

Bank Name	LSF NANI INVESTMENTS S.A R.L.
LEI Code	222100K6QL2V4MLHWQ08
Country Code	PT



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,395	2,495	3,108	3,109	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	2,330	2,414	3,067	3,069	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,489	2,585	3,197	3,197	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	2,425	2,504	3,156	3,156	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,106	3,191	3,808	3,810	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,042	3,110	3,766	3,770	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	21,223	20,164	20,608	20,662	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	21,181	20,124	20,588	20,642	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	11.28%	12.37%	15.08%	15.05%	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	11.00%	11.99%	14.89%	14.87%	(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	11.73%	12.82%	15.51%	15.47%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.45%	12.44%	15.33%	15.29%	(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	14.63%	15.83%	18.48%	18.44%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.36%	15.46%	18.29%	18.26%	(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	44,833	46,495	47,910	47,954	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.55%	5.56%	6.67%	6.67%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,489	2,585	3,197	3,197	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,420	2,497	3,152	3,153	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,833	46,495	47,910	47,954	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,831	46,491	47,907	47,950	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.55%	5.56%	6.67%	6.67%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.40%	5.37%	6.58%	6.58%	[A.2]/[B.2]	



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		orain EUR. %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(WIND EUR, %) OWN FUNDS	3,106	3,191	3,808	3,810	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (met of deductions and after applying transitional adjustments)	2,395	2,495	3,108	3,109	C 01.00 (10020,c0010)	Article 50 of CRR
	A:1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,012	1,012	1,012	1,015	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	16	15	15	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (9 of CRR
	A.1.3	Accumulated other comprehensive income	-836	-774	-811	-842	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	2,256	2,268	2,825	2,833	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	476	459	457	450	C 01.00 (r0230,c0010)	Article B4 of CFFR
	A.1.7	Adjustments to CET1 due to prudential filters	99	-73	-24	8	C 01.00 (40250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-63	-45	-43	-54	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 26(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-107	-134	-163	-172	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	(-) 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 100 of CRR
	A1.11	(-) Defined benefit pension fund assets	-110	-19	-16	-6	C 01.00 (x0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) 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
	A1.13	(-) Excess deduction from AT3 items over AT4 Capital	0	0	0	0	C 01.00 (r9440,c0010)	Article 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-16	-15	-13	-17	C 01.00 r0450,c0010] = C 01.00 (r0450,c0010) + C 01.00 r0470,c0010] + C 01.00 (r0471,c0010)+	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and
	A.1.14.1	Of which: from securitisation positions (-)	-16	-15	-13	-17	C 01.00 (r0472,c0010) C 01.00 (r0450,c0010)	153(8) of CRR and Articles 36(1) point (s) (v) and 355(4) of CRR. Articles 36(1) point (s) (s), 243(1) point (s), 244(1) point (s) and 258 of CRR.
	A1.15	(-) Holdings of CETs capital instruments of financial sector entities where the institution does not have a simplificate insectment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 35(1) point (h): 43 to 46, 49 (2) and (3) and 75 of CRR
	A1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	-297	-207	-138	-135	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 36; Articles 48(1) point (a) and 48(2) of CFR
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
OWN FUNDS Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 45 of CPR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-18	-19	-9	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (s) 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
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-40	-45	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20	CET1 capital elements or deductions - other	-76	-20	-20	-20	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments	70	88	45	44	GA1(1.1.6 + 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 482(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)	Adicios 472 and 460 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	70	88	45	44	C 01.00 (r0520,c0010)	Articles 450 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	95	90	89	88	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	95	90	89	88	C 01.00 (r0540,c0010) + C 01.00 (r0670,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 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0650,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0710,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,489	2,585	3,197	3,197	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (not of deductions and after transitional adjustments)	616	606	611	613	C 01.00 (x0750,c0010)	Article 71 of CPR
	A4.1	Tier 2 Capital instruments	528	531	534	537	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (49910,c0010) + C 01.00 (49920,c0010) + C 01.00 (49910,c0010) + C 01.00 (49940,c0010) +	
	A.4.2	Other Tier 2 Capital components and deductions	88	75	76	76	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (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 (10860,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	21,223	20,164	20,608	20,662	C 02.00 (10010,c0010)	Articles 92(3), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included	55	58	30	29	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.28%	12.37%	15.08%	15.05%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.73%	12.82%	15.51%	15.47%	GA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.63%	15.83%	18.48%	18.44%	GA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,325	2,407	3,063	3,065	[A1-A113-A121+MN[A2+A113-A22- A2-4+MN[A4+A22-A-43,0],0]]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.98%	11.97%	14.88%	14.86%	[0.1)(8-8.1)	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	64	81	41	40	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	40	21	20	C 05.01 (r9440,c0040)	
/1 The fidby loaded CFT1 ratio is an estimate	anioutsted bas	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	s the meeting date are not taken into	consumer in this colouristics				



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	18,515	17,149	17,664	17,754	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s601) + C 07.00 (n1110, c0220, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s601) + C 08.00 (n0140, c0220, s601) + C 08.00 (n0140, c0220, s601) + C 08.00 (n0140, c0220, s602) + C 08.00
Of which the standardised approach	4,009	4,909	5,148	5,210	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	9,305	8,109	8,447	8,257	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	2,383	2,349	2,385	2,350	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	832	809	762	669	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	259	283	259	236	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) +
Credit valuation adjustment - CVA	523	502	468	449	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)	122	123	113	103	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	62	100	103	119	C 02.00 (r0520, c0010)
Of which the standardised approach	62	100	103	119	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, c0601)*12.5+C 20.00 (6010,c0450)*12.5+MAX(C 24.00(6010,c0090),C 24.00(6010,c0100),C 24.00(6010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,670	1,965	1,965	1,965	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0000, c0010)
Of which standardised approach	1,670	1,965	1,965	1,965	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	73	41	37	37	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	21,223	20,164	20,608	20,662	

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 CCR and Securitisations)' section.



LSF NANI INVESTMENTS S.A R.L.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,374	1,955	597	1,214
Of which debt securities income	198	268	68	147
Of which loans and advances income	967	1,368	410	814
Interest expenses	544	814	300	622
(Of which deposits expenses)	323	481	174	344
(Of which debt securities issued expenses)	80	102	24	58
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	3
Net Fee and commission income	220	300	75	161
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	13	-31	-1	3
Gains or (-) losses on financial assets and liabilities held for trading, net	5	4	4	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	19	36	1	-1
Gains or (-) losses from hedge accounting, net	19	32	-10	-20
Exchange differences [gain or (-) loss], net	12	24	3	7
Net other operating income /(expenses)	-44	-38	-30	-34
TOTAL OPERATING INCOME, NET	1,075	1,471	340	718
(Administrative expenses)	313	440	109	223
(Cash contributions to resolution funds and deposit guarantee schemes)	22	78	0	6
(Depreciation)	32	47	12	24
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	30	3	46
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	-1	0	11
(Other provisions)	-2	31	3	35
Of which pending legal issues and tax litigation 1	0	-3	0	0
Of which restructuring ¹	0	-12	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)	81	142	24	42
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	82	142	24	42
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-10	-15	-1	-2
(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	1	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	640	753	193	382
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	639	749	183	364
Profit or (-) loss after tax from discontinued operations	0	0	0	6
PROFIT OR (-) LOSS FOR THE YEAR	640	749	183	371
Of which attributable to owners of the parent	477	558	136	276

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

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(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	ny .			Fair value hierarchy				Fair value hierarch	ny .		,	air value hierarch	y	
ASSETS:	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	3,364				5,869				6,682				6,017				IAS 1.54 (I)
Financial assets held for trading	540	419	121	0	436	319	118	0	720	606	114	0	789	687	102	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,046	18	22	1,006	982	18	21	943	982	19	20	943	956	19	19	918	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	1,596	1,498	29	70	839	741	28	69	1,331	1,234	28	69	1,968	1,871	28	69	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,256				32,428				32,495				32,746				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	711	0	711	0	683	0	683	0	626	0	626	0	642	0	642	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	-160				-83				-89				-101				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,854				2,573				2,541				2,374				
TOTAL ASSETS	43,208				43,726				45,287				45,392				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 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/	16/2024			
		Gross carry	ing amount ⁽²⁾		Aci	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	amulated impairms	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Acc	umulated impairm	ent ⁽²⁾	Gros	ss carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 1 Assets without significant increase in credit risk since initial recognition			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		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in cradit risk since		Credit-impaired	Stage 1 Assets without significant increase in credi 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		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			References
Financial assets at fair value through other		1,492	0	25	0	0	0	741	0	21	0	0	0	1,233	0	21	0	0	0	1,871	0	21	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		8,368	44	402	-4	-3	-300	7,690	64	440	-4	-2	-319	7,835	64	441	-4	-3	-317	8,068	61	362	-5	-4	-248	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	20,931	3,623	1,205	-77	-314	-619	20,627	3,753	1,133	-62	-337	-556	20,603	3,755	1,089	-59	-355	-554	20,868	3,525	1,034	-59	-330	-525	Annex V.Part 1.32, 44(a)

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

⁽F) 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.A R.L.

(mln EUR)

(mar Lori)					
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	96	101	98	88	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	37,292	37,549	39,026	39,015	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{t}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	219	125	134	183	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	62	43	26	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	419	437	434	469	IAS 37.10; IAS 1.54(I)
Tax liabilities	11	11	13	15	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	933	1,022	988	925	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	22	13	13	12	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	38,993	39,318	40,748	40,733	IAS 1.9(b);IG 6
TOTAL EQUITY	4,215	4,407	4,539	4,659	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	43,208	43,726	45,287	45,392	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.A R.L.

(mln EUR)

			Carrying	amount (
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		315	225	232	271	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
SHOL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,119	1,129	988	997	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,119	1,129	988	997	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,067	674	1,542	1,098	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	831	452	859	880	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,851	4,617	4,134	4,146	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	773	593	674	787	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,292	2,866	2,797	2,427	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	673	593	538	528	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,635	10,580	10,796	10,977	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,419	5,192	5,268	5,527	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,757	16,083	16,159	16,369	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,488	5,292	5,009	5,121	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,113	1,108	2,109	2,436	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	514	502	514	526	Annex V.Part 1.37
Other financial liabilities		459	493	502	564	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		37,607	37,774	39,259	39,286	



Market Risk
LSF NANI INVESTMENTS S.A R.L.

	SA						М									IM						
			VaR (Memorano	dum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION R	NTAL DEFAULT AND IISK CAPITAL CHARGI	ALL PRICE RIS	IKS CAPITAL CH.	IARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVøRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (V∂Rt- 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
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	62	100	0	0	0	0							0	0	0	0						
Of which: General risk	62	100	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0								0	0	0						
Of which: General risk	0	0	0	0	0	0							ů	0	0	0						
Of which: Specific risk	0	0	ō	ō	0	ō							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	62	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31.	/03/2024									As of 30/0	6/2024					
Traded Debt Instruments	103	119	0	0	0	0							0	0	0	0						
Of which: General risk	103	119	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	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	103	119	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	103	119	U		U	U	U	U	U	U	U		U	U	U		U	U	U	U	U	

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach								
			As of 50/09/2023 As of 51/12/2023											
	(minSUR, Nr)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	8,680	9,290	15		10.955	11.597	200						
	Regional governments or local authorities	17	17	3		436	134	32						
	Public sector entities	576	553	17		172	146	25						
	Multilateral Development Banks	217	684	0		17	447	0						
	International Organisations	0	0	0		0	0	0						
l.	Institutions	934	887	41		1,061	260	44						
	Corporates	4,503	3,197	3,229		4,373	3,032	3,053						
	of which: SME	1,478	1,005	820		1,282	775	613						
l.	Retail	1,627	423	287		1,579	458	300						
Consolidated data	of which: SME	312	167	95		440	244	140						
Consolidated data	Secured by mortstates on immovable property	544	509	204		832	794	265						
l.	of which: SME	176 246	172	76		524 325	505	157						
	Exposures in default	248 118	60	65 137	119	325 82	93	97 105	341					
	Items associated with particularly high risk	118	91	137		62	/1	100						
	Covered bands	0					0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	10		67		12	17							
	Collective investments undertakinas (CIU) Equity	50	27	67		52	1/	30						
	Other exposures	0		0										
	Standardised Total 2	17.506	15.736	4.055	480	19,884	17,770	4,970	341					

ntry of counterparts

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(mteEu. %)	Original Exposure ^s	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	4,042	4,672	0		6,915	7,558	976	
	Regional dovernments or local authorities	17	17	3		432	130	26	
	Public sector entities	192	167	17		172	146	25	
	Multilateral Development Banks		465			2	428		
	International Organisations	45		0		81	0		
	Institutions	2.445	1.178	1,111		2,553	1,233	1,128	
	Corporates of which: SME	2,445	459	363		2,553	1,233	1,120	
	of which: SME Retail	1.540	409	276		1.491	460	290	
	of which: SME	312	167	95		436	238	136	
PORTUGAL	Secured by mortgages on immovable property	311	295	121		293	283	111	
	of which: SME	76	71	32		80	73	29	
	Exposures in default	211	53	56	91	238	53	57	97
	Items associated with particularly high risk	18		12		35	6	9	
	Covered bonds	0	0	0		0	0	0	
ĺ	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ĺ	Collective investments undertakings (CRI)	57	24	35		40	15	25	
ĺ	Equity	0	0	0		0	0	0	
ĺ	Other exposures	0		0			0	0	
	Standardised Total ³				227				181

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, Nr)	Original Esposure ^L	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control amountain control saids. For any of the control said of t	007 0 0 0 0 0 0 1 1 1 1 0 0 0 0 0 0 0 0	667 0 0 0 0 0 0 224 1 1 1 0 0 0	0 0 0 0 0 2250 1 1 0 0 0	o	633 0 0 0 0 0 0 240 2 20 0 0 0 0 0	633 0 0 0 0 237 1 1 0 0	0 0 0 0 273 2 1 1 0 0	۰
c c	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRU) Equity Other exposures	0	0 0	0		0	0	0 0 0	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSSR, W)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,446	1,446	0		1,330	1,390	0	
	Regional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entitles	0	0	0		0	0	0	
	Multilateral Development Banks	0	4	0		0	4	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	787	756	725		491	472	495	
	of which: SME	459	435	356		140	133	105	
	Retail	2	1	1		7	1	1	
SPAIN	of which: SME		210			534	1 506		
	Secured by mortifales on immovable property	230 102	210	82 44		534	506 431	154 128	
	of which: SME	102	101	44			431	120	
	Exposures in default Items associated with particularly high risk	101	83	125		65		97	0
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)						0		
	Equity			0		0			
	Other exposures	0	· ·	0		0	0		
	Standardised Total ²				12				14

		(2) Total value adjustments and provisions per c	lue adjustments, and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	12/2023				
		Original Exposure ^s	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			
	(minEUR, %)											
	Central dovernments or central banks	679	679	0		289	289	0				
	Regional dovernments or local authorities	0	0	0		٥	0	0				
	Public sector entities	385	385	0		0	0					
	Multilateral Development Banks											
	International Ordanisations					۰						
	Institutions	368 127	368 121	15		478	478 112	19				
	Corporates	127	121	136		116	112	127				
	of which: SME											
	Retail					2						
GERMANY	of which: SME											
	Secured by mortgages on immovable property											
	of which: SME Exposures in default											
					0	12						
	Items associated with particularly high risk Covered bonds											
	Covered bonds Claims on institutions and corporates with a ST credit assessment											
	Claims on imittations and corporates with a ST credit assessment Collective investments undertakings (CIU)											
	Collective investments undertakings (CIU) Equity											
	Other exposures											
	Standardised Total ²	j				·						

Credit Risk - Standardised Approach

					Standardised Ap	proach							
			As of 30/09/2	023			As of 31	12/2023					
		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				
	(minEUR, %) Central governments or central banks	318	318			322	319						
	Central sovernments or central banks Resional sovernments or local authorities	316	310			329	319						
	Public sector entities						0						
	Multilateral Development Banks	0		0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0		0			0	0					
	Retail of which: SME	1	1			1	1						
IRELAND	of which: SME Secured by mortifales on immovable property					1	1	0					
	of which: SME						0						
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0					
	Collective investments undertakings (CRII)	0					0						
	Eculty						0						
	Other exposures Standardised Total ²	·											
				© Chighal exposure, scales Exposure value, in reported before biology liets account any effect due to credit conversion faction or credit nick entigation techniques (e.g., substitution effects).									

			Standardised Approach								
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	(winGUR, %) Central governments or central banks	387	387	0		334	334				
	Regional governments or local authorities	0		0			0				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	50	50	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	137			0				
	Corporates	118	118	137		122	122	121			
	of which: SME Retail	2				35	20	15			
	of which: SME	0		0			0				
UNITED STATES	Secured by mortifales on immovable property	ī	1	0		2	2	1			
	of which: SME	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 undertakings (CRII)	0		0			0				
	Equity	0					0				
	Other exposures Standardised Total ²	٥									

					Standardised Ap	proach						
			As of 30/09/2	123			As of 31/	12/2023				
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEER, %) Central governments or central banks											
	Central dovernments or central banks Regional dovernments or local authorities	0		0			0					
	Public sector entities	, a										
	Multilateral Development Banks	47	47									
	International Ordanisations					0						
	Institutions	487	487	19		471	471	19				
	Corporates	135	159	166		157	186	191				
	of which: SME	0	0	0		4	4	3				
	Retail	9	1	1		9	1	1				
UNITED KINGDOM	of which: SME	0	0	0		0	0	0				
DIVITED KINGDOM	Secured by mortstates on immovable property	1	1	0		1	1	0				
	of which: SME	0	0	0		٥	0	0				
	Exposures in default	0		0	0	0	0		0			
	Items associated with particularly high risk	9		0		0	0					
	Covered bonds	0		0			0					
	Claims on institutions and corporates with a ST credit assessment	9		0			0					
	Collective investments undertakings (CRI) Equity	9		0			0					
	Equity Other exposures	0		0			0					
		·	,	0	10	0		,	,			
	Standardised Total ²				10				3			

			Standardised Approach									
					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)	210	210			210	210					
	Central dovernments or central banks Regional dovernments or local authorities	210	210			230	210					
	Resional sovernments or local authorities Public sector entities	0										
	Multilateral Development Banks	0		0			0					
	International Organisations	0		0			0					
	Institutions					0						
	Corporates	217	205	235		175	166	191				
	of which: SME	14	14	12		14	14	11				
	Retail	1	0	0		1	0	0				
NETHERLANDS	of which: SME	0	0	0		0	0	0				
INEITHERLANDS	Secured by mortstates on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0		0		40	28	28				
	Items associated with particularly high risk	0										
	Covered bonds											
	Claims on institutions and corporates with a ST credit assessment	0										
	Collective investments undertakings (CIUI)											
	Coulty Other exposures	0		0			0					
	Other exposures	_	,		- 11			,				

		.,										
					Standardised Ap	proach						
			As of 30/09/2	023				/12/2023				
		Original Exposure ^s	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			
	(minEUR, %) Central governments or central banks	31	31	0		27	27					
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	22	22	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0		. 0		0		0				
	Corporates	279	278	301		304	303	326				
	of which: SME Retail	,		0								
	of which: SME			0			0					
LUXEMBOURG	Secured by mortifales on immovable property	0		0			0					
	of which: SME	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 undertakings (CIU)	3	3	32		2	2	28				
	Equity	0	0	0			0	0				
	Other exposures											

					Standardised Ap	proach	Standardised Approach								
			As of 30/09/2	023			As of 31.	12/2023							
	(minESP, W)	Original Exposure ³	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
ITALY	Contra commonante or control basis Alles seat or college Alles sea	60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	72 0 0 0 0 0 23 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							
	Standardised Total ²				0										

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach								
					Standardise	d Approach					
			As of 31/	03/2024			As of 30s	06/2024			
	(min EUR, N)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central sovernments or central banks	12.153	12,793	1.125		12.095	12.717	1.130			
	Regional governments or local authorities	439	134	27		419	137	27			
	Public sector entities	181	151	11		188	162	12			
	Multilateral Development Banks	17	434	0		18	531	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	929	904	50		933	908	49			
	Corporates	4,785	3,305	3,249		4,778	3,289	3,211			
	of which: SME	1,586	1,035	877		1,282	728	588			
	Retail	1,596	450	297		1,611	458	303			
Consolidated data	of which: SME	445	228	130		443	227	130			
Consolidated data	Secured by mortalistics on immovable property	781	746	263		871	849	354			
	of which: SME	439 312	420	139		515	504 71	204			
	Exposures in default	312	75 38	76 57	160	283	71	72	154		
	Items associated with particularly high risk	42	30	37		40	40	59			
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0								
	Collective investments undertakings (CIU)	47	13	an an		44	12	46			
	Coulty Equity										
	Other exposures					0					
	Standardised Total ²	21,285	29.043	5.207	415	21.288	19.174	5.266	390		

					Standardise	nd Approach			
			As of 31	03/2024			As of 30	06/2024	
	(title DUP, No.	Original Exposure ²	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central abvernments or central banks	7,877	8,454	1,108		7,551	8,103	1,112	
	Regional governments or local authorities	439	134	27		419	137	27	
	Public sector entities	181	151	11		188	162	12	
	Multilateral Development Banks	1	415	0		3	512	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	21	11		44	19	9	
	Corporates	2,684	1,227	1,123		2,771	1,305	1,193	
	of which: SME	1,026	454	382		1,074	531	419	
	Retail	1,508	436	287		1,520	612	292	
PORTUGAL	of which: SME	435	222	127		436	222	127	
PUNTUUAL	Secured by mortgages on immovable property	283	275	104		274	265	100	
	of which: SME	74	58	27		68	63	24	
	Exposures in default	225	52	54	100	207	49	50	1
	Items associated with particularly high risk	16	5	8		14	6	9	
	Covered bands	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)	45	11	20		42	10	20	
	Equity		0	0		0		0	
	Other exposures Standardized Trotal ²				121			0	

					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
	(min D.S. N)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Esposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks Resional sovernments or local authorities	635 0	635	0		634 0	634	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		0	0		0	0	0	
	Corporates	434 214	432	466		435	433	470	
	of which: 534E Retail	214	213	211		1 10	1	1	
	Retail of which: SME			0					
FRANCE	Secured by mortalistic on immovable property		0	0				0	
	of which: SME		0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0		0	
	Collective investments undertakings (CIU)			0			0	0	
	Equity	· ·		0				0	
	Other emosures							0	
	Standardised Total ²								

As of 2004/2024 As of 2004						Standardise	ed Approach			
Command parameters of control (Command Command Comma					03/2024			As of 30	06/2024	
Control pursuaments or central classics 1,500 1,		(manua Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
90 or consume 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	SPAIN	Coming parameters or entrol banks Amend accessments of an abundance Amend accessment of an abundance Amendment accessment of accessment Amendment	0 0 0 0 551 238 7 5 5	0 0 3 0 0 527 231 1 1 465 352	186 0 0 157 112 0		0 0 0 0 424 113 12 2 1 1 502 465 0 0 0	0 3 0 0 0 103 1 1 1 578 441	81 0 0 252	

	Original Exposure ⁴	As of 31/ Exposure Value ¹	853/2024 Rbk exposure amount	Value adjustments and	ad Approach	As of 30/	06/2024	
						As of 30/	06/2024	
		Exposure Value ¹	Risk exposure amount					
	259			provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Combination of the Combination o	0 0 0 22 2 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0	232 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	230 0 0 0 0 220 103 1 1 2 0 0 0 0 0 0	23) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 17 104 14 0 0 0 0 0 0 0	

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	nd Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min DUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Control decements or sentendands Anticol decements or of a distribution Anticol decements or of a distribution Anticol decements or of a distribution Anticol decements of the anticol decements of anticol decement of anticol decement of anticol decements of anticol decements of anticol decement of anticol decements of anticol decement of anticol decements of anticol decement of anticol decements of anticol dec	310 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0	310 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	۰	25-4 a a a a a a a a a a a a a	334 0 0 0 0 0 0 0 0 1 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	c
	Standardised Total ²					Eistation techniques (e.e. substitutio			

As of \$14000204										
Onjoin Exposure Value Disposure Value Disp						Standardis	ed Approach			
Description				As of 31	03/2024			As of 30	106/2024	
Contra commonance of extendar basis S22 S86 C C C C C C C C C			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	
	UNITED STATES	Control description of an information of an info	0 0 0	0 0 0	0 0 0 0 0 2 226 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0 0	0 0 0 0 0 1256 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

				Standardise	ed Approach			
		As of 31	/03/2024			As of 30	06/2024	
(rob DJR, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²
Evanue de monomente en entre la particular de la final	200 200 200 200 200 200 200 200 200 200		0 0 0 0 27 200 3 1 0 0 0 0 0 0 0 0	٠	0 0 0 0 442 2100 4 9 0 0 0 0 0 0	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 200 200 200 0 0 0 0 0 0 0 0	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	train DJR. Ni	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central conversaments or central saints Section of Conversaments Facility section of the Conversaments Facility section of the Conversaments Section of Conversaments Secti	161 0 0 0 0 0 162 13 1 1 0 0	361 0 0 0 0 0 0 235 23 0 0 0 0	0 0 0 0 0 105 5 11 0 0 0	23	161 0 0 0 0 0 128 13 1 1 0 0 0	161 0 0 0 0 0 123 13 0 0 0	0 0 0 0 0 0 122 11 0 0 0	2
	Heen sesociated with carticularly Neth risk Covered bond; Claims on Institutions and corporates with a ST credit assessment Collective investments undertaktens (CIU) Collective investments undertaktens (CIU) Collective consumes Other emosures Translationary Yural Translationary Yural	0 0 0 0	0 0 0 0	0 0 0	21	0	0 0 0	0 0 0	7

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(min DJR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control Contro	28 0 0 0 0 0 0 213 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 0 0 0 0 0 0 232 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 334 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2m 0 0 1 314 1 0 0 0 0 0 0 0 0	28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²					elization techniques (e.e. substitutio			4

Comparison Com			(2) Total value adjustments and pro	nesions per country or counterparty	excludes trace for securalisation of	exposures our includes general cred	striskaquisments.			
Cognit Expense* Cognit Expenses* Cognit Expen						Standardise	ed Approach			
Compared Section Compared Se				As of 31	03/2024			As of 30	3/06/2024	
Commissionment control classics 72 72 73 74 75 75 75 75 75 75 75			Original Exposure ⁶	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	ITALY	Control assessments or central leads Amend assessments or central leads Amend assessments or central leads Amend assessment or central leads Amend assessment leads Amend	7.3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	73 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Credit Risk - IRB Approach

LSF NANI INVESTMENTS S.A.R.L.

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0		0	0
	Institutions	6,705	0	6,145	833	0	2	6,065	0	5,737	619	0	2
	Corporates	16,695	1,640	12,543	8,675	0	1,033	16,944	1,534	13,011	7,712	0	977
	Corporates - Of Which: Specialised Lending	2,715	299	2,701	2,217	0	189	2,616	395	2,604	1,792	0	193
	Corporates - Of Which: SME	4,552	531	2,474	1,539	0	262	4,791	433	2,912	1,346	0	218
	Retail	13,155	219	12,099	2,383	94	158	13,077	219	12,090	2,349	109	169
	Retail - Secured on real estate property	10,096	101	10,093	1,596	51	56	10,083	98	10,080	1,579	48	58
Consolidated data	Retail - Secured on real estate property - Of Which: SME	348	3	346	103	0	5	422	4	420	121	1	6
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	9,748	99	9,748	1,492	51	51	9,660	95	9,660	1,459	48	52
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail	3,059	118	2,006	788	43	102	2,994	121	2,010	770	61	111
	Retail - Other Retail - Of Which: SME	1,595	77	832	251	21	43	1,511	75	809	247	20	41
	Retail - Other Retail - Of Which: non-SME	1,464	41	1,174	537	23	59	1,483	46	1,201	523	40	70
	Equity	142	41	98	219			132	38	95	217 973	0	
	Other non credit-obligation assets				1,984								
	IRB Total ²	_			14,095						11,870		

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

(2) the Linear territorial countries and accustations position processes in the countries and accustation processes are accustated as a format accustation processes and accustation processes are accustated as a format accustation accustation processes are accustated as a format accustation accustation processes are accustated as a format accustation a

							IRB Aş	proach					
					30/09/2023								
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Centra	it banks and central governments	1.475	. 0	1.013	0 526	0	0	945	0	0 735	0 308	0	0
Corps		1,475	1.593	9,137	7.468	0	1.009	13.025	1.462	735 9.136	6.636	0	939
corps	Corporates - Of Which: Specialised Lending	2.445	260	2,431	2.063	0	171	2,321	335	2,309	1,699	0	163
	Corporates - Of Which: SME	4,290	530	2,217	1,487	0	261	4,108	433	2,229	1,294	0	217
Retail		11,680	205	10,671	2,123	87	148	11,559	203	10,619	2,082	100	158
	Retail - Secured on real estate property	8,756	90	8,754	1,370	46	50	8,709	86	8,707	1,351	43	52
PORTUGAL		348	3	345	103	0	5	420	4	418	121	1	6
PORTUGAL		8,408	87	8,408	1,267	45	45	8,289	82	8,289	1,230	42	46
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2,924 1,594	115 77	1,917 832	753 251	42 21	98 42	2,850 1,510	117 75	1,912	732 247	58 20	108
	Retail - Other Retail - Of Which: non-SME	1,330	38	1.085	502	21	56	1,310	42	1.103	484	37	66
Equity		1,330	41	91	203	21	37	1,339	38	1,103	203	0	29
	non credit-obligation assets	1.50				_	37	120	30			ů	
IRB To													

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		is and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		1,644 280	0	1,630 280	57 119	0	0	1,565 300	0	1,551 300	56 113	0	0
	Corporates	Corporates - Of Which: Specialised Lending	18		18	119			19	0	19	113		
		Corporates - Of Which: Speciarise Landing Corporates - Of Which: SME	10		10				19	0	29			
	Retail	Colporates - Of Which: SME	153	2	146	30	1	1	154	3	147	30	1	1
		Retail - Secured on real estate property	132	2	132	24	1	1	133	2	133	24	1	1
ED.11.0E		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	ė .
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	132	2	132	24	1	1	133	2	133	24	1	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	20	0	13	5	0	1	22	0	14	6	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	20	0	13	5	0	1	22	0	14	6	0	1
	Equity		0	0	0	0	0	0		0	0	0	0	0
		redit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					As o	f 31/12/2023		
		Origina	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0		0	0	0	0	
	Institutions	108 240		90 221	58 133	0	0	114 241	0	97 222	56 120	0	0
	Corporates Corporates - Of Which: Specialised Lending			104	133 37		2	241 104	0	222 104	120 36		2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			104	37	0		104	0	104	38	0	
	Corporates - Of Which: SME			21	,			25		23		0	
	Retail - Secured on real estate property	24 20		20	2			20		20		0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	, i	0	
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20		20	2	0	0	20	0	20	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail	4	0	1	1	0	0	5	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	4	0	2	1	0	0
	Equity	6	0	6	11	0	0	5	0	5	9	0	
	Other non credit-obligation assets												
	IRB Yetal												

							IRB Ap	proach					
					30/09/2023								
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,580 1,161	0	1,578 1,161	68 120	0	0	1,464 1,643	90	1,464	56 52	0	12
	Corporates - Of Which: Specialised Lending	1,161		1,161	120	0	2	1,643 52	30	1,643	52	0	12
	Corporates - Of Which: SME	117		117	1	0	0	537	0	537	4	0	0
	Retail	41		20	7	0	0	41	0	39	7	0	
	Retail - Secured on real estate property	37		37	7	0	0	37	0	37	7	0	
0.501444.04	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	ė .	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	37	0	37	7	0	0	37	0	37	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	1	0	0	5	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
I	Retail - Other Retail - Of Which: non-SME	4	0	2	1	0	0	5	0	2	1	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0		0	0	0	0	
1	IRB Total												

Credit Risk - IRB Approach

LSF NANI INVESTMENTS S.A.R.L.

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Originati		Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,326 91	0	1,326	30 37	0	0	1,340 91	0	1,340	27 37	0	0
	Corporates - Of Which: Specialised Lending	45		45	21	0	0	45	0	45	21	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0		0	
	Retail	16		15	3	0	0	16	0	16	3	0	
	Retail - Secured on real estate property	15	0	15	3	0	0	16	0	16	3	0	
1051 1110	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	3	0	0	16	0	16	3	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	
1	Equity	0	۰	0	0		0	۰	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0 22	0	0	0	0	0
	Institutions Corporates	634		628	2 236	0		508 608	0	21 600	221	0	
	Corporates - Of Which: Specialised Lending	12		12	236 4		0	12	0	12	4	0	
	Corporates - Of Which: SME	44		44	15	0	0	44	0	44	14	0	
	Retail	137		133	21	0	0	142	0	138	18	0	
	Retail - Secured on real estate property	129	0	129	20	0	0	134	0	134	17	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	129	0	129	20	0	0	134	0	134	17	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	5	1	0	0	8	0	5	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	9	0	5	1	0	0	8	0	5	1	0	
	Equity Other non credit-obligation assets				0			۰	0	0		0	
	IRB Total				and the latest and th								

(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 effect

								IRB Ap	proach					
					As o	30/09/2023					As o	131/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bar Institutions	iks and central governments	0 166	0	0 155	0 41	0	0	0 171	0	0 160	0 42	0	0
	Corporates		228		155 228	41 145	0	0	213	0	213	42 147	0	
	Corporates	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: SME	7	o o	7	0	0	0	6	0	6	0	0	ō
	Retail		270	4	266	66	2	3	280	5	275	68	2	3
		Retail - Secured on real estate property	254	3	254	57	1	2	260	4	260	59	2	2
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	254	3	254	57	1	2	260	4	260	59	2	2
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	16	1	12	9	0	1	20	1	15	9	1	1
		Retail - Other Retail - Of Which: SME	0		12	0	0	0	20		0		0	
	Equity	Retail - Other Retail - Of Which: non-SME	16	1	12	9	0	1 1	20	1	15	2	1	1
		tredit-obligation assets			0			0		0	0		0	
	IRB Total	Activity and a second s												
	IND IDEAL					en kalden inde annevad see of								

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)	1	Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21 199	0	13	3	0	0	18	0	10	2	0	0
	Corporates Corporates - OF Which: Specialised Lending Commutes - Of Which: SNF			198	81	0	0	207	0	206	85	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0		0	0	0	0	
				0	0	0	0		0	0	0	0	
	Retail	23		22	4	0	0	25	0	23	4	0	
	Retail - Secured on real estate property	21		21	3			22	0	22			
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	21		21	0	0		22	0	22		0	
	Retail - Qualitying Revolving	4 21		21	3			22	0	22	3		
	Retail - Quarrying Revolving Retail - Other Retail	4 .							0				
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4 3		1 1	0			3		1			
	Resail - Other Resail - Of Which: non-SME	4 :		1	0		0			1	, i	0	
	Resal - Other Resalt - Of Which: non-SME Equity	4 3		1 0	0	0	0		0	0	, i	0	
			_				Ů	_		-			
	Other non credit-obligation assets												

(1) Original exposure	s, unlike Exposure vi	ilus, is reported befo	ore taking into account any ef	lect due to credit con	rversion factors or cr	edit risk mitigation to	chniques (e.g. subs	ditution effects).

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	3	0	0	1	0	1	3	0	0
	Corporates	123	0	118	58	0	0	124	0	119	58	0	0
	Corporates - Of Which: Specialised Lending	31	0	31	20	0	0	31	0	31	20	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	37	1	37	7	0	0	38	1	37	7	0	0
	Retail - Secured on real estate property	34	1	34	6	0	0	35	1	35	6	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLIIDUUIIU	Retail - Secured on real estate property - Of Which: non-SME	34	1	34	6	0	0	35	1	35	6	0	0
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail	3		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
	Retail - Other Retail - Of Which: non-SME	3		2	1	0	0	3	0	2	1		
	Equity Other non credit-obligation assets	0			0	0	0		0	0	۰		
	IRB Total				me taking into account any of								

Capability Cap								IRB Ap	proach					
Control Cont					As or	30/09/2023					As o	f 31/12/2023		
Or Section Or			Original	Exposure ¹		Risk exposure	amount		Original	Exposure ¹		Risk exposure	amount	Value adjustments
New Note		(min EUR, %)			Value ¹						Value ⁵			and provisions
Comparation Of PRIOR Special and Learning				0	0		0	0	0	0			0	
Copusion of White Special best senting 0 0 0 0 0 0 0 0 0						15	0	0		0		14	0	
Companies Of White Date			15		15	7		0	15	0	15	7		
Matable							0			0				
TITALY			0		0	0	0	0		0	0		0	
TIALY			3		3				3		3			
HALY		Retail - Secured on real estate property	3		3			0	3		3			
Metal-Qualitying bending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ITALY													
Materia Cheen Feekst			3		3				3		3			
Hase Contential_CONTENT_SEE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0			0		0		0	0		0	
Recal-Other Recal-						0								
Study 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0			0	0	0		1 0	0	ı ,	0	
Other non credit - obligation assets			0			0	0	0			0		0	
				_		_	_	, i	_		, i			
		IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
												130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provisions
		(min EUR, N)		defaulted			defaulted			defaulted			defaulted	
	Central bani Institutions	ks and central governments	0	0	0	0	0	0	0	0	0	0		0
	Corporates		5,440 16,980	1.443	5,094 13.087	635 8,013	0	2 959	5,349 16,585	1,309	5,030 12,785	631 7.805		2
	Corporates	Corporates - Of Which: Specialised Lending	2,532	1,443	2,519	8,013 1,740	0	959 163	2,536	1,309	2,525	7,805		904
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,532 4,869	332 415	2,519 3,010	1,740	0	163 215	2,536 4.716	301	2,525	1,650		153 220
	Retail	Corporation - Control Control Corporation - Control Cont	13.029	237	12.085	2,385	118	174	13.067	257	12,120	2,950	129	193
	- Carre	Retail - Secured on real estate property	10,041	113	10.038	1,620	56	62	10,058	128	10,055	1.572	62	70
		Retail - Secured on real estate property - Of Which: SME	410	4	407	121	1	6	443	5	440	124	1	7
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	9.631	110	9.631	1.498	55	57	9.615	123	9.615	1.448	61	63
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2,988	124	2,046	765	62	112	3,010	129	2,065	778	67	124
		Retail - Other Retail - Of Which: SME	1,491	75	821	255	19	45	1,508	77	830	256	19	47
		Retail - Other Retail - Of Which: non-SME	1,497	48	1,225	510	43	67	1,502	52	1,235	521	47	76
	Equity		68	38	31	62	0		68	38	68	67	0	
	Other non c	redit-obligation assets				922						1,268		
	IRB Total ²					12,017						12,122		

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Centrial banks and central governments Institutions Corporates Cor	0 1,009 12,947 2,203 4,128	0 0 1,371 272 415	0 825 9,094 2,190 2,271	0 340 6,857 1,643 1,386	0 0	0 1 919 133 215	0 1,023 12,856 2,215 4,138	0 0 1,243 251 398	0 807 9,093 2,205 2,294	0 321 6,624 1,555	0 0	0 1 871 133 219
PORTUGAL	Retail Retail Secured on real estate property Retail Secured on real estate property Retail Secured on real estate property - Of Whitch: SME Retail Secured on real estate property - Of Whitch: non-SME Retail - Qualifying Reventing Retail - Other Retail	11,481 8,640 408 8,232 0	217 97 4 93 0	10,585 8,637 405 8,232 0	2,111 1,380 121 1,258 0 731	107 48 1 48 0	162 55 6 49 0	11,489 8,625 441 8,184 0	233 108 5 103 0	10,591 8,623 439 8,184 0	2,081 1,334 124 1,210 0	116 53 1 52 0 63	180 61 7 54 0
	Metal - Other Retail - OT Which - SME Retail - Other Retail - OT Which - SME Equity Other from credit-obligation assets 188 Total	1,490 1,351 67	75 45 38	1,147 821 1,128 29	255 476 57	19 40 0	45 63 29	1,508 1,356 67	77 48 38	829 1,140 67	256 490 62	19 43 0	47 72 0

								IRB Ap	proach					
					As o	31/03/2024						f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 96)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
FRANCE	Count Justice and ceituri generoments Morphism Organization Organization Contributi Specialismis Landing Organization Contributi SPEE Neural Neural Secured on an existing propring Neural Secured on the existing propring Neural Secured on the existing propring Neural Secure of the existing p				0 1,831 383 51 1 1,66 133 0 133 0 14 0	0 57 137 18 0 30 25 0 25 0 5	0 0 0 0 2 1 0 0 0 0	0 0 0 0 2 1 0 1 0 1 0 1 0 0 1 0 0 1 0 0 0 0	0 1,619 362 51 1 154 133 0 133 0 22 0 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,610 362 51 1 147 133 0 133 0 14 0	0 54 141 16 1 29 24 0 24 0 5	0 0 0 0 2 1 0 1 0 1 0 1 0 0 1 0 0 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
	Other non cre	dit-obligation assets												

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments		0	0		0		0	0	0	0	0	0
	testitutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SHE Retail	120 245 105 5	0 0	103 227 105 5	52 132 33 9	0 0	0 2 0	121 250 105 5	0 4 0	103 233 105 5	52 127 33 9	0 0	0 4 0
SPAIN	Metait - Secured on real estate property Retait - Secured on real estate property - Of Which: SME - Retait - Secured on real estate property - Of Which: SME - Retait - Qualifying Reverting - Retait - Qualifying Reverting	20 0 20	0	20 0 20	3 0 3	0	0	25 21 0 21	0	23 21 0 21	3 0 3	0	0
	Retail - Other Retail Retail - Other Retail - O't Which: SME Retail - O'ther Retail - O't Which: non-SME Equity	5 0 4	0 0	2 0 2 0	1 0 1	0 0	0 0	4 0 4	0 0	2 0 2	1 0 1	0 0	0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	٥	0	0	0	0	0	0
	Institutions Corporates	737 1.645	30	736 1.643	46 48	0	0 12	729 1.316	30	728 1.313	43 47		12
	Corporates - Of Which: Specialised Lending	53	30	53	40	0	12	53	30	53	4/		12
	Corporates - Of Which: SME	597	0	597	2	0	0	437	0	437	1		0
	Retail	41	1	39	6	0	0	44	1	42	7	0	0
	Retail - Secured on real estate property	36	1	36	5	0	0	39	1	39	6	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME	36	1	36	5	0	0	39	1	39	6	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0		0		0
	Retail - Other Retail	5	0	2	1	0		5	0	3	1		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0		0			0		1		0
1	Retail - Other Netail - Of Which: non-SME Equity		0	2					0	3			
	Other non credit-obligation assets	_								_			
	IRB Total												
	•	(1) Original evenos	ure unške Ermou	ne value is renorte	before taking into accoun	any effect this to	credit conversion for	ectors or credit risi	mitigation tachnic	uses le e substitue	ion effects)		

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VIIII		Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
IRELAND	Contral Seals and Contral generations Department Composition, Commission, Specialised Lending Composition, Commission, Specialised Lending Composition, Commission, Specialised Lending Composition, Commission, Specialised Lending Results - Socialised Lending Lendin	0 1,306 91 45 0 18 15 0 15 0 1 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,308 91 45 0 18 15 0 15 0 0	0 28 33 17 0 2 2 0 2 0 0 0	0	0 0 0 0 0 0 0 0 0	0 1,245 92 45 0 16 16 0 1 1 0 1	0	0 1,235 92 45 0 18 0 18 0 0 0	0 284 333 17 0 2 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 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VII.01		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	11	3	0	0	24	0	22	6	0	0
	Corporates	639	0	632	236	0		680	0	673	266	0	1 0
	Corporates - Of Which: Specialised Lending	12	0	12	4 14	0		13 45	0	13 45	4		
	Corporates - Of Which: SME Retail			44 145					0	45 154			0
	Retail - Secured on real estate property	149 139	0	145	19 18			159 148	0	154	20 19		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	139		139	10			140		140	19		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	139		139	18	0		148	0	148	19		0
	Retail - Qualifying Revolving	0.00		0		0		0	0	0	0		0
	Retail - Other Retail	10			,	0		11	0				0
	Retail - Other Retail - Of Which: SME	0	0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	10	0	6	1	0		11	0	6	1		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 o	131/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central ban Institutions Corporates	ks and central governments Corporates - Of Which: Specialised Lending	0 108 192 0	0 0	0 97 192 0	0 24 154 0	0	0 0 1	0 98 187 0	0	0 97 187 0	0 24 160 0	0 0 0	0 0 2
	Retail	Corporates - Of Which: SME Retail - Secured on real estate property	0 286 265	0 7 6	0 280 265	0 69 61	0 4 3	0 4 3	0 282 263	0 8 6	0 277 263	0 65 58	0 4 3	0 4 3
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail	0 265 0 21	6 0	0 265 0 16	0 61 0	0 3 0	0 3 0	0 263 0 20	6 0	0 263 0 14	0 58 0 8	0 3 0	0 3 0
	Equity	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME redit-obligation assets	0 21 0	0 1 0	0 15 0	0 9 0	0 1 0	0 1 0	0 20 0	0 1 0	0 14 0	0 8 0	0 1 0	0 1 0
	IRB Total	redirection assets												

							IRBAp	proach					
				Aso	31/03/2024					Aso	f 30/06/2024		
		Origina	l Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
NETHERLANDS	Count de bonts and count governments. Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retail Reta			0 11 200 1 0 25 24 0 24 0 2 2 0	0 3 82 0 5 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 16 200 1 0 28 24 0 24 0 3 0 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 199 1 0 26 24 0 24 0 2 2 0	0 2 81 0 5 5 0 5 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
	Other non-credit-cologation assets IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	۰	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1 145	0	1 140	3 83	0		1 146	0	1 141	3 81		0
	Corporates - Of Which: Specialised Lending	32		32	20			33		33	18		
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0.0	0		0
	Retail	37	1	36		1	1	37	1	36	7	1	1
	Retail - Secured on real estate property	33	1	33	7	0		33	1	33	6		0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	33	1	33	7	0	0	33	1	33	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	4	0	3	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	3	1	0	0	4	0	3	1	0	0
	Equity Other non credit-obligation assets		0	0		0		0	0	۰	0		0
	IRB Total												

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value ³		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	293	0	292	25	0	0	315	0	314	32	0	0
	Corporates	15	0	15	7	0	0	15	0	15	7	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	3	0	3	1	0	0	4	0	4	1		0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0	0	0
117421	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0		3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail					0		0	0		0		0
	Retail - Other Retail - Of Which: SME					0		0	0				0
	Retail - Other Retail - Of Which: non-SME		0	0		0		0	0				0
	Equity			0	0	0		0	0				
	Other non credit-obligation assets												
	IRS Total												



General governments exposures by country of the counterparty

							SF NANI INVESTMENTS S.A	N.L.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	5: 7.7 (10: 22:	1 51 51 0 4 74 4 74 1 0 0 0 1 1 101 0 0 6 226 6			51 0 0 74 0 0 0 0 0 101 0 0 226	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0	0		
10 - 3M f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [20' - more Total	Belgium	1 7 20	1 11 15 75 75 75 75 75 75 75 75 75 75 75 75 75			110 0 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	1	0 0 0 0 0 0 10 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													
00 aM	Denmark													
[0 - 3M] [3M - 1Y [1Y - 2Y] [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						l.	SF NANI INVESTMENTS S.A	R.L.						
					_		As of 31/12/2023			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets 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	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	amount
[0 - 3M [Finland	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	7 14 7 40	6 76 76 76 77 78 78 78 78 78 78 78 78 78 78 78 78	() () () () () () () () () ()		0 76 0 0 149 0 0 78 0 0 78 0 0 78 0 0 708	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	28 5 5 10 10 52	0 280 9 59 7 57 1 201 2 102 7 527 0 0 0 5 1225			280 0 59 0 577 0 201 0 102 0 527 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		25
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M[Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Ireland	2 1 300	0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 211 0 0 0 0 0 0 0 0 0 0 10 0 10 0 308 0 0 338	0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	5	9 59 0 3 3 3 0 0 0 0 0 0			59 0 0 3 0 0 3 0 0 0 0 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 0	0 0 0 0		
Total	1	12	2 122		1	0 122	0		1 0	0	0	0		0



General governments exposures by country of the counterparty

							SF NANI INVESTMENTS S.A	A.R.L.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	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)											Risk weighted exposure amount
				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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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[Lithuania	22	0 0 0 0 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 0 0	0 0 0 0 0		0 0 0 0 0 0 0 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	Luxembourg	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 27 26 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	51	0 0 50 0 0 0 0 0 0 0 0 0 0 0 160 0 0 210	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 50 0 0 0 160 0 210	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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	Poland	211 6 4 4 3 3	210 0 0 0 0 0 4 44 4 34 6 0 0	0 0 0 0 0		0 0 0 44 0 34	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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-11'[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[100'-more Total	Portugal	77 2,935 2,55 6,6 4,4 5,11 5,44 4,48,4 4,48,4	5 255 3 63 7 47 6 516 3 543 1 31	0 0 0		78 205 193 0 5 6 9 0 9 0 9 488	0 2.726 62 63 42 510 464 31 3,888		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 4 0 0 0 1 211 241		10
10 aM	Romania	4,00	4,300			400	3,050					241		



General governments exposures by country of the counterparty

						l.	SF NANI INVESTMENTS S.A	AR.L.						
							As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia	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 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M[Slovenia	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	25 22 22 33 67 67	0 0 4 394 0 670 0 0	0		0 251 26 0 26 0 27 0 0 0 394 0 0 394 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	4	0 0 0 0 0 0 0 7 7 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 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 aM	Iceland	4				7				0				·
1053 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Norway	22 6 6 6	0 0 2 22 22 0 0 0 1 1 31 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 22 0 0 0 0 0 0 31 0 0 0 0	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		
Total	1	53	3 53	0	1	0 53	0	1	0		1 0	0		0



General governments exposures by country of the counterparty

							As of 31/12/2023			_			_	
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off bala	nce sheet	
	(11111111111111111111111111111111111111				Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance s	neet exposures	_
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Australia	0 0 12 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 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 - 3M[Canada													
10 - 3M 13M - 11f 11f - 27f 22f - 37f 23f - 57f 55f - 100f 50f - more Total	Hong Kong													
[0 - 3M[Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	0 85 213 0 50 50 88 89 0 437	0 85 213 0 50 89 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 85 213 0 50 89 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	China	0 0 0 0 0	0 0 0 0 0 5		0 0 0	0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [11-2Y] [2Y-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more Total	Switzerland					9	v							
[0-3M[13M-1Y 11Y-2Y	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						L	SF NANI INVESTMENTS S.A	R.L.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														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[Other Central and eastern Europe countries non EEA													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Middle East	22	0 0 0 0 0 0 21	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total 10-3M 13-11 13-11 13-11 14-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more Total	Latin America and the Caribbean	22	21	0	,	0 21	0		0	0	U	0		4
[0 - 3M[Africa	6 6 6 6 3 3	0 0 0 0 0 6 5 3 3 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 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
10tal 10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	39	36	0		y y y	0		0	0	0	0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 nGAAP



General governments exposures by country of the counterparty

							SF NANI INVESTMENTS S.A	KK.L.						_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[0 0			0 0	0		0	0	0	0		
[3M-1Y[[1Y-2Y[71	5 75 0 0			0 75 0 0	0		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Austria	55	0 0			0 0	0	0	0	0	0	0		
[5Y - 10Y [[10Y - more		4	3 43 0 0			0 43	0	0	0	0	0	0		
Total [0-3M] [3M-1Y]		175 50	7 177			0 177	0		0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y]		51	0 50	0		0 50	0	0	0	0	0	0		
[3Y - 5Y] [5Y - 10Y]	Belgium	20!	0 0			0 0 205	0		0	0	0	0		
[10Y - more Total		30	0 0 5 305			0 0 305	0		0	0	0	0		0
[0-3M[[3M-1Y[[1Y-2Y[
1 2Y - 3Y I 13Y - 5Y I	Bulgaria													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[0 0	0		0 0	0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [Cyprus		0 0	0		0 0	0	0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [1	0 0			0 0	0		0	0	0	0		
[10Y - more Total [0 - 3M [1	1 11			0 11	0		ō	0	0	0	i	0
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Denmark													
[5Y - 10Y [f10Y - more Total														
Total [0 - 3M [13M - 1Y	1													
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y] [5Y - 10Y]	Exona													
[10Y - more Total	1													



General governments exposures by country of the counterparty

							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M] 1 3M - 1Y 1 1 1Y - 2Y 1 2Y - 3Y [5Y - 10Y [10Y - 10Y 1 Total	Finland	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	France	1.4 77 1.4 2.6	0 0 149 0 0 0 9 9 149 9 140 6 266 0 0 6	0		149 0 0 79 140 266 0 634	0 0 0		0 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 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Germany	14 69 8 8	5 16 50 50 50 50 50 50 50 50 50 50 50 50 50	0		16 50 99 0 0 81	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
10-3M 3M-1Y 13Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 110Y-more	Ireland	3 1 6 24-	0 0 0 0 0 0 0 0 0 0 0 10 11 61 1 7 7 247 0 0 4 4 354	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 36 0 10 61 247 0 354	0 0 0 0 0		0 0 0 0 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] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	italy	39- 31 22 (66- 67- 122	5 36 28 0 0 0 0 1 1 61 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		394 36 28 0 0 61 0 0 224	0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							As of 30/06/2024		_	_		_		
						Dire	ct exposures							
				On balance sh	nont	Dile	ct exposures		Derivat	ivoe		Off balan	ico choot	-
	(mln EUR)			On Datance si	icet				Denva	ives		OII Datai	ice silect	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
					T T									Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net											
			of short positions)									Nominal	Provisions	
				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			
					profit of toss	comprehensive income								
[0-3M[1			0	0		0	0	0	0		
[3M - 1Y [[1Y - 2Y [0			0	0		0	0	0	0	0	
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Latvia	47	4 7 47 0	0		0 4 0 47 0	0	0	0	0	0	0	0	
[10Y - more Total		55	0 51			0 0 51	0		0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[0 0	0		0 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Lithuania	43	43 5 26			0 43 0 26	0		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	<u> </u>	34	34 0 0	0		0 34 0 0 103	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y]		1	1 1	0		0 1	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	12	0 0	0		0 0 0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		10	10			0 10 0 0	0	C	0	0	0	0	0	
Total [0-3M[[3M-1Y[28	28			0 28	0		0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Malta													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [1		0			0	0		0	0	0	0	0	
[1Y-2Y] [2Y-3Y]	Netherlands		0 0			0 0	0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Netnerands	113 48	113 48			0 113 0 48	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [1	163	0 1 161 0 0	0		0 0 161 0 0 0	0	0	0	0 0	0	0 0	0 0	0
[3M - 1Y [[1Y - 2Y [43	0 3 43			0 0 43	0		0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Poland	34	0 34 0			0 0 34 0 0	0		0	0	0	0	0	
[10Y - more Total	1	76 5.835	0 0 5 76 9 5.839			0 0 76 0 456	0 0 5.383		0	0	0	0	0	12
[0-3M[[3M-1Y[[1Y-2Y[5,835 455 55	459 55			0 456 0 402 0 0			0	0	0	23 15 0	0	
[2Y - 3Y [[3Y - 5Y]	Portugal	188 490 615	188 490 619			5 28	182 462		0	0	0	2 0	0	
[5Y - 10Y [f10Y - more Total	1	615 28 7,677	28	0		0 270 0 0 1,161	20	0	0	0	0	1 197 237	0	144
[0-3M[[3M-1Y]														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania													
[5Y - 10Y [[10Y - more Total	1													
Total	l													



General governments exposures by country of the counterparty

						l.	SF NANI INVESTMENTS S.A	AR.L.						
							As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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 [Slovenia	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	11: 37: 27: 22: 67: 77:	8 678 0 0	0		0 111 0 376 0 0 0 0 279 0 220 678	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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Iceland													J
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M[13M-1Y 1Y-2Y 2Y-3Y 3Y-5Y [5Y-10Y 10Y-more	Norway	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 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	I	31	0 30	0	1	0 30		1	0		0	0		0



General governments exposures by country of the counterparty

							SF NANI INVESTMENTS S.A	A R.L.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets 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	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	amount
[0 - 3M[Australia	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 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	Canada													
[0.3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	163 311 39 44 40 47	163 311 94 1 48 0 7 47 0 0	0 0 0 0	(163 311 94 48 0 47 0 662	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Switzerland					9	v							
00 aM	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						L	SF NANI INVESTMENTS S.A	AR.L.						
							As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
						ssets by accounting portfolio		Derivatives with pos	blor falousbra	D. d. od	n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portrouo		Derivatives with pos	itive fair value	Denvatives with	i negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East	0 0 0 0 0 2 2 2 2	0 0 0 0 0 21 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	() () () () () () () () () ()	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean			·		1							v	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	1 0 15 0	0 1 0 15 0 0	0 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 0 0 0	() () () () () () () () () ()	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0	
Totat (0 - 3Mf) [3M - 1Yf) [1Y - 2Yf] [2Y - 3Yf] [3Y - 5Yf] [5Y - 10Yf] [10Y - more Total	Others	16	16	0		15	1		0	0	0	0	0	1

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures
LSF NANI INVESTMENTS S.A.R.L.

									LOI TOTAL INVEST	INENIO J.A.L.								
					As of 30/09/2023									As of 31/12/2023				
		Gros	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ment, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal an	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	3,188			0	0				0	5,690	0	0	0	(0		0 0
Debt securities (including at amortised cost and fair value)	10,345		431	430	427		300	30	0	8,967	0	461	461	461		319	31	
Central banks		0		0	0				0	٥	0	0	0			0		0
General governments	5,436	0		0	0	1			0 0	4,778	0	0	0		1	. 0		0
Credit institutions	1,055			0	0				0 0	393	0	0	0			0		0
Other financial corporations	459	0	21	25	25				0 0	549	0	21	21	21	1	. 0		0
Non-financial corporations	3,395		40:	405	402	7	300	30	0 0	3,247	0	440	440	440	4	319	31	9 0
Loans and advances(including at amortised cost and fair value)	25,755	88	1,20	1,205	1,205	390	615	61	9 443	25,512	101	1,133	1,133	1,133	395	556	55	6 423
Central banks		0		0	0				0	0	0	0	0			0		
General governments	394	1		0	0	1			0 0	315	1	0	0		1	. 0		0
Credit institutions	78	0		0	0	1			0	24	0	0	0		1	. 0		0
Other financial corporations	904		81	88	88	33	42	4	2 36	989	25	220	220	220	21	. 57	5	7 128
Non-financial corporations	12,691	30	90	907	907	285	462	46	2 325	12,516	9	705	705	705	293	391	39	1 219
of which: small and medium-sized enterprises	7,695	12	651	650	650	110	330	33	0 230	7,415	8	542	542	542	104	294	29	4 168
of which: Loans collateralised by commercial immovable property	3,546	5	50-	504	504	86	246	24	6 235	2,973	3	335	335	335	78	175	17	5 142
Households	11,693	57	201	209	209	72	115	11	5 81	11,669	66	208	208	208	83	109	10	9 75
of which: Loans collateralised by residential immovable property	10,002	46	91	98	98	24	24	2	4 74	9,939	52	95	95	95	25	24	2	4 71
of which: Credit for consumption	934	7	31	39	39	28	21	. 2	1 0	956	7	46	46	46	36	26	2	6 0
DEBT INSTRUMENTS other than HFT	39,292	88	1,63	1,635	1,632	398	919	91	9 443	40,170	101	1,594	1,594	1,594	404	875	87	5 423
OFF-BALANCE SHEET EXPOSURES	8,575		424	424	424	18	65	6	9 18	8,637		418	418	418	14	70	7	0 11

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

Institutions apport has the cumulativa amount of expected evidal tosses since in interace expension for infancial information acquires to impairment and opposition in the cumulativa amount of expected evidal tosses since in interace expension for infancial information acquires to evidal information acquires the expension in the cumulativa amount of expected evidal tosses since initial recognition for funcial information in requirement, the accountaints of expension evidal information acquires interactive acquires acquires interactive acquires acquires interactive acquirement acquires acquir

The two exhalences heave lines, accumulated implairments and accumulated implaints and accumulated in accumulated in a complaint and a

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 perior



Performing and non-performing exposures LSF NANI INVESTMENTS S.A.R.L.

					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/Nominal as	nount		Accumulated impair credit risk and provis	nent, accumulated negative ch	ranges in fair value due to			Gros	ss carrying amount/ Nominal an	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative char ions ⁴	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ing exposures ²	Collaterals and finar guarantees received o performing exposu
(min EUR)		and viso days and viso days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³			uue 200 aays and 4-00 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
ash balances at central banks and other demand deposits	6,528	0	0	0					0 0	5,86	9 0	0	0		0 0	0		0
rebt securities (including at amortised cost and fair value)	9,605		462	462	460	2	317	31	7 0	10,39	3 0	383	383	38	13 5	248	24	18
Central banks	0	0	0	0			0		0 0		0	0	0		0 0	0		0
General governments	5,120	0	0	0					0 0	5,65	5 0	0	0		0 1	. 0		0
Credit institutions	445	0	0	0			0		0 0	49	6 0	0	0		0 0	0		0
Other financial corporations	594		21	21	21				0 0	61	1 0	21	21	. 2	21 0	0		0
Non-financial corporations	3,446		441	441	441		317	31	7 0	3,63	2 0	362	362	36	32 8	248	24	18
ans and advances (including at amortised cost and fair value)	25,447	90	1,089	1,089	1,085	41	554	55	4 390	25,42	77	1,034	1,034	1,03	34 389	525	52	15
Central banks	0	0	0	0			0		0 0		0	0	0		0 0	0		0
General governments	310	1	0	0					0 0	33	4 1	0	0		0 1	. 0		0
Credit institutions	45	0	0	0					0 0	5	5 0	0	0		0 1	. 0		0
Other financial corporations	1,073	0	179	179	179	1	55	5	5 98	1,09	в о	150	150	15	50 16	39	3	99
Non-financial corporations	12,355	15	683	683	683	31	385	38	5 207	12,25	7 13	650	650	65	50 289	378	37	78
of which: small and medium-sized enterprises	7,405	13	518	518	518	10	286	28	6 155	7,12	8 8	485	485	48	95	262	26	12
of which: Loans collateralised by commercial immovable property	3,141	. 3	310	310	310	8	165	16	5 135	3,33	5 1	309	309	30	29 74	165	16	66
Households	11,664	74	227	227	227	7 8	114	11	4 86	11,68	2 63	234	234	23	34 83	108	10	08
of which: Loans collateralised by residential immovable property	9,906	57	109	109	106	9 2	28	2	8 82	9,92	0 52	123	123	12	23 26	30	3	90
of which: Credit for consumption	966	9	46	46	46	3	24	2	4 0	99	3 6	48	48	4	18 37	25	2	25
EBT INSTRUMENTS other than HFT	41,580	90	1,551	1,551	1,551	42	871	87	1 390	41,68	9 77	1,416	1,416	1,41	16 399	773	77	73
FF-BALANCE SHEET EXPOSURES	8,785		408	408	400	1	68	6	8 12	8,43	3	387	387	38	37 15	80	8	90

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Forborne exposures

l			As of 30/	09/2023		As of 31/12/2023								
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi	al guarantees received rrbearance measures	Gross carryin; exposures wit measures	g amount of th forbearance		r exposures with	Collateral and financia			
		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		
(min EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	1,379	629	416	342	715	226	1,288	591	368	296	675	243		
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	175	81	39	39	129	35	162	162	39	39	115	115		
Non-financial corporations	976	479	327	256	418	172	891	365	279	211	383	112		
of which: small and medium-sized enterprises	567	389	211	195	284		528	304	189	169	262			
Households	227	69	50	47	168	20	235	64	49	46	177	15		
DEBT INSTRUMENTS other than HFT	1,379	629	416	342	715		1,288	591	368	296	675			
Loan commitments given	2	1	0	0	0	0	4	1	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	629						591							

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

^{OP}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 F18.00 / F19.00), 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) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, sheet as a reasonable of the credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

LSF NANI INVESTMENTS S.A R.L.

			As of 31/	03/2024		As of 30/06/2024								
	Gross carryin, exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia		Gross carryin; exposures wit measures			r exposures with	Collateral and financia on exposures with fo			
		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		
(min EUR) Cash balances at central banks and other demand deposits		0	0	0	0	0		0	0	0	0			
		0	0	0		0		0	0	0	0			
Debt securities (including at amortised cost and fair value)						U						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)	1,222	551	352	282	623	216	1,181	498	314	246	611	213		
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	121	121	20	20	96	96	101	100	11	11	84	84		
Non-financial corporations	863	363	281	214	349	103	848	334	261	196	346	107		
of which: small and medium-sized enterprises	500	301	188	171	239		464	276	171	156	234			
Households	237	67	50	47	178	18	232	63	42	38	181			
DEBT INSTRUMENTS other than HFT	1,222	551	352	282	623	10	1,181	498	314					
	1,222	221	352	282	623		1,181	498	314	246	611			
Loan commitments given	1	U	Ü	0	0	U	4	U	U	U	U	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice 3 Non-performing forborne loans and advances that failed to meet the non-performing exit	0						0							
criteria ³	551						0							

(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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading LSF NANI INVESTMENTS S.A R.L.

i			Anaf	30/09/2023					An of 2	1/12/2023					An of 2	1/03/2024			As of 30/06/2024						
Gross carrying amount					Gross carrying amount								Gross carry	ing amount	ASUIS	11/03/2024			Gross carrying amount						
						Accumulated						Accumulated					Accumulated					4 /	Accumulated		
		Of which: non- performing	۰	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on	ges Of which: Of which toans negative changes and advances Accumulated in fair value due			non- and ad performing subject		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on					
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ²			of which: impairment defaulted			non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹	
A Agriculture, forestry and fishing	332	3	3	332	10	0	335	3	3	335	10	0	329	5	5	329	10	0	315	5	5	315	10	0	
B Mining and quarrying	58	5	5	58	6	0	58	6	6	58	5	0	58	6	6	58	6	0	60	6	6	60	6	0	
C Manufacturing	2,621	144	144	2,621	119	0	2,583	114	114	2,583	101	0	2,515	114	114	2,515	101	0	2,525	112	112	2,525	94	0	
D Electricity, gas, steam and air conditioning supply	285	8	8	285	4	0	291	1	1	291	2	0	486	1	1	486	3	0	484	0	0	484	2	0	
E Water supply	176	0	0	176	4	0	183	0	0	183	4	0	182	0	0	182	4	0	181	0	0	181	4	0	
F Construction	1,352	84	84	1,352	60	0	1,267	78	78	1,267	58	0	1,208	77	77	1,208	59	0	1,207	73	73	1,207	54	0	
G Wholesale and retail trade	1,526	74	74	1,526	66	0	1,560	79	79	1,560	68	0	1,521	74	74	1,521	68	0	1,504	69	69	1,504	61	0	
H Transport and storage	760	27	27	760	44	0	810	29	29	810	42	0	750	28	28	750	41	0	729	25	25	729	39	0	
I Accommodation and food service activities	1,138	169	169	1,138	106	0	1,111	78	78	1,111	72	0	1,083	76	76	1,083	67	0	1,083	76	76	1,083	66	0	
J Information and communication	160	6	6	160	7	0	156	6	6	156	7	0	150	6	6	150	8	0	156	7	7	156	8	0	
K Financial and insurance activities	390	25	25	390	48	0	385	30	30	385	49	0	371	30	30	371	49	0	386	29	29	386	48	0	
L Real estate activities	1,653	171	171	1,653	111	0	1,634	161	161	1,634	112	0	1,670	142	142	1,670	106	0	1,731	130	130	1,731	95	0	
M Professional, scientific and technical activities	1,081	58	58	1,081	36	0	1,107	43	43	1,107	29	0	1,034	45	45	1,034	35	0	934	44	44	934	33	0	
N Administrative and support service activities	340	8	8	340	17	0	339	8	8	339	21	0	357	8	8	357	20	0	369	7	7	369	19	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	54	1	1	54	1	0	53	1	1	53	1	0	53	1	1	53	1	0	56	1	1	56	1	0	
Q Human health services and social work activities	319	33	33	319	21	0	317	32	32	317	24	0	298	33	33	298	24	0	281	28	28	281	20	0	
R Arts, entertainment and recreation	172	78	78	172	49	0	129	24	24	129	19	0	126	24	24	126	19	0	119	22	22	119	18	0	
S Other services	272	14	14	272	37	0	195	14	14	195	60	0	161	14	14	161	79	0	137	14	14	137	89	0	
Loans and advances	12,691	907	907	12,690	746	0	12,516	705	705	12,516	684	0	12,355	683	683	12,355	700	0	12,257	650	650	12,257	667	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.



2024 EU-wide Transparency Exercise Collateral valuation - loans and advances LSF NANI INVESTMENTS S.A.R.L.

			As of 30/09/2023			As of 31/12/2023							As of 31/03/2024		As of 30/06/2024						
	Loans and advances	es									Loans and advances										
		Performing		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 a not past due or pas due <= 90 days	
	25,759	24,554	88	1,205	619	25,512	24,380	101	1,133	649	25,447	24,358	90	1,089	579	0	0	0	0	0	
	17,615	16,753	72	862	431	17,351	16,559	61	793	464	17,246	16,525	66	721	397	0	0	0	0	0	
	14,206	13,573	52	633	286	14,097	13,532	58	565	296	14,091	13,562	64	529	270	0	0	0	0	0	
Of which instruments with LTV higher than 60% and lower equal to 80%	2,420	2,316		104	56	2,270	2,084		187	124	2,116	1,931		185	122	0	0		0	0	
Of which instruments with LTV higher than 80% and lower or ual to 100%	629	497		132	53	509	448		61	44	496	455		41	21	0	0		0	0	
Of which instruments with LTV higher than 100% cumulated impairment for secured assets lateral	967 607	676 221	6	292 386	116 170	841 543	633 207	3	208 336	61 175	847 512	962 206	4	185 306	60 143	0	0	0	0	0	
If which value capped at the value of exposure	15,635	15,205	63	430	224	15,428	15,011	57	417	265	14,699	14,313	62	386	232	0	0	0	0	0	
	13,458	13,122	49	336	162	13,400	13,074	55	326	198	12,887	12,579	60	308	176	0	0	0	0	0	
f which value above the cap	38,747	37,534	76	1,214	462	38,536	37,240	77	1,296	638	28,607	27,418	88	1,190	537	0	0	0	0	0	
	26,401	25,872	63	529	237	28,045	27,495	73	550	346	18,796	18,306	85	489	274	0	0	0	0	0	
ncial guarantees received	49	36	0	13	10	41	36	0	6	4	31	27	0	4	3	0	0	0	0	0	
cumulated partial write-off	-470	0	0	-470	0	-487	-2	-2	-485	-4	-481	0	0	-481	0	0	0	0	0	0	