

Bank Name	LSF Nani Investments S.à r.l.
LEI Code	222100K6QL2V4MLHWQ08
Country Code	PT



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	2,177	1,997	2,415	2,400	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	2,030	1,871	2,376	2,352	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,278	2,091	2,512	2,498	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	2,131	1,964	2,473	2,450	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,802	2,606	3,032	3,107	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	2,655	2,479	2,993	3,059	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	22,722	21,204	21,149	21,459	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	22,600	21,102	21,113	21,422	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	9.58%	9.42%	11.42%	11.18%	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	8.98%	8.87%	11.25%	10.98%	(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	10.02%	9.86%	11.88%	11.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.43%	9.31%	11.71%	11.44%	(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	12.33%	12.29%	14.34%	14.48%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.75%	11.75%	14.18%	14.28%	(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	49,350	48,226	47,315	45,922	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	4.62%	4.34%	5.31%	5.44%	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	2,278	2,091	2,512	2,498	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,119	1,954	2,470	2,446	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	49,350	48,226	47,315	45,922	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	49,330	48,209	47,315	45,921	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	4.34%	5.31%	5.44%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.30%	4.05%	5.22%	5.33%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital LSF Nani Investments 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	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,802	2,606	3,032	3,107	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	2,177	1,997	2,415	2,400	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,011	1,011	1,011	1,012	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	28	28	28	28	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-863	-898	-870	-827	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,840	1,840	2,256	2,256	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	507	470	487	491	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	71	49	81	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-74	-73	-37	-44	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 COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-64	-69	-101	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	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-23	-60	-58	-113	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	-17	-17	-17	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) and 379(3) of CRR; Articles 36(1) point (b) (ii) and 379(3) of CRR; Articles 36(1) point (b) (iii) and 379(3) of CRR; Articles 36(1) point (b) (iii) and 379(3) of CRR and Articles 34(1) p
	A.1.14.1	Of which: from securitisation positions (-)	0	-17	-17	-17	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 CRR
	A.1.16	does not have a significant investment (·) Deductible DTAs that rely on future profitability and arise from temporary differences	-289	-327	-285	-292	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	(*) Beductude of this disk lety of induce prolitability and arise from temporary differences (*) 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 (ii); 49(1) to (3) and 79 of CRR
	A.1.17	a significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Anticle 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-18	-9	-10	-6	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.188	(-) 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	-27	-41	-41	-45	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-68	-72	-72	-76	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	158	137	42	52	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 487 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 (+/-)	158	137	42	52	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)	101	94	97	98	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	101	94	97	98	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+0990,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.10 (+0744,c0010) + C 01.00 (+0740,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)	2,278	2,091	2,512	2,498	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	524	515	520	609	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	426	427	431	521	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	98	88	89	88	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.100 (r0950,c0010) + C 10.100 (r0950,c0010) (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	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	22,722	21,204	21,149	21,459	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	152	127	45	47	C 05.01 (r0010,c0040)	
GARTAN RATE	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	9.58%	9.42%	11.42%	11.18%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	10.02%	9.86%	11.88%	11.64%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.33%	12.29%	14.34%	14.48%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,018	1,860	2,373	2,348	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	8.94%	8.83%	11.24%	10.96%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	146	126	39	48	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	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	122	101	37	37	C 05.01 (r0440,c0040)	
		aujustiniems incruded in KWAS due to TRKS 3 d'ainstronna air aingeinems sted based on bank's supervisory reportino. Therefore, any capital instruments that are not elipible from a n				<i>"</i>		

⁽¹⁾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) ¹	20,209	18,422	18,592	18,605	C 02.00 (r00+0, c0010) - (C 07.00 (r0050, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0040, c0220, 5002) + C 08.01 (r0040, c0220, 5002) + C 08.01 (r0050, c0220, 5002) + C 08.01 (r0040, c0220, 5002) + C 08.
Of which the standardised approach	4,073	3,991	3,944	4,088	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	9,949	9,496	9,861	9,132	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 IRB (AIRB) approach	2,285	2,286	2,263	2,361	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	1,279	857	784	760	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	205	264	224	253	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r00500, c0226, s002) + C 08.01 (r00500, c0226, s002)
Credit valuation adjustment - CVA	347	439	354	507	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)	1	150	146	134	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	138	78	78	145	C 02.00 (r0520, c0010)
Of which the standardised approach	138	78	78	145	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 1.9.00 (r0010, d9601)*12.5+C 20.00 (r0010, d>50)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010, d0100),C 24.00(r0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	1,678	1,670	1,670	1,670	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	1,678	1,670	1,670	1,670	C 02.00 (10610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (10620, c0010)
Other risk exposure amounts	145	182	85	146	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	22,722	21,204	21,149	21,459	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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 LSF Nani Investments 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	553	834	388	850
Of which debt securities income	103	153	60	127
Of which loans and advances income	403	621	279	603
Interest expenses	147	209	142	326
(Of which deposits expenses)	40	67	88	194
(Of which debt securities issued expenses)	70	93	25	53
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	5	13	0	2
Net Fee and commission income	219	298	70	147
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	2	-7	8	10
Gains or (-) losses on financial assets and liabilities held for trading, net	151	149	-1	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	37	8	0	5
Gains or (-) losses from hedge accounting, net	-6	-2	0	16
Exchange differences [gain or (-) loss], net	2	7	9	6
Net other operating income /(expenses)	-19	-10	-38	-37
TOTAL OPERATING INCOME, NET	796	1,082	294	677
(Administrative expenses)	287	399	103	207
(Cash contributions to resolution funds and deposit guarantee schemes)	41	41	0	22
(Depreciation)	32	56	11	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-67	16	-3	-1
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-15	-3	-1	1
(Other provisions)	-52	18	-2	-1
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ¹	0	-28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	83	101	30	57
(Financial assets at fair value through other comprehensive income)	-1	0	0	0
(Financial assets at amortised cost)	83	101	30	57
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-27	-27	-3	-9
(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	7	0	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	-2	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	453	503	155	380
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	426	556	154	381
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	425	556	154	381
Of which attributable to owners of the parent	318	415	115	283

U 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	hy		Fa	ir value hierar	:hy		Fa	ir value hierar	chy		Fa	ir value hierard	chy	
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	6,468				6,560				3,759				3,395				IAS 1.54 (i)
Financial assets held for trading	181	15	167	0	172	36	135	0	418	292	127	0	499	376	122	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,464	17	23	1,424	1,130	17	22	1,092	1,126	17	22	1,087	1,100	17	21	1,062	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	2,575	2,476	31	68	2,331	2,229	31	71	2,391	2,292	29	71	2,354	2,253	29	72	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	32,848				32,561				33,288				33,576				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	523	0	523	0	563	0	563	0	580	0	580	0	626	0	626	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	-366				-165				-340				-144				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,607				3,067				2,884				2,745				
TOTAL ASSETS	47,300				46,219				44,106				44,151				IAS 1.9(a), IG 6

⁽¹⁾ 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 30/09/2022						As of 31/12/2022							As of 31	/03/2023					As of 30	/06/2023				
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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	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		Stage 3 Credit-impaired assets	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 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	2,461	0	31	-1	0	0	2,219	0	25	-1	0	0	2,281	0	25	0	0	0	2,247	0	25	0	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	8,034	39	432	-9	-3	-275	7,805	41	410	-5	-3	-283	8,424	67	408	-4	-4	-287	8,551	69	409	-4	-5	-291	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	20,437	3,825	1,620	-77	-301	-874	20,426	3,859	1,391	-63	-301	-716	20,369	4,073	1,304	-67	-318	-677	20,762	3,833	1,269	-48	-316	-652	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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

LSF Nani Investments 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	125	99	104	97	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	42,442	41,194	38,899	38,570	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	13	120	108	172	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	382	435	425	423	IAS 37.10; IAS 1.54(I)
Tax liabilities	10	8	9	9	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	915	855	863	897	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2	15	14	15	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	43,889	42,725	40,421	40,183	IAS 1.9(b);IG 6
TOTAL EQUITY	3,410	3,493	3,685	3,969	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	47,300	46,219	44,106	44,151	IAS 1.IG6

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



Breakdown of liabilities

LSF Nani Investments S.à r.l.

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	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		138	219	212	270	IFRS 9.BA.7(a); CRR Annex II
Short positions	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	7,954	6,327	4,700	1,735	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7,954	6,327	4,700	1,735	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,182	1,089	1,003	1,067	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	856	867	770	869	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,578	3,378	3,304	4,518	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,093	1,063	969	933	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,371	2,147	2,078	2,515	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,477	920	725	689	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,051	10,011	10,116	10,557	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,502	5,872	5,594	5,684	ECB/2013/33 Annex 2.Part 2.9.1
	Households	16,077	16,237	15,711	15,860	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,847	6,090	5,830	5,812	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,511	1,629	1,590	1,888	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	407	416	424	711	Annex V.Part 1.37
Other financial liabilities		717	375	397	432	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		42,580	41,413	39,111	38,840	



2023 EU-wide Transparency Exercise Market Risk

	SA					I	М									IM					
			VaR (Memorani	dum item)	STRESSED VaR (/	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			. PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum 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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT URE
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022				
Traded Debt Instruments	65	78	0	0	0	0							0	0	0	0					
Of which: General risk	65	78	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	ŏ	ő	ő	ő							ŏ	ő	ő	0					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	73	0	0	0	0	0							0	0	0	0					
Commodities risk Total	138	78	0	0	0	0	0	0	0	0	0	•	0	0	0	0	0	0	0	0 0	
Total	138	78	U		•						U		· ·					U		0 0	
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023				
Traded Debt Instruments	78	145	0	0	0	0							0	0	0	0					
Of which: General risk	78	145	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	0	0	0	0	0							0	0	0	0					
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0					
Total	78	145	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



					Standardised Ap	proach			
			As of 30/09/	As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions*	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	13,057	13,409	25		12,931	13,261	14	
	Regional governments or local authorities Public sector entities	17 109	17 533	3		17 120	17 495	107	
	Multilateral Development Banks	231	743	0		229	614	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	895 4.301	846 3,016	41 3,039		781 4,276	737 3,121	35 3,159	
	of which: SME	1,533	1,095	3,039		1,487	1,051	3,159	
	Retail	1,391	392	268		1,386	376		
Consolidated data	of which: SME	260	149	85		259	142		
Corisonaatea data	Secured by mortgages on immovable property of which: SME	841 519	800 495	372 234		464 213	444 205	188 91	
	or which: SME Exposures in default	421	493	100	235	317	83		
	Items associated with particularly high risk	130	77	116		129	76	115	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
I	Collective investments undertakings (CIU) Equity	60	25	82		6/	33	/9	
I	Other exposures	ő	0	0		ő	o o	0	
	Standardised Total ²	21,453	19,949	4,143	519	20,717	19,258	4,044	378
		(ii) Original exposure, unlike Exposure valu	e is remoted before taking int	account any effort due to me	it conversion factors or credit of	ide mitination techniques (e.n. s	shalltution efforts)		

**Good or common units focusor wide, a second lafter take in the course of more and the course of th

					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
	(min-FIE %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks Regional governments or local authorities Public sector entities Multifateral Development Banks	8,669 17 109 0	9,024 17 533 512	0 3 97 0		7,237 17 120 0	7,568 17 495 384	3 107				
	International Organisations Institutions Corporates of Which: SME	0 48 2,286 901	0 0 1,162 490	0 0 1,099 391		0 45 2,221 888	0 0 1,160 475	0 0 1,098 378				
PORTUGAL	Retail of which: SME Secured by mortusues on immovable property of which: SME	1,317 256 839 519	377 149 798 495	257 85 371 234		1,311 255 461 213	363 142 442 205	81 187 91				
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	359 22 0	73 18 0 0	78 27 0 0	192	281 22 0	76 12 0 0	78 18 0 0	12			
	Collective investments undertakinos (CIU) Equity Other exposures	55 39 0	21 5 0	27 6 0		64 38 0	30 4 0	41 6 0				
	Standardised Total ²				292				1			

(ii) Orional exocurs, unifixe Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) FORM YEARS APPLICATED AND PROMOTES ARE COUNTRY OF COUNTRY AND COUNTRY AND ADDRESS OF SECURIORS OF SECURIO									
					Standardised A	pproach					
			As of 30/09	2022			As of 31,	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
GERMANY	Cartial ownerments or central sharks Reciscular communication to local schriftings Reciscular communication to local schriftings Hellitheard Devolvement Easies Hellitheard Devolvement Easies Institutions Cartinosis Carti	148 0 0 0 291 89 0 1 1 0 0	148 0 0 0 0 0 291 86 0 0 0	0 0 0 0 12 108 0 0 0	0	750 0 0 0 247 126 25 1 0 0	750 0 0 0 247 117 23 0 0 0 0	0 0 0 0 10	٥		
	Hems associated with ourticularly high risk. Convent bonds Claims on institutions and comorates with a ST credit assessment Collective investments undertakins (CLU) Collective investments undertakins (CLU) Collective investments Collective Colle	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0			

2 | O'Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (a.e., substitution effects).

2) Total value advantments and remaining nor moneter of construents work due those for secretication accounses but includes account of the advantments.

		(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 ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Control of severements or other hands. Price, "I) Anniversal conversals or other similarities. Public sector entities. Public sector entities. Anniversals of the control of the contr	1,792 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,791 0 0 1 0 775 464 467 60 0 0	0 0 0 0 731 379 0 0 0 0 111 899 0 0		2,148 2,148 0 0 0 0 0 0 0 890 486 5 5 3 3 0 0 2 2 197 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,148 2,148 0 0 0 0 832 467 1 0 0 0 0 6 4 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 796				
1	Standardised Total ²				12				12			

					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
FRANCE	Central overmentals or central stands Emissional overmentals or bod at attributes selected and the selected stands felializated three discusses of the selected stands felializated	983 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	592 0 0 0 0 0 214 1 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	674 0 0 0 0 219 9 0 0 0 0 0	574 0 0 0 0 0 224 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 249 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
1	Standardised Total ²				6				4			

C) Total view adjustments and provisions per country of counterparty excludes those for securitation exposure to both individual period control in mitigation techniques (e.g., substitution effects).

(2) Total view adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general count risk adjustments.



As of 30/09/2022		LSF Nani Investments S.a r.i.								
Criginal Expesses* Control Systems Services and Control Expesses* Control Systems Services Annual Services Se						Standardised Ap	proach			
Company Comp				As of 30/09/	2022			As of 31;	12/2022	
Comit of governments or central tables 220 220 5 220 5 5 5 5 5 5 5 5 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regular oper mental or local authorities Profile south or eight is set of the set of th										
Public actor estition Public actor estition Publi			230	230	0		230	230	0	
#Unificational Development States 0 0 0 0 0 0 0 0 0			, i	0	0		0		0	
International Observations			ō	ō	ō		i i	ō	ō	
Connections 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
IRELAND IRE		Institutions	0	0	0		0	0	0	
IRELAND IRE			0	0	0		0	0	0	
IRELAND of which 200E texture of by mist present an innerceable amounts's texture of its in default. Classes an in default. Classes an in default. Classes an in individual and connected and a 5T credit assessment classes an individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes individual and connected with a 5T credit assessment classes in individual and connected with a 5T credit assessment classes in i			0	0	0		0	0	0	
INCLANU Secured by mentalesce an immovable presents of children 2006 Children			1	1	1		1	1	0	
of winds 395	IRELAND		0	U	0		0		0	
Examents in Selfatil: There associated with particularly beink risk. Claims on institution and converted sensessment Claims on institutions Claims on institut				0	0					
**Terms associated with sentifications within risks Conversed boards Claims on institutions and commontain within a ST or sentil assessment Claims on institutions and commontain within a ST or sentil assessment Equally Claims or converses Standard or senting or converses Standard or conve			, i	0	0	0	0		0	0
Convert bloods Claims on intiffutions and convolates with a ST craft assessment Claims on interfluence undertakines (CIU) Claims on interfluence undertakines (CIU) Claims on interfluence undertakines (CIU) Claims			ō	ō	ō	_	i i	ō	ō	
CiticCut investments undertakines (CIU)			0	0	0		0	0	0	
		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Once consumer			0	0	0		0	0	0	
StandardSed Total 0			0	0	0		0	0	0	
			0				0		0	
(2) Administration continued to the continued and the continue of the continued and		Standardised Total				l 0				

(ii) Obtainal aurencies unilla Ferniuma valua in rennete hafnes takinn into airceut anu affert rius in raudit rennerion faction or rendit nick missionis terbusius (a.n. substitution afferts).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

				Standardised Ap	proach			
		As of 30/09	2022			As of 31,	/12/2022	
(min BUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Exposure Value* Risk exposure amount Value (Control Exposure Value*)							
Contral documentario e contral lanka Residuati communitario de bori infloribidis residuati communitario de bori infloribidis Residuati documentario Residuati della Producionente Banka Residuational Producionente Banka Residuational Residua	0 0 47 533 153 153 0 0 0 0 0 0 0	0 0 0 51 124 0 0 0 0 0 0	0 0 0 0 221 157 57 0 0 0 0 0 0 0	0	0 0 47,7 6 545,2 146,2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 47 27 175 0 0 0 0 0 0	0 0 0 0 18 177 0 1 0 0 0 0	0
Standardised Total ²	_			11				12

	Standardised Approach									
		As of 30/09/	2022			As of 31;	12/2022			
(min EUX, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Central assuments or central about 5. Brokels enter entities to Central methods public enter entities to Central methods to Ce	300 0 65 0 112 12 1 1 0 0 0 0 0 0	326 0 0 55 0 0 110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 120 0 0 0 0 0 0 0	0	294 0 66 0 1199 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	294 0 0 64 0 118 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1177 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

				Standardised Approach									
					Standardised A	ргоасп							
			As of 30/09/	2022			As of 31;	/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
	(min EUR, %)												
	Central governments or central banks	188	188	0		309	309	0					
	Regional governments or local authorities Public sector entities	0	0				0	0					
	Multilateral Development Banks	o o	0										
	International Organisations	ŏ	0	0		0	0	0					
	Institutions	ō	ō	0		i i	0	o o					
	Corporates	144	125	142		148	142	166					
	of which: SME	13	13	11		13	13	11					
	Retail	1	0	0		1	0	0					
NETHERLANDS	of which: SME	0	0	0		0	0	0					
INE THERDANDS	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	9	0			0	0	0					
	Items associated with particularly high risk Covered bonds		U					0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	i	0	0				0					
	Equity	ŏ	0	0		0	0	0					
	Other exposures	Ĭ	ů o	ő		ő	, o	o o					
	Standardised Total ²					-							

					Standardised A	pproach					
			As of 30/09	/2022			As of 31;	12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	91	91	0		91	91	0			
	Regional governments or local authorities Public sector entities	0				0	0	0			
	Multilateral Development Banks	23	23	ő		22	22	ŏ			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	308	299	308		256	247	270			
	of which: SME Retail	32	32	39							
	of which: SME		i i	ő		ò	ŏ	ŏ			
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0		0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0									
	Collective investments undertakings (CIU)	5	5	55		3	3	37			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				3						

		"Occursificationars, unlike biocurer value, a recorded before lakers and account any effect due to credit conversion factions or credit reflectations 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			
		Original Exposure Value* Exposure Value* Exposure amount Value adjustments and Original Exposure Value* Exposure Value* Risk exposure amount Value adjustments provident* Exposure Value* Adjustments and Original Exposure* Exposure Value* Risk exposure amount Value adjustments are provident*									
	(min EUR, %) Central governments or central banks	244	244	0		336	336	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0	0	0			
	of which: SME	0	ō	0		ė.	ė	ė.			
BELGIUM	Retail of which: SME	1 0	0	0		1 0	0	0			
DELGION	Secured by mortuages on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Covered bonds	0	0	0		0	0	o o			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

		Standardised Approach										
			As of 31,	03/2023			As of 30,	06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions			
	(min BJR, %) Central governments or central banks	12.067	12.872	15		9,839	10.521	15				
	Regional governments or local authorities	17	17	3		18	17	3				
	Public sector entities	18	13	13		562	536	12				
	Multilateral Development Banks	230	711	0		216	695	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	843	795	37		850	807	38				
	Corporates	4,310	3,166	3,218		4,539	3,338	3,371				
	of which: SME	1,465	1,004	820		1,574	1,099	898				
	Retail	1,418	394	266		1,450 292	400	270				
Consolidated data	of which: SME	280 460	163 423	93 175		292 398	165 388	94 158				
	Secured by mortoages on immovable property of which: SMF	460 169	423 163	1/5		398 124	388 119	158				
	or which: SME Exposures in default	293	74	72	150	265	76	80	121			
	Items associated with particularly high risk	127	78	118	130	119	86	129	***			
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	o o				
	Collective investments undertakings (CIU)	67	34	73		58	25	66				
	Equity	0	0	0		0	0	0				
	Other exposures	0				0						
	Standardised Total ²	19,850	18,578	3,997	379	18,313	16,889	4,143	464			

		Standardised Approach									
					Standardisc	ed Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(min BUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	Central governments or central banks	6,275	7,080	0		4,435	5,117	0			
	Regional governments or local authorities	17	17	3		18	17	3			
	Public sector entities	18	13	13		178	152	12			
	Multilateral Development Banks	2	479	0		2	477	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	48	0	0		43	0	0			
	Corporates	2,227	1,137	1,077		2,351	1,209	1,143			
	of which: SME	890	456	362		911	464	367			
	Retail	1,344 280	380	256		1,372 292	385 165	259			
PORTUGAL	of which: SME	280 377	163 361	93 151		292 324	165 315	94 130			
1011100112	Secured by mortgages on immovable property	135	361 130	151		324	315	130			
	of which: SME Exposures in default	256	130	70	124	229	68	72	9		
	Exposures in default Items associated with particularly high risk	19	07	14	129	129		13	,		
	Covered bonds	0	í				í	10			
	Claims on institutions and corporates with a ST credit assessment	ů	0			ů	0	l ő			
	Collective investments undertakings (CIU)	64	31	39		55	23	31			
	Equity	38	5	7			0	0			
	Other exposures	0	0	i ò		ō	0	l o			
	Standardised Total ²				196				22		

(2) Original exposure, untile Exposure value, is reported before taking into account any effect due to credit convention factors or credit nick mitigation techniques (e.g., substitution effects).
(2) Total value algorithments and provisions per country of countriposity excludes those for inscribitation exposures but includes general credit this algorithments.

		(4) that was experients and previous per country or countrylary excess train for incurrence opposition out mouse general event for experiences. Standardised Approach												
					Standardisa	d Approach								
			As of 31,	03/2023			As of 30,	06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min BJR, %)													
	Central governments or central banks	852	852	0		525	525	0						
	Regional governments or local authorities	0		0		384	384	0						
	Public sector entities Multilateral Development Banks					304	304							
	Multilateral Development Banks International Organisations													
	International Organisations Institutions	296	296	12		309	309	12						
	Corporates	144	134	169		167	160	194						
	of which: SME		1.54	107		0	100	1,79						
	Retail	5	i i	0		2	i i	0						
	of which: SME	0	i i	0		0	i i	0						
GERMANY	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	0						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	0	0	0	0	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other expeditors	0				0								
	Standardised Total ²				6				1					

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient ener or most risk integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

		(2) Total value aspaticinents in	as provinces per country or cor	annipary encouses order for a	cuntration exposures but induc	an gerara creat rat augustriei			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min BJR, %) Central governments or central banks	2,194	2,194	0		2,183	2,182	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		9		0	
	Multilateral Development Banks International Organisations	0	4	0			4	U	
	International Organisations Institutions					ů		0	
	Corporates	882	841	806		902	847	806	
	of which: SME	485	459	374		528	501	410	
	Retail	2	1	1		2	1	1	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortpages on immovable property	80	59	23		71	70	27	
	of which: SME	33	33	14		33	33	14	
	Exposures in default	2	0	0		2	0	0	
	Items associated with particularly high risk	108	69	104		101	77	116	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					ů		0	
	Equity Other exposures					0		1	
	Standardised Total ²	·			13	·		Ů	

		(2) Total Value adjustments an	a provisions per country or co	unserparty excudes tridse for se	cuntisation exposures but indu	ses general credit risk adjustmer	TO.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Could in communicate of could be an one of the second secondaries of local authorities Public sector entitles Public sector entitles Antificated to Version of the secondaries Institution of Constitutions Construction Con	676 0 0 0 0 0 219 9 9 0 0 0 0 0	676 0 0 0 0 0 0 214 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 1 1 1 0 0 0 0 0 0 0 0	0	676 0 0 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0	676 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 248 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				4		,		

4 (2) Original exposure, untile 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 executivation exposures but includes general credit nik adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach LSF Nani Investments S.à r.l.

	LSF Natil Investments 3.a i.i.								
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central governments or central salests England generoments or body attached segment of the contract of the con	231 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0	231 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	231 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0	231 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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) Original exposure, unlike E	xposure value, is reported befo	re taking into account any effec	ct due to credit conversion facto	s or credit risk mitigation techni	ques (e.g. substitution effects		

		(2) Total value adjustments are	d provisions per country of co	anterparty excludes those for se	icuntisation exposures but inclu	des general credit risk adjustme	nts.		
	•				Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Re Puriting Community Comm	And if a constraint of table 1 and 10	0 0 47 0 465 1 0 0 0 0 0 0	0 0 47 0 4555 1271 0 1 0 0 0 0 0	0 0 0 0 19 124 1 1 0 0 0 0		0 0 47 7 64 140 0 8 0 0 0 0 0 0	0 0 47 7 9 461 167 0 1 0 0 0 0	0 0 0 0 18 1271 0 1 0 0 0 0	

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	289	289			290	290	0	
	Regional governments or local authorities	0	0	ő		0	0	o o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	64	64	0		50	50	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0 119	0 118	137			118	137	
	Corporates of which: SME	119	118	137		118	118	137	
	Retail	4		0		5	1	0	
TED STATES	of which: SME	0	0	0		0	ō	0	
IED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0	
	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	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0						0	
	Collective investments undertakings (CIU)	0		0		0		0	
	Equity	0	ō	0		ō	ō	0	
	Other exposures	0	0			0		0	
	Standardised Total ²				0				- 0

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central dovernments or central banks Recional oncements or local authorities Public sector entities Hutilitateral Develoment Banks International Oroanisations	310 0 0 0 0	310 0 0 0 0	0 0 0 0		311 0 0 0 0	311 0 0 0 0	0 0 0 0	
NETHERLANDS	Corocrates of which: SME Retail of which: SME Secured by mortuages on immovable property	188 13 1 0	179 13 0 0	208 11 0		208 48 1 0	199 48 0	222 40 0	
	Secured by mortoaces on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				5				

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ts.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min BJR, %) Central governments or central banks	31	31	0		31	31	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	22	22	0		21	21	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		248	0		0			
	Corporates of which: SME	256	248	270		278	276	296	
	Retail	1	0	0		1	0	ō	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LUXLINDOUNG	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0		0		0		0	
	Items associated with particularly high risk	0	o o	ő		ő	ŏ	ů o	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	34		3	3	34	
	Equity Other exposures	0						1	
	Other etcosures Standardieed Total ²	· ·						ů	

		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Genital consensation (control has D.C., %) Genital conversation of heal substitute Public sector entities Public sector entities Public sector entities Compress Real and Compress	337 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	337 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 0 0 0 0 0 0	٥	377 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	377 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Standardiced Total ²				0				

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

LSF Nani Investments S.à r.l.

								IRB Ap	proach					
					As of 3	10/09/2022					As of 3	1/12/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		d central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		4,181	1	3,698	791	0	2	4,035	1	3,577	862	0	3
	Corporates		17,263 2,472	1,911	12,871	9,293 1.792		1,105	16,141 2,707	1,824	11,903	8,846	0	1,070
		orates - Of Which: Specialised Lending orates - Of Which: SME	2,472 5.601	381 611	2,452 3,255	1,792	0	302	4,825	361 561	2,686 2,620	2,138 1.728	0	231 280
	Retail	orates - or wildi: sine	12.784	216	11.896	2,285	98	125	12,778	213	11.876	2,286	97	145
		nil - Secured on real estate property	9.839	121	9.837	1.471	62	50	9.856	114	9.854	1.446	60	57
	Rec	Retail - Secured on real estate property - Of Which: SME	355	10	353	77	2	6	343	10	342	75	3	7
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	9,484	110	9,484	1.394	58	44	9.512	104	9.512	1.371	57	sn .
	Reta	ail - Qualifying Revolving	0	0	0	0	0	0	0	0	0,012	0	0	0
	Reta	il - Other Retail	2.945	95	2.059	814	37	76	2.922	99	2.022	839	37	88
		Retail - Other Retail - Of Which: SME	1,600	62	1.019	315	16	34	1.533	63	944	295	16	37
		Retail - Other Retail - Of Which: non-SME	1,345	33	1,040	499	20	42	1,390	36	1,078	545	20	51
	Equity		138	33	82	185	0		138	33	102	232	0	
	Other non credit-	obligation assets				2,623						1,792		
	IRB Total ²					15.177						14.017		

(1) Organia deposes, units Epposes value, is reported before taking this account any effect due to coeff comments factors or coeff risk indigation techniques (a.g. subditation effects).
(3) ISB Tata date not exclude the Securitation position in ealth in the results provide the large true to \$2.250 events.
(3) ISB Tata date not exclude the Securitation position in ealth in the results provide the large true to the security of t

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	******		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	1,652	0	1,254	538	0	2	1,461	0	1,101	574	0	2
	Corporates	14,716	1,818	10,382	8,080	0	1,057	13,564	1,759	9,382	7,670	0	1,034
	Corporates - Of Which: Specialised Lending	2,234	337	2,214	1,695	0	195	2,476	318	2,455	2,035	0	207
	Corporates - Of Which: SME	5,528	587	3,195	1,892	0	286	4,771	556	2,579	1,712	0	274
	Retail	11,461	203	10,618	2,056	92	118	11,415	201	10,559	2,054	90	137
	Retail - Secured on real estate property	8,640	110	8,638	1,275	56	45	8,620	104	8,619	1,249	55	52
PORTUGAL	Retail - Secured on real estate property - Of Which: SME	354 8.285	10 99	353 8.285	77	3 53	6 39	343 8.277	10 94	341 8.277	75	3	7
TORTOGRE	Retail - Secured on real estate property - Of Which: non-SI	8,285	99	8,285	1,198	53	39	8,2//	94	8,2//	1,173	52	45 0
	Retail - Qualifying Revolving	0	0				73				805		
	Retail - Other Retail - Other Retail - Of Which: SME	2,821 1.598	93 62	1,979	781 314	35 16	73	2,794 1.531	96 63	1,941	805 294	35 16	85 37
1	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	1,598	62 31	1,018	314 466	16	39	1,531	34	943	299 511	16	47
	Retail - Other Retail - Of Which: non-SME Equity	1,223	31	71	155	19	56	1,263	33	91	203	19	37
1	Other non credit-obligation assets	120	33	/1	233		30	128	33	91	200	, i	3/
1	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			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	1,185	0	1,180	112	0	0	1,389	0	1,385	106	0	0
	Corporates	389	0	389	62	0	0	532	0	532	79	0	0
	Corporates - Of Which: Specialised Lending	29	0	29	25	0	0	29	0	29	34	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	33	0	32	7	0	0	35	0	34	7	0	0
	Retail - Secured on real estate property	30	0	30	6	0	0	33	0	33	6	0	0
GERMANY	Retail - Secured on real estate property - Of Whice		0	0	0	0	0	0	0	0	0	0	0
OLIGINATI	Retail - Secured on real estate property - Of Which	h: non-S/ 30	0	30	6	0	0	33	0	33	6	0	0
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
		3	0	2	1		0	3	U	2	1	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	3	0	2	1	0	0	3	0	2	1	0	0
	Equity Other non credit-obligation assets		0	0	U	U	0	0	0	U	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	105	0	81	46	0	0	123	0	103	50	0	0
	Corporates	264	21	233	138	0	7	233	5	206 104	130 36	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	106 21	13	106 19	37	0		104	5	104	.95		
	Corporates - Ut which: SME Retail		13	21		0	6		0	6			0
		23 20	0	20	3	0		23 20	0	21 20	3		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	20	0	20	2	0	0	20	0	20	2	0	0
SPAIN	Retail - Secured on real estate property - Or Which: non-SI	20		20	2	0		20	0	20			
	Retail - Qualifying Revolving	20	0	20	2	0	0	20	0	20	2		0
	Retail - Other Retail	2	0	2	1	0	0	4	0	2	1		
	Retail - Other Retail - Of Which: SME	ő	0	n	n n	0	0	0	0	n	i i	0	, i
	Retail - Other Retail - Of Which: non-SME	3	0	ĭ	i	0	ů i	3	0	ľí	i	0	, i
	Equity	5	0	5	11	0	0	5	0	5	11	0	
	Other non credit-obligation assets		Ů			, i	Ů					Ů	٠
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 937 243	0	931 243	0 25 107	0	0 0	0 382 222	0	0 375 222	0 22 98	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	243 17 0	0	243 17 0	7	0	0	16 0	0	16 0	6 0	0	0
	Retail Retail - Secured on real estate property	149 131	2 1	142 131	28 24	1	1	150 132	2 1	144 132	29 24	1 1	1 1
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0 131	0 1	0 131 0	0 24 0	1 0	1	0 132 0	0 1	0 132	0 24 0	1	1
	Retail - Other Retail - Of Which: SME	18 0	0	11 0	4 0	0	0	18 0	0	11 0	5	0	0
	Retail - Other Retail - Of Which: non-SME Equity	18 0	0	11 0	4 0	0	0	18 0	0	11 0	5 0	0	0
	Other non credit-obligation assets IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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	7	0	7	2	0	0	319	0	319	25	0	0
	Corporates	86	0	86	46	0	0	87	0	87	47	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Wnich: SME Retail	15	0	15	0	0	0	14	0	14	0	0	0
	Retail - Secured on real estate property	14	0	14	3	0		14	0	14	2		0
	Retail - Secured on real estate property - Of Which: SME	14	0		3		0	0	0	14	6		0
IRELAND	Retail - Secured on real estate property - Of Which: non-St	14	0	14	3	0	0	14	0	14	2	0	0
	Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
	Retail - Other Retail	1	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	1	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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	145	0	135	32	0	0	169	0	159	39	0	0
	Corporates	257	3	257	179	0	0	258	5	258	179	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	238	0	235	53			248		245	56		0
	Retail - Secured on real estate property	238 226	3	235	53 47	1	2	236	2	295	56 49	1	2
	Retail - Secured on real estate property - Of Which: SME	220		220		0		230		230	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	226	2	226	47	,	ĭ	236	2	236	49	,	ĭ
	Retail - Qualifying Revolving	0	n	0	0	n n	â	0	n	0	0	n n	i i
	Retail - Other Retail	12	ō	9	6	ō	ō	12	ō	9	7	ō	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	9	6	0	0	12	0	9	7	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	1/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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 Institutions	0 26	0	0 26	6	0	0 0	0 52	0	0 51	0 13	0 0	0
	Corporates	574	0	568	246	0	1	562	0	555	244	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	13 26	0	13 26	5	0	0	12 27	0	12 27	4	0	0
	Corporates - Ut Wnich: SME Retail	25 85	0	26 82	13	0	0	99	0	95	14	0	0
	Retail - Secured on real estate property	76	ő	76	11	ő	ő	89	ő	89	13	ő	ő
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sf	76	0	76	11	0	0	89	0	89	13	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	9	0	6	2	0	0	10	0	5	1	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	6	2	0	0	10	0	5	1	0	0
	Equity	i i	ō	ō	ō	0	ō	0	ō	0	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

		i						IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		20	0	13	3	0	0	20	0	13	3	0	0
	Corporate		142	0	141	53	0	0	155	0	154	61	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0
	Retail	Corporates - Ut Which: SME	19	0	18	0		0	20	0	19	0	0	0
	recan	Retail - Secured on real estate property	19	0	18	3		0	18	0	19	3	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	,			0		0			0
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-Si	18	0	18	3	0	0	18	0	18	3	0	0
		Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	0	0	ō
		Retail - Other Retail	1	0	0	0	0	0	1	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	1	0	0	0	0	0	1	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

As of 30/09/2022	Exposure Value ¹	of 31/12/2022 Risk expos 0 6 82	Of which: defaulted 0	Value adjustments and provisions
Control blanks and control governments 16 7 141 133 0 1 121 0 1	Value ¹ 0 16	0 6	Of which:	adjustments and provisions
Condition Cond	0 16	6		provisions 0
		6	0	
Corporates 146 7 141 133 0 1 121		6	0	0
Caponizer- Of Which: Spoolable Landing				
Corporates - Of Which: SPE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31	23	0	1 0
Retail Retail - Secured on real estate property 38 1 37 8 0 0 38 1	31	0	0	0
Retail - Secured on real estate property 35 0 35 6 0 0 35 1	37	7		0
Outed County or and other county Coun	35	6	0	0
	0	0	0	ō
LUXEMBOURG Retail - Secured on real estate property of Whitch son-51 35 0 35 6 0 0 35 1	35	6	0	0
Retail - Qualifying Revolving 0 0 0 0 0 0 0 0	0	0	0	0
Retail - Other Retail 3 0 3 1 0 0 3 0	3	1	0	0
Retail - Other Retail - Of Which: SME 0 0 0 0 0 0 0 0 0	0	0	0	0
Retail - Other Retail - Of Which: non-SME 3 0 3 1 0 0 3 0	3	1	0	0
Equity 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0 0	0	0	0	0	0	0
	Institutions Corporates	2	0	2	0		0	1	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	34	0	28	5	0	0	34	0	29	6	0	0
	Retail - Secured on real estate property	24	0	24	5	0	0	24	0	24	5	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
DELGION	Retail - Secured on real estate property - Of Which: no	I-S7 24	0	24	5	0	0	24	0	24	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	9	0	4	1	0	0	9	0	5	1	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0		0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	9	0	7	1	0	0	9	0		1	0	0
	Chloron and habitation and				, ,				-		, ,		-

⁽ii) Orional 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)

Credit Risk - IRB Approach

LSF Nani Investments S.à r.l.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(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	4,786	1 1.756	4,291 12,432	733 9.299	0	2	6,067	1	5,522	735	0	2
	Corporates Corporates - Of Which: Specialised Lending	16,778 2.785	1,756 346	2,766	9,299 2.268	0	1,057	17,145 2,803	1,718 336	12,873 2.766	8,595 2.162	0	1,051
	Corporates - Of Which: SME	4,863	538	2,766	1.788		267	4,771	533	2,766	1.626	0	262
	Retail	12.827	187	11.767	2.263	83	139	13.089	204	12,020	2.361	88	143
	Retail - Secured on real estate property	9.735	91	9,734	1.457	46	51	9,989	91	9,987	1,539	47	54
	Retail - Secured on real estate property - Of Which: SME	246	5	245	57	1	4	358	2	357	100	1	5
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si	9,489	87	9,489	1,399	46	47	9,630	89	9,630	1,439	46	50
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,092	96	2,033	806	37	87	3,100	113	2,034	822	41	89
	Retail - Other Retail - Of Which: SME	1,636	65	889	256	18	39	1,600	76	835	247	20	41
	Retail - Other Retail - Of Which: non-SME	1,456	31	1,143	550	19	49	1,500	37	1,198	575	21	48
	Equity	136	33	99	223	0		137	33	100	224	0	
	Other non credit-obligation assets				1,740						2,264		4
	IRB Total ²				14,259						14,179		

(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).

(3) Only the most relevant countries are discissed. 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 3	0/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,441	0	1,063	484	0	1	1,410	0	977	461	0	1
	Corporates	13,680	1,695	9,386	7,957	0	1,021	13,444	1,670	9,233	7,296	0	1,00
	Corporates - Of Which: Specialised Lending	2,553	307	2,534	2,144	0	200	2,533	306	2,497	2,010	0	204
	Corporates - Of Which: SME	4,800	532 177	2,457	1,770	0	261	4,497	532 194	2,328	1,589	0	260
	Retail	11,429 8,477	177	10,415	2,020 1,254	78 42	130	11,656 8.698	194	10,634 8.696	2,113 1.330	83 43	134
	Retail - Secured on real estate property	246	83	8,476		42	46		83			43	49
PORTUGAL	Retail - Secured on real estate property - Of Which: SME		5 79	245	57 1.197	47	4 42	358 8.339	2 81	357	100 1.231	47	5
TORTOGAL	Retail - Secured on real estate property - Of Which: non-S	8,231	79	8,231	1,197	42	42	8,339	81	8,339	1,231	42	44
	Retail - Qualifying Revolving	0		0	0	0	0				U	0	
	Retail - Other Retail	2,952	94	1,939	766	35	84	2,958	110	1,938	782	40	85
	Retail - Other Retail - Of Which: SME	1,636	65 29	889 1.050	256	18 17	38	1,599	76 34	835	247	20 20	40
	Retail - Other Retail - Of Which: non-SME	1,317	29	1,050	510 202	17	46 37	1,359	34	1,103	536 203	20	45
	Equity	127	33	90	202	0	3/	128	33	91	203	0	37
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	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 65	0	0	0 1.485	0	0 1.483	0 68	0	0
	Corporat		1,500 889		889	93	0	1	1,465	0	1,463	101	0	1
		Corporates - Of Which: Specialised Lending	30	ō	30	48	ō	1	29	ō	29	54	ō	1
		Corporates - Of Which: SME	0	0	0	0	0	0	119	0	119	1	0	0
	Retail		36	0	34	7	0	0	37	0	35	6	0	0
		Retail - Secured on real estate property	33	0	33	6	0	0	33	0	33	5	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIG BUTT		Retail - Secured on real estate property - Of Which: non-Si	33	0	33	6		0	33	0	33	5	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0			0	0		0	0		0	0
		Retail - Other Retail - Of Which: SME	,	0				0	,		0		0	0
		Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	4	0	2	1	0	0
	Equity	Marie Constitution of What, har one	ō	ō	ō	0	ō	ō	ó	ō	0	ō	ō	ō
		n credit-obligation assets												
	IRB Tota													

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023	l l	1
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(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	122	0	103	50	0	0	122	0	102	50	0	0
	Corporates	247 105		216 105	141 43	0	1 0	253 105	0	220 105	143 43		2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	105	0	105	43	0		105	0	105	43	0	
	Retail	22		21	,		0	23		21	1 1		1
	Retail - Secured on real estate property	19	0	19	3		0	20	0	20	1 3		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	n n	0	n	0	0	0	ı î	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	19	ō	19	2	ō	ō	20	ō	20	2	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	1	1	0	0	3	0	1	1	0	0
	Equity	5	0	5	- 11	0	0	5	0	5	11	0	0
	Other non credit-obligation assets TRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	756 241	0	751 241	29 110	0	0	1,209 278	0	1,204 278	35 129	0	0
	Corporates - Of Which: Specialised Lending	17	0	17	7	0	0	18	0	18	7		0
	Corporates - Of Which: SME	n n	0	0	ń	0	o o	0	0	0	ń	0	0
	Retail	151	2	144	29	1	1	150	2	143	30	1	1
	Retail - Secured on real estate property	131	1	131	24	1	1	130	1	130	25	1	1
EDANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	131	1	131	24	1	1	130	1	130	25	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	13	5	0	1	20	0	13	5	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	19		13	5	0	1	20		13	5		0
	Equity Other non credit-obligation assets	0		0	U	0	0				U	-	-
	IRB Total						1			1			_

(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

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

LSF Nani Investments S.à r.l.

	•						IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	625 87	0	625	18 129	0	0	1,244	0	1,243	29 43	0	0
	Corporates - Of Which: Specialised Lending	87		8/	0	0	0	91 45		91 45	43	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	45	0	45	24	0	0
	Retail	14	0	14	2	0	0	14	0	14	2	0	0
	Retail - Secured on real estate property	14	0	14	1		0	14	0	14	,	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	o o	ō	ō	0	ō	o o	ō	ō	ō
IRELAND	Retail - Secured on real estate property - Of Which: non-Sh	14	0	14	1	0	0	14	0	14	2	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
	Other non credit-obligation assets IRB Total											_	_
	INB lotal												

		•						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		176	0	165	41	0	0	156	0	145	38	0	0
	Corporat		257	5	257	178	0	0	247	5	247	172	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	1	0	1	0	0	0	7	0	7	0	0	0
	Retail		253	2	250 240	56	1	2	259 243	2	255 243	59	1	2
		Retail - Secured on real estate property	240		290	50	1	1	243		243	51	1 0	- 2
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0			0			243			0		0
		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	240		240	50	1	0	243		243	51	1	
		Retail - Other Retail	14		10	9			16		12	0	0	,
		Retail - Other Retail - Of Which: SME	14		10	,		0	10		0	,	0	1
		Retail - Other Retail - Of Which: non-SME	14	0	10	7		1	16	0	12	0	0	1
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	10	,		0	10	0	12	9	0	0
		n credit-obligation assets						ů						, i
	IRB Tota						1							
	IKB IOLA													

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

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(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 8	0	0	0	0	0
	Corporat		613		606	255		,	641		635	263		
	Corporat	Corporates - Of Which: Specialised Lending	12	0	12	233	0	0	12	0	12	4	0	0
		Corporates - Of Which: SME	45	ō	45	10	ō	ō	45	ō	45	10	ō	ō
	Retail		115	0	111	20		0	128		124	19	0	0
		Retail - Secured on real estate property	103	0	103	16	0	0	119	0	119	18	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	103	0	103	16	0	0	119	0	119	18	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	12	0	8	4	0	0	9	0	5	1	0	0
	Γ'	Retail - Other Retail - Of Which: SME	12	0	0	0	0	0	0	0	0	0	0	0
	Ε	Retail - Other Retail - Of Which: non-SME	12	0	8	1 1		0	9		5	1	0	0
	Equity	n credit-obligation assets	0	0	0	U	0	0		0		0		0
	IRB Tota													
	IND IOU					renorted before taking i								

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		52	0	19	4	0	0	21	0	14	3	0	0
	Corporate		186	0	185	77	0	0	198	0	197	89	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		21	0	20	3	0	0	22	0	20	3	0	0
		Retail - Secured on real estate property	19	0	19	3	0	0	20	0	20	3	0	0
NETHERI ANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTIEREMINDS		Retail - Secured on real estate property - Of Which: non-Si	19	0	19	3		0	20	0	20	3	0	0
		Retail - Qualifying Revolving	U	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	1	1		0	2	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0			Ü		0	0				0	0
	Equity	Retail - Other Retail - Of Which: non-SME	2	0	1	1		0	2	0	1 0	0	0	0
			U			U	0	U		0		U	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	3	0	0	1	0	1	3	0	0
	Corporates	125	0	120	74	0	0	125	0	120	70	0	0
	Corporates - Of Which: Specialised Lending	30		30	22	0	0	31		31 0	19	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0		0		0	0	
	Retail	38	1	37	7	0	0	37	1	36	8	0	0
	Retail - Secured on real estate property	34	0	34	6	0	0	34	1	34	6	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0		0		0	0	
LOAL! IDOORG	Retail - Secured on real estate property - Of Which: non-S	34	0	34	6	0	0	34	1	34	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0			0	0	0	0
	Retail - Other Retail - Of Which: SME	3		3	1		0			3	2		0
		0					0				0		
	Retail - Other Retail - Of Which: non-SME	3		3	1		0	4	0	3		0	0
	Equity	0			U		0				U		0
	Other non credit-obligation assets												_
	IRB Total												

								IRB Ap	proach					
					As of :	31/03/2023					As of	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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 g	overnments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1	0	1	0	0	0	1	0	1	0	0	0
	Corporates		0	0	0	0		0	0	0	0	0		0
	Corporates - Of Corporates - Of	Which: Specialised Lending	U	0	0	0	0	0	0	0	0	0		0
	Retail	WIIGI: SAE	33	0	29	7	0	0	34	0	30			0
		ed on real estate property	24		24	é		0	24	0	24	6		0
		tetail - Secured on real estate property - Of Which: SME	0	0	0	n n	0	0	0	0	0	0	0	0
BELGIUM		tetail - Secured on real estate property - Of Which: non-Si	24	ō	24	5	ō	ō	24	ō	24	6	ō	ō
	Retail - Qualif	ying Revolving	0	0	0	0		0	0	0	0	0		0
	Retail - Other	Retail	9	0	5	1	0	0	10	0	6	1	0	0
		tetail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		tetail - Other Retail - Of Which: non-SME	9	0	5	1	0	0	10	0	6	1	0	0
	Equity		0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation	assets												
	IRB Total													



General governments exposures by country of the counterparty

							LSF Nani Investments S.à	ı r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	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
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 amount
[0 - 3M [Austria	249 (77 (100 (4232	0 0 74 0 0 100	0 0 0 0 0 0		() 245 () 7,7 () 100 ()		((((((0 0 0 0 0	0 0 0 0 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	10 13 ((20 20 33	0 0 0 0 203	0 0 0 0 0 0	((((((((((((((((((() () 134) () () () () () (336	0 0 0		0 0 0 0 0	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 [Bulgaria													
[0 - 3M [Cyprus		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Czech Republic						,			·		·		
[0 - 3M [Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

							LSF Nani Investments S.a	à r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	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	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [France	2.2 44 144 7 7 400,	25 4 44 4 44 5 148 6 78 6 403 0 0 6 574	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 14, 7, 40	0 4 0 0 0 8 0 8 0 0 3 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		
Total [0 - 3M [Germany	299 22 25 155 57 377	0 0 0 295 295 3 155 157 7 377 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 2 15 5 37	0 9 9 0 5 0 0 7 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		23
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia													
10 - 3M	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	23 23	0 0 0 0 0 0 1 10 220 0 230	0 0 0 0 0	0 0 0 0 0	1: 22 23	n n		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Italy	252	250 0 0 0 0 3 3 3 0 0 0 60 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	5 0 0 0 3 0 0 0 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	000000000000000000000000000000000000000	(
10-3M 10-3M 13M - 1Y 13Y - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia	95	00	0	U	O.	v		U		U			



General governments exposures by country of the counterparty

							LSF Nani Investments S.à	r.l.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative initiation as	sees by accounting por troin	,	Derivatives with pos	nave rail value	Delivatives mur	negative fall 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	
[0 - 3M [Lithuania	0 0 0 0 22 0 0	0 0 0 20 0 0	0 0 0 0 0 0	0 0 0 0 0	(((2) ((0 0 0 0 0	0 0 0 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 [Luxembourg	66 0 0 5 45	60 0 0 9 45 0	0 0 0 0 0	0 0 0 0 0	66 (((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M 13M - 17 13M - 17 11 - 27 12 - 37 137 - 57 157 - 107 107 - more Total	Netherlands	0 100 50 50 6 150 309	50 0 0 159 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(100 55 ((155 (309	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total	Poland	0 0 1 43 34	0 0 0 43 34	0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Portugal	7777 5,577 2846 62 28 212 7,722 7,308	29	0 0 0 0 0	000000000000000000000000000000000000000	267 199 1 1 1 1 1 1 5 5 6 7	5,707 86 61 17 201 665 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 15 0 0 4 145 177		501
[0 - 3M] [1 3M - 1Y] [1 3M - 1Y] [1 2Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	9306.1	7,306	U	U	394	5,760	v		U	U	177		301
Total	Slovakia	0 0 0 2 24 0	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		
Total	Slovenia	99	0 0 0 0 0 98 0	0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		



General governments exposures by country of the counterparty

							SF Nani Investments 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	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 1 1 1 1 1 1 1 1 1	Spain	0 923 21 21 276 729 0 2,148	0 221 276 729 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 923 0 221 276 729 0 2,148	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 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	2,100	5,170			2,210	,			·		J		
[0 - 3M [United Kingdom	0 0 0 0 0 0 0 0 0 7	0 0 0 0 0 47 0 47	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 47 0 47	0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [Iceland													
[0 - 3M [3M - 1Y	Liechtenstein													
100 - more	Norway	0 0 24 0 3 3 0 0	0 0 24 0 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 0	0 0 24 0 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 0	0	0 0 0 0 0	0 0 0 0 0	0 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 - 1Y [Australia	0 0 0 0 12 2 0 0	0 0 0 12 0 0	0 0 0 0 0 0	0 0 0 0 0	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 0 0 0 0	0 0 0 0 0	0 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	Canada						,			·		·		
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

Total process process Tota								LSF Nani Investments S.a							
Test agree and the second process of the sec															
Residual Residue; Country / Brages Table grows currying resource and the particle for state and particle for sta							Dire	ct exposures							_
Residual Results, Country / Region Third gross committing missed and substitute femous at some distriction for some of distriction femous at some distriction for some of distriction femous and substitute femous at some distriction femous at some distriction femous and substitute femous at some distriction femous and substitute femous at some distriction femous and substitute femous at some distriction femous at some distriction femous and substitute femous at some distriction femous and substitute femous at some distriction femous and substitute femous at some distriction femous at some district		(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
Randaud Hausely Contrary / Region Total general control amount of the control amount o													Off-balance sl	neet exposures	
The state of the control of the co				Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
10 - 10 10 10 10 10 10 10		Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short	of which: Financial assets	designated at fair value	fair value through other	OF WHICH, FIHAHCIAI ASSECT AL	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 - 94 1	Total	Japan													
10 - 341 1	[0 - 3M [U.S.	50 50	0 50 0	0 0 0 0 0	0 0 0 0 0	50 50	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10-34f 134-37f 137-37f 137-3	[0 - 3M [China		0 0 0 0 5 0 5	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
134-17 137-27	[0 - 3M [Switzerland													
Fo - 3M	[3M - 1Y [Other advanced economies non EEA													
[0-3M[[0 - 3M [Other Central and eastern Europe countries non EEA													
Total 21 21 0 0 21 0 0 0 0 0 0 0	[0 - 3M [Middle East	22 2	0 0 0 0 0 21 0	000000000000000000000000000000000000000	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 0 0 0	0 0 0 0 0		
Total	0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Latin America and the Caribbean	11	1	U	U	11		v		U	U	U		4



General governments exposures by country of the counterparty

LSE Nani Investments S à r l

							SF Nani Investments S.	d I.I.						
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	· · · · · ·											Off-balance s	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	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 amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 55 55 0 0	0 0 0 0 65 30 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 65 30 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	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 0 0 0
[0 - 3M [Others													

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, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

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

I SE Nani Investments S à r

							LSF Nani Investments 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 si	neet exposures	
					Non-derivative financial as	cate by accounting partfall.		Derivatives with po-	itivo fair valuo	Dovivatives with	negative fair value	On balance si	icct exposures	
					Non-derivative illianciai as	sets by accounting portions		Derivauves with pos	itive fall value	Derivatives with	negative fail value			
														Blok weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [150	150	0		150								
[3M - 1Y [[1Y - 2Y [50	50 50	0	0	50	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Austria		0	0	0	í	,	0	0	0	0	0		0
[5Y - 10Y [101	101	0	0	101	1	0	0	0	0	0		0
[10Y - more Total		375 134		0	0	375 134	0 2 4	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [83	83	0	0	83	0	0	0	0	0	0		0
[1Y - 2Y [Belgium	203	0 0	0	0	203	0 0	0	0	0	0	0		0
[10Y - more Total		421	0	0	0		0	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Bulgaria													
127 - 371 137 - 571 157 - 1071 1107 - more Total														
[0 - 3M [3M - 1Y			0	0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [Cyprus		0	0	0		0 0	0	0 0	0 0	0	0		0
		11	11 11	0	0	11	0 0	0	0	0	0	0		0
Total 0 - 3M 3M - 1Y		11	11		0	11	0	0	0	0	0	•		0
[1Y - 2Y [Czech Republic													
Total 0 - 3M 2M - 17														
[0 - 3M [Denmark													
[3Y - 5Y [Delillark													
f 10Y - more Total f 0 - 3M f	1													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amoitised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Finland	0 0 0 0 0 25 5 0	0 0 0 0 25 0 25	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 25 0 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 0 0	0 0 0 0 0		0
[0 - 3m] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [France	10 74 149 0 78 405 0 716	0 78 405	0 0 0 0 0	000000000000000000000000000000000000000	10 74 149 0 78 405 0 716	0 0 0	0 0 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	0 336 50 207 101 375 0 1,068	0 336 50 207 101 375	0	000000000000000000000000000000000000000	0 336 50 207 101 375 0 1,068	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	(22
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	Croatia	2,000	2,000	·		1,000		·		J	v	J		
Total	Greece													
TO - 3M	Hungary													
[0 - 3M [Ireland	0 220 0 0 10 221 2 25	0	0 0 0 0 0	000000000000000000000000000000000000000	0 20 0 0 10 221 0 251	0	0 0 0 0 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	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 57 3 0 60	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 57 3 0 0 60 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0		0
To - 3M	Latvia									J	·			



General governments exposures by country of the counterparty

							LSF Nani Investments S.à	r.l.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(IIIIII EOK)													<u> </u>
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at							
				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			
1 ME - 0 1		0	0	0	0		0	0	0	0	0	0		
[0 - 3M [0	0	0	0		0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Lithuania	20	20	0	0	20	0	0	0	0	0	0		
Total		20	20	0	0	20	0	0	0	0	0	0		0 0
[0 - 3M [0	0	0	0		0	0	0	0	0	0		
[1Y - 2Y [Luxembourg	26	0 0	0	0	20	0	0	0	0	0	0		
		26	26	0	0	20	0	0	0	0	0	0		0
[0 - 3M [[3M - 1Y [52	52		0	3,	U	0				0		,
[1Y - 2Y [2Y - 3Y 3Y - 5Y	Malta													
[5Y - 10Y [
[10Y - more Total [0 - 3M [102	102	0	0	102 50	. 0	0	0	0	0	0		0
[3M - 1Y [50	50	0	0	51	0	0	0	0	0	0		0
10 - 3M	Netherlands	160	0 160	0	0	160	0	0	0	0	0	0		
Total		311	311	0	0	311	0	0	0	0	0	0		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0		0	0	0	0	0	0		
[1Y - 2Y [Poland	42 0	2 42	0	0	42	0	0	0	0	0	0		0
[5Y - 10Y] [10Y - more Total [0 - 3M]		76	76	0	0	76	0	0	0	0	0	0		10
[0 - 3M [[3M - 1Y [76 3,475 197 66	3,475 197	0	0	57: 13:	2,899 65 66	0	0	0	0	22 10		0
[3M - 1Y [Portugal	15 463 465	15	0	0	1	15 452 428	0	0	0	0	0		
[37 - 5Y 5Y - 10Y 10Y - more Total		465 31 4,712	21	0	0	33		0	0	0	0	1 162 194		0
[0 - 3M [1	4,712	4,712	0	0	757	3,955	0	0	0	0	194		368
[3M - 1Y [Romania													
[3Y - 5Y [- Comunia													
[10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y	1	0	0	0	0		0	0	0	0	0	0		
[3M - 1Y [[1Y - 2Y [0	0	0	0		0	0	0	0	0	0		0
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Slovakia	000	0 0	0	0	20	0	0	0	0	0	0		
[2Y - 3Y		24	0 24	0	0	24	0	0	0	0	0	0		0 0
[0 - 3M [3M - 1Y [1Y - 2Y			0	0	0		0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Slovenia		0	0	0		0	0	0	0	0	0		
		98 0	98	0	0	91	0	0	0	0	0	0		0
Total	1	98	98	. 0	. 0	98	0	0	ı 0	. 0	. 0	. 0		0



General governments exposures by country of the counterparty

							LSF Nani Investments S.à	ı r.l.						
							As of 30/06/2023							
						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 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	782 267 226 0 354 671 0 2.3 01	0 354 671 0	0 0 0 0 0	000000000000000000000000000000000000000	78; 26; 22; (35; 67; (2,30)	0 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	-				553								
[0 - 3M [United Kingdom	0 0 0 0 47 0	0 0 0 0 47 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((4)	0 0 0 0	0 0 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 [Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
10Y - more	Norway	0 21 0 0 29 0 0	0 21 0 0 29 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(21 ((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 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[3M - 1Y [Australia	0 0 0 1 12 0 0	0 0 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 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Canada		12		·	1	,	v						,
Total	Hong Kong													



General governments exposures by country of the counterparty

							LSF Nani Investments S.à	r.l.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ce sheet	1
	(Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more Total	u.s.	0 33 200 0 5 5 5	0 0 0 50	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(83 206 ((50 340	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total Tota	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Switzerland			·			,	·	J	J		J		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East	22 22	0 0 0 0 0 0 21	0 0 0 0 0	0 0 0 0 0	((((2)	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Latin America and the Caribbean	21	21	0	0	21	0	0	0	0	0	0		4
iotai	1													



General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

							or realify investments of							
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	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 amount
[0 - 3M [Africa	65 33 (0 0 0 0 0 0 65 0 30 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 65 30 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			
[0 - 3M [Others													

Notes and definitions
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- (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) 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, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

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

2023 EU-wide Transparency Exercise Performing and non-performing exposures LSF Nani Investments S.à r.l.

Í					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nominal a	amount			pairment, accumulated n lit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross carr	rying amount/ Nomina	amount			airment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	oi	which non-performing	,	On performing exposures ²	On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures ²	On non-perform	ting exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	6,288	. 0	0	0	0	0				6,377	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,011		466	466	464	13	275	275		10,514	0	438	438	435	9	283	283	0
Central banks		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
General governments	6,54	0	0	0	0	4	0		0	6,188	0	0	0	0	2	0	0	0
Credit institutions	891	0	0	0	0	0	0		0	962	0	0	0	0	0	0	0	0
Other financial corporations	483	0	24	24	24	0	0		0	441	0	25	25	25	0	0	0	0
Non-financial corporations	3,082	0	442	442	440	8	275	275	0	2,923	0	413	413	410	7	283	283	0
Loans and advances(including at amortised cost and fair value)	25,882	90	1,620	1,620	1,620	378	874	874	540	25,677	77	1,391	1,391	1,391	364	716	716	476
Central banks		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
General governments	401	1	0	0	0	1	0		0	369	0	0	0	0	1	0	0	0
Credit institutions	4	0	0	0	0	1	a		0	44	0	0	0	0	1	0	0	0
Other financial corporations	729	0	89	89	89	13	37	33	43	680	24	89	89	89	23	42	42	38
Non-financial corporations	13,411	48	1,221	1,221	1,221	312	650	650	400	13,211	9	1,067	1,067	1,067	280	543	543	353
of which: small and medium-sized enterprises	8,090	48	823	823	823	128	435	435	285	8,071	8	737	737	737	124	390	390	246
of which: Loans collateralised by commercial immovable property	2,696	16	430	430	430	68	211	211	93	3,282	4	545	545	545	96	271	271	250
Households	11,29	41	309	309	309	51	187	187	97	11,373	44	236	236	236	58	132	132	86
of which: Loans collateralised by residential immovable property	9,72	32	114	114	114	19	24	24	89	9,835	36	104	104	104	23	25	25	79
of which: Credit for consumption	85	6	31	31	31	27	16	16		879	6	34	34	34	31	18	18	0
DEBT INSTRUMENTS other than HFT	43,181	90	2,086	2,086	2,083	392	1,149	1,149	540	42,568	77	1,829	1,829	1,827	373	999	999	476
OFF-BALANCE SHEET EXPOSURES	8,535		460	460	460	16	62	62	14	8,488		472	472	472	14	76	76	20

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Performing and non-performing exposures LSF Nani Investments S.à r.l.

					As of 31/03/2023								As of 30/06/2023				
		Gross car	rying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated negative changes is dit risk and provisions ⁴	fair Collaterals and		Gross c	arrying amount/ Nomina	I amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	1	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposure		Of which performing but past due >30 days and <=90 days		Of which non-performing	1	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and 4=90 days		Of which: defaulted	Of which Stage 3 ³		Of which Stag	31		and t=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	3,611				0	0	0	0	0 3,231	в 0				0	0	0	0
Debt securities (including at amortised cost and fair value)	11,220	0	436	436	434	9	287	287	11,310	6 0	437	437	434	10	291	291	0
Central banks		0	0	0	0	0	•	0	0	0			0		0	0	0
General governments	6,504		0	0	0	1	•	0	0 6,30	6 0			0	1	. 0	0	0
Credit institutions	1,079		0	0	0	0	0	0	0 1,09	9 0			0		0	0	0
Other financial corporations	469		25	25	25	0	9	0	0 47	6 0	25	25	25		0	0	0
Non-financial corporations	3,172		411	411	408	8	287	287	0 3,47		412	412	409		291	291	0
Loans and advances(including at amortised cost and fair value)	25,746	70	1,304	1,304	1,304	385	677	677 44	1 25,863	3 72	1,269	1,269	1,269	364	652	652	441
Central banks	0	0	0	0	0	0	0	0	0	0	c		0	0	0	0	0
General governments	346	1	0	0	0	1		0	0 34	4 1			0	1	0	0	0
Credit institutions	74		0	0	0	1		0	o s	5 0			0	1		0	0
Other financial corporations	672	. 0	89	89	89	23	43	43	7 86	3 0	88	88	88	30	42	42	36
Non-financial corporations	13,247	11	1,003	1,003	1,003	296	512	512 3	2 13,00	3 9	986	986	986	271	500	500	332
of which: small and medium-sized enterprises	8,206	11	697	697	697	129	367	367 2	5 8,05	5 9	683	683	683	123	354	354	232
of which: Loans collateralised by commercial immovable property	3,542	. 6	544	544	544	99	272	272 2	0 3,59	9 2	536	536	i 536	97	269	269	243
Households	11,404	58	212	212	212	64	122	122	2 11,59	9 62	195	195	195	61	110	110	74
of which: Loans collateralised by residential immovable property	9,746	46	87	87	87	25	22	22	5 9,88	5 51	85	85	89	25	22	22	66
of which: Credit for consumption	890	8	30	30	30	34	15	15	0 92	1 7	35	35	35	25	18	18	0
DEBT INSTRUMENTS other than HFT	40,577	70	1,740	1,740	1,738	394	964	964 44	1 40,41	7 72	1,706	1,706	1,703	374	943	943	441
OFF-BALANCE SHEET EXPOSURES	8,394		451	451	451	14	74	74 1	8,34	4	434	434	434	14	71	71	17

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Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of 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	0	0	0	o	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)	1,554	873	579	510	699	287	1,461	759	478	401	702	274
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	82	82	33	33	41	41	82	82	39	39	36	36
Non-financial corporations	1,144	635	412	349	473	220	1,112	580	364	290	485	216
of which: small and medium-sized enterprises	612	442	237	224	283		628	436	244	228	309	
Households	329	156	134	129	185	26	267	97	75	72	182	23
DEBT INSTRUMENTS other than HFT	1,554	873	579	510	699		1,461	759	478	401	702	
Loan commitments given	3	1	0	0	0	0	3	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	873						759					

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

⁽a) 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 openably 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

LSF Nani Investments S.à r.l.

			As of 31/	03/2023					As of 30,	/06/2023		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin- received on e forbearance	kposures with		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(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 nonperforming 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)	o	0	0	0	o	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	C	0	
General governments	0	0	0	0	0		0	0	0	C	0	
Credit institutions	0	0	0	0	0		0	0	0	C	0	
Other financial corporations	0	0	0	0	0		0	0	0	C	0	
Non-financial corporations	0	0	0	0	0		0	0	0	C	0	
Loans and advances (including at amortised cost and fair value)	1,401	711	470	395	656	238	1,353	695	448	378	632	239
Central banks	0	0	0	0	0	0	0	0	0	c	0	0
General governments	0	0	0	0	0	0	0	0	0	C	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0
Other financial corporations	82	82	40	40	35	35	81	81	39	39	34	34
Non-financial corporations	1,062	535	356	284	448	183	1,044	545	360	293	429	185
of which: small and medium-sized enterprises	612	422	235	220	304		618	432	241	226	298	
Households	257	94	75	72	173	20	227	68	49	46	169	19
DEBT INSTRUMENTS other than HFT	1,401	711	470	395	656		1,353	695	448	378	632	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	711						695					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 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
LSF Nani Investments S.à r.l.

Ī			AS 01 3	0/09/2022					AS OF 3:	1/12/2022					AS OF 3	1/03/2023					As of 30	/06/2023		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	354	7	7	354	9	0	335	8	8	335	9	0	328	5	5	328	9	0	331	4	4	331	9	0
B Mining and guarrying	49	0	0	49	0	0	65	6	6	65	7	0	63	5	5	63	7	0	60	5	5	60	7	0
C Manufacturing	2.948	154	154	2.948	123	0	2.784	134	134	2.784	120	0	2.761	123	123	2.761	115	0	2.681	139	139	2.681	120	0
D Electricity, gas, steam and air conditioning supply	275	24	24	275	12	0	248	9	9	248	5	0	266	8	8	266	4	0	293	8	8	293	4	0
E Water supply	171	0	0	171	1	0	118	0	0	118	1	0	118	0	0	118	1	0	177	0	0	177	1	0
F Construction	1.436	171	171	1.436	126	0	1.380	137	137	1.380	103	0	1.363	129	129	1.363	93	0	1.378	123	123	1.378	93	0
G Wholesale and retail trade	1.593	87	87	1.593	60	0	1.582	96	96	1.582	66	0	1.565	79	79	1.565	63	0	1.552	74	74	1.552	62	0
H Transport and storage	848	58	58	848	58	0	815	57	57	815	39	0	808	57	57	808	38	0	811	56	56	811	38	0
I Accommodation and food service activities	1,111	175	175	1,111	115	0	1,118	174	174	1,118	117	0	1,118	171	171	1,118	117	0	1,106	169	169	1,106	116	0
3 Information and communication	151	8	8	151	7	0	160	6	6	160	7	0	183	6	6	183	6	0	183	6	6	183	6	0
K Financial and insurance activities	516	78	78	516	88	0	504	31	31	504	54	0	452	27	27	452	53	0	436	25	25	436	52	0
L Real estate activities	1,524	195	195	1,524	124	0	1,519	184	184	1,519	124	0	1,674	179	179	1,674	121	0	1,702	170	170	1,702	111	0
M Professional, scientific and technical activities	1,282	85	85	1,282	65	0	1,242	78	78	1,242	59	0	1,172	75	75	1,172	59	0	1,179	73	73	1,179	59	0
N Administrative and support service activities	369	20	20	369	23	0	348	8	8	348	15	0	341	8	8	341	14	0	337	9	9	337	14	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	51	5	5	51	3	0	49	5	5	49	3	0	43	1	1	43	1	0	37	1	1	37	1	0
Q Human health services and social work activities	313	41	41	313	20	0	303	38	38	303	22	0	302	35	35	302	21	0	325	34	34	325	20	0
R Arts, entertainment and recreation	198	96	96	198	66	0	173	78	78	173	49	0	176	77	77	176	49	0	155	78	78	155	48	0
S Other services	220	17	17	220	62	0	463	18	18	463	23	0	510	18	18	510	35	0	257	14	14	257	10	0
Loans and advances	13.410	1 221	1 221	13 410	963	0	13.211	1.067	1.067	13 211	923	0	13 247	1.003	1.003	13 247	909	0	13.003	996	996	13.002	771	0

⁽¹⁾ 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 LSF Nani Investments S.à r.l.

	As of 30/09/2022 Loans and advances					As of 31/12/2022 Loans and advances					As of 31/03/2023 Loans and advances					As of 30/06/2023 Loans and advances				
				Non-performing			Performing		Non-performing			Performing			Non-performing		Performing		Non-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	25,882	24,263	90	1,620	872	25,677	24,285	77	1,391	834	25,746	24,442	70	1,304	756	25,863	24,594	72	1,269	704
Of which secured	11,387	10,300	76	1,087	563	16,841	15,866	66	974	571	17,057	16,124	55	933	526	17,429	16,539	56	890	468
Of which secured with immovable property	13,559	12,878	50	681	337	13,623	12,963	41	659	319	13,756	13,123	52	634	309	14,044	13,392	55	653	308
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,616	2,540		77	23	2,509	2,458		50	29	2,499	2,453		46	34	2,555	2,452		103	58
Of which instruments with LTV higher than 80% and lower or equal to 100%	712	582		131	79	747	547		200	75	742	554		188	62	622	492		129	54
Of which instruments with LTV higher than 100%	849	563		286	150	1,062	751		311	156	1,044	731		312	163	1,096	771		325	142
Accumulated impairment for secured assets Collateral	718	216	2	502	199	689	238	5	450	224	682	243	3	438	208	644	238	3	405	181
Of which value capped at the value of exposure	14,602	14,078	49	524	314	14,658	14,195	50	462	299	14,896	14,468	51	428	265	15,301	14,874	53	427	239
Of which immovable property	12,853	12,483	48	370	199	12,896	12,559	38	337	185	13,022	12,707	49	315	172	13,231	12,899	51	332	172
Of which value above the cap	26,413	24,961	679	1,452	674	27,884	26,639	54	1,246	716	33,213	32,043	69	1,170	446	34,260	33,077	66	1,183	447
Of which immovable property	18,621	18,107	676	513	241	19,763	19,205	53	559	270	23,097	22,594	66	504	236	23,777	23,266	64	511	227
Financial guarantees received	58	42	0	16	13	60	46	0	14	11	51	38	0	13	11	51	37	0	14	11
Accumulated partial write-off	-432	0	0	-432	0	-475	0	0	-475	-7	-477	0	0	-477	0	-503	0	0	-503	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.