	31,791	0	1,217	1,217	1,012	101	418	386	677
Central banks		7 0			0	0				7	0	0				0		0
General governments	1,82	12 0			0	0	0		0	1,745	0	0			0	0	0	0
Credit institutions	1,60	0			0	0	0		0	50	0	0	0		0	0	0	0
Other financial corporations	1,15	8 0	4	4	4	3	0		3	1,032	0	0		•	3	0		٥
Non-financial corporations	29,37	21	1.483	1,483	1,331	104	540		901	28,738		1,213	1,213	1.008	96	415	70.4	675
receivement compositionis	23,37		1,700	2,400	1,221	104	,	3		20,730		1,213	1,213	1,000		410	204	
of which: small and medium-sized enterprises	22,05	8 21	1.441	1,441	1,288	78	517	485	787	21,761	0	1,170	1,170	968	76	394	363	662
of which: Loans collateralised by commercial immovable property	27,28	19 21	1,399	1,396	1,251	93	529	500	767	26,659	0	1,134	1,134	935	87	404	372	650
Households	23	18 1		4	4	2	2 2		1	219	0	4	4	3	2	2	2	2
				1									1					1
of which: Loans collateralised by residential immovable property	22	15 1	1	3	3	2	1		1	206	0	3	3	2	2	1	1	2
		1 .		1				1 .		_			1					l .
of which: Credit for consumption		0	1 '	1 '	°	0	1 "	1	0	0	0	0	1 "	ı °	۰	•		°
DEBT INSTRUMENTS other than HFT	50,15	5 22	1,491	1,491	1,338	112	542	515	805	44,324	0	1,217	1,217	1,012	103	418	386	677
OFF-BALANCE SHEET EXPOSURES	1,34	6			2	4				1,282		3	3	2	4		0	۰
			ı	1	1		1			1			1	1		1		1

## Performing and non-performing exposures Atlantic Lux HoldCo S.à r.l.

					As of 31/03/2023									As of 30/06/2023				
		Gross c	arrying amount/ Nomina	l amount			airment, accumulated no lit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	amount			pairment, accumulated no dit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures		Of which Stage 3 <sup>8</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>	exposures		Of which Stage 3 <sup>s</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	7,76									8,010								
Cash balances at central banks and other demand deposits  Debt securities (including at amortised cost and fair value)	5,46					1	0			5,190			0		1			1
Central banks	3,40									3,130					-			
General governments	3,15	3 0	1 .							2.825		0	0		0			1
Credit institutions	1,99					1				2.05		0	-		1			1
Other financial corporations	31			0	0	0	0			300		0	0	0	0	0		
Non-financial corporations		0 0	0	0	0	0	0				0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	31,57	4 28	1,148	1,148	951	120	361	356	686	32,738	100	1,291	1,291	1,102	105	266	261	966
Central banks		7 0	0	0	0	0	0	0	0			0	0	0	0	0		
General governments	1,62	5 28	0	0	0	0	0	0	0	1,564	0	0	0	0	0	0		
Credit institutions	5	0	0	0	0	0	0	6	0	Si	0	0	0	0	0	0	C	
Other financial corporations	98	0	2	2	0	2	0	6	0	950	0	2	2	0	2	0	C	
Non-financial corporations	28,70	7 0	1,142	1,142	949	116	360	355	684	29,976	99	1,287	1,287	1,099	101	265	260	96
of which: small and medium-sized enterprises	21,63	9 0	1,080	1,080	908	90	338	333	649	21,477	99	1,219	1,219	1,054	77	260	255	9
of which: Lears collateralised by commercial immovable property	26,53	9 0	1,072	1,072	903	104	346	340	659	27,501	99	1,214	1,214	1,053	88	226	221	93
Households	20	5 0	3	3	2	2	1	1	. 2	191	1	3	3	2	2	1	1	
of which: Loans collateralised by residential immovable property	19	3 0	3	3	2	2	1	1	. 2	180	0	2	2	2	2	1	1	
of which: Credit for consumption		0	a	0	0	0	0		0		0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	44,80	0 28	1,148	1,148	951	122	361	356	686	45,938	100	1,291	1,291	1,102	107	266	261	96
OFF-BALANCE SHEET EXPOSURES	1,40	1		8	2	5	0	0	0	1,259		13	13	7	6	0		



#### Forborne exposures

			As of 30/						As of 31/			
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o
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)	8,495	1,304	549	490	7,804	722	6,031	1,052	399	367	5,530	620
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	148	3	1	0	146	2	144	0	1	0	144	0
Non-financial corporations	8,347	1,300	547	489	7,657	720	5,886	1,051	398	366	5,387	620
of which: small and medium-sized enterprises	7,336	1,298	538	488	6,657		5,711	1,051	396	366	5,213	
Households	1	1	1	1	0	0	1	1	1	1	0	0
DEBT INSTRUMENTS other than HFT	8,495	1,304	549	490	7,804		6,031	1,052	399	367	5,530	
Loan commitments given	27	2	0	0	23	0	19	3	0	0	16	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	1,373						1,443					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	18						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>10</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions\*) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



#### Forborne exposures

Ī			As of 31/	03/2023					As of 30/0	06/2023		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ing amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	-
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,260	935	330	299	4,837	576	4,167	686	172	144	3,919	495
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	67	0	0	0	66	0	67	0	0	0	66	0
Non-financial corporations	5,194	935	330	299	4,771	576	4,100	686	172	144	3,853	495
of which: small and medium-sized enterprises	4,986	913	328	299	4,565		3,949	618	167	139	3,708	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	5,260	935	330	299	4,837		4,167	686	172	144	3,919	
Loan commitments given	35	8	0	0	27	0	35	7	0	0	28	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	1,424						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{3}$	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Atlantic Lux HoldCo S.à r.l.

	AS 0f 30/09/2022						AS 07 31/12/2022						AS OF 31/U3/2023							AS 0T 30/06/2023					
	Gross carrying amount					Accumulated	Gross car	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment cre	negative		Of which: non- performi	- and advan formi subject to	Of which loans and advances subject to impairment	Accumulated	negative		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative	
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	0	0	28	0	0	
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
E Water supply	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	
F Construction	75	74	74	57	11	0	75	74	74	57	11	3	76	75	75	58	11	4	76	75	75	58	11	4	
G Wholesale and retail trade	76	0	0	76	0	0	75	0	0	75	0	0	75	0	0	75	0	0	75	0	0	75	0	0	
H Transport and storage	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	
I Accommodation and food service activities	1,796	0	0	1,796	13	0	1,729	2	2	1,727	7	0	1,718	0	0	1,718	6	0	1,688	0	0	1,688	4	0	
3 Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	26,967	1,346	1,346	26,900	558	26	26,397	1,074	1,074	26,333	425	28	26,351	1,007	1,007	26,318	412	0	27,669	1,211	1,211	27,642	340	0	
M Professional, scientific and technical activities	369	0	0	369	4	0	376	0	0	376	4	0	402	0	0	402	5	0	417	0	0	417	6	0	
N Administrative and support service activities	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
S Other services	82	63	63	82	32	0	82	63	63	82	35	0	80	61	61	80	38	0	19	0	0	19	0	0	
Loans and advances	29 373	1 483	1 483	29 288	618	26	28 738	1 213	1 213	28.656	482	30	28 707	1 142	1 142	28.656	472	4	29 976	1 287	1 287	29 931	362	4	

<sup>(1)</sup> The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.



# 2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Atlantic Lux HoldCo S.à r.l.

			As of 30/09/2022			As of 31/12/2022					Loans and advance		As of 31/03/2023			As of 30/06/2023					
	Loans and advances					Loans and advances						25				Loans and advances					
				Non-performing		Performing			Non-performing						performing		Performing				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	34,198	32,707	22	1,491	1,125	31,791	30,574	0	1,217	739	31,574	30,426	28	1,148	708	0	0	0	0	0	
Of which secured	31,807	30,363	22	1,444	1,089	29,505	28,333	0	1,172	704	29,287	28,186	0	1,101	673	0	0	0	0	0	
Of which secured with immovable property	30,092	28,648	22	1,444	1,089	29,348	28,176	0	1,172	704	29,133	28,032	0	1,101	673	0	0	0	0	0	
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,548	8,502		46	46	7,446	7,318		127	127	7,628	7,418		210	210	0	0		0	0	
Of which instruments with LTV higher than 80% and lower or equal to 100%	742	427		316	202	631	498		134	52	757	506		252	31	0	0		0	0	
Of which instruments with LTV higher than 100%	1,018	0		1,018	818	865	0		865	524	588	0		588	423	0	0		0	0	
Accumulated impairment for secured assets Collateral	636	102	0	535	400	506	95	0	412	191	459	112	0	347	130	0	0	0	0	0	
Of which value capped at the value of exposure	30,848	30,043	21	805	615	28,787	28,109	0	677	455	28,664	27,978	0	686	492	0	0	0	0	0	
Of which immovable property	29,118	28,334	21	784	594	28,600	27,943	0	657	435	28,481	27,814	0	666	472	0	0	0	0	0	
Of which value above the cap	834	692	0	142	105	745	610	0	135	24	748	561	0	188	26	0	0	0	0	0	
Of which immovable property	825	683	0	142	105	736	601	0	135	24	739	551	0	188	26	0	0	0	0	0	
Financial guarantees received	19	19	0	0	0	18	18	0	0	0	16	16	0	0	0	0	0	0	0	0	
Accumulated partial write-off	-125	-4	0	-121	-23	-240	-4	0	-235	-21	-251	-4	0	-247	-57	0	0	0	0	0	

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loars and advances (excluding loars and advances dissified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.