

## 2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

LSF NANI INVESTMENTS S.A R.L.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

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### Leverage ratio

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		(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,420	2,497	3,152	3,153	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	3,106	3,191	3,888	3,810	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,995	2,495	3,108	3,109	C01.00 (0000,0000)	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	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	28	16	15	15	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-836	-774	-811	-842	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (f) of CRR
	A.1.4	Other Reserves	2,256	2,268	2,252	2,253	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	476	459	457	450	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	99	-73	-24	8	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-53	-45	-43	-54	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (b) and 37 of CRR, Article 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-107	-134	-163	-172	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-110	-19	-16	-6	C01.00 (0000,0000)	Articles 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-16	-15	-13	-17	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 42(6), 36(1) point (h) (i) and 80 to 91 of CRR, Article 36(1) point (h) (i), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(1) point (h) (i) and 27(2) of CRR, Article 36(1) point (h) (i) and 131(b) of CRR and Article 36(1) point (i) (i) and 122(a) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-16	-15	-13	-17	C01.00 (0000,0000)	Articles 36(1) point (h) (i), 24(2) point (b), 24(4) point (b) and 25B of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (h) (i) and 46, 49 (2) and (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-207	-207	-138	-135	C01.00 (0000,0000)	Articles 36(1) point (c) and 39, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (h) (i), 45, 46, 47, 49(1) point (b), 49(2) (i) (i) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-10	-18	-19	-9	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 67C of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-40	-45	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-76	-20	-20	-20	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	70	88	45	44	NAI (1.1.1.0 - 1.1.1.0 - 1.1.1.0)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	70	88	45	44	C01.00 (0000,0000)	Articles 48A to 47C, 47D and 48E of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	95	90	89	88	C01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	95	90	89	88	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,489	2,585	3,197	3,197	C01.00 (0000,0000)	Articles 74 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	616	606	611	613	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	528	531	534	537	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	88	75	76	76	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	21,223	20,164	20,608	20,662	C01.00 (0000,0000)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	55	58	30	29	C01.00 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.28%	12.37%	15.08%	15.05%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.73%	12.82%	15.51%	15.47%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.63%	15.83%	18.48%	18.44%	CA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,325	2,407	3,063	3,065	A.1.A.1.1.1.A.1.1.1.MNU.2.A.1.1.A.2.1.A.1.A.MNU.4.A.1.1.A.1.1.1.1.1	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.98%	11.97%	14.88%	14.86%	CR 1 (1) (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	64	91	41	40	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	41	40	21	20	C01.00 (0000,0000)	-

(1) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

LSF NANI INVESTMENTS S.A R.L.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	18,515	17,149	17,664	17,754	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	4,009	4,909	5,148	5,210	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	9,305	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) <sup>2</sup>	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	523	502	468	449	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*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 (r0600, 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	

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

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

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P&L

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
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,075</b>	<b>1,471</b>	<b>340</b>	<b>718</b>
(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 <sup>1</sup>	0	-3	0	0
Of which restructuring <sup>1</sup>	0	-12	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>640</b>	<b>753</b>	<b>193</b>	<b>382</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>639</b>	<b>749</b>	<b>183</b>	<b>364</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	6
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>640</b>	<b>749</b>	<b>183</b>	<b>371</b>
Of which attributable to owners of the parent	477	558	136	276

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

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
LSF NANI INVESTMENTS S.A.R.L.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,364				5,869				6,682				6,017				IAS 1.54 (f)	
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)(i); 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)(iii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	33,256				32,428				32,486				32,740				IFRS 7.8(c); 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 <sup>1</sup>	2,854				2,573				2,541				2,374					
<b>TOTAL ASSETS</b>	<b>43,208</b>				<b>43,726</b>				<b>45,287</b>				<b>45,392</b>				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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 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 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 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 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 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	1,482	0	25	0	0	0	741	0	21	0	0	0	0	0	1,233	0	21	0	0	0	0	1,871	0	21	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(b)	
Financial assets at amortized cost	Debt securities	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)		
	Loans and advances	20,931	3,623	1,206	-77	-314	-619	20,627	3,753	1,133	-62	-307	-596	20,603	3,755	1,089	-59	-355	-554	20,868	3,925	1,034	-89	-330	-525	Annex V Part 1.32, 44(b)		

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

LSF NANI INVESTMENTS S.A R.L.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	96	101	98	88	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>38,993</b>	<b>39,318</b>	<b>40,748</b>	<b>40,733</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>4,215</b>	<b>4,407</b>	<b>4,539</b>	<b>4,659</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>43,208</b>	<b>43,726</b>	<b>45,287</b>	<b>45,392</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

LSF NANI INVESTMENTS S.A R.L.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	773	593	674	787	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>37,607</b>	<b>37,774</b>	<b>39,259</b>	<b>39,286</b>	

2024 EU-wide Transparency Exercise

Market Risk

LSF NANI INVESTMENTS S.A R.L.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	62	100	0	0	0	0						0	0	0	0							0
Of which: General risk	62	100	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>62</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	103	119	0	0	0	0						0	0	0	0							0
Of which: General risk	103	119	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>103</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	6,667	6,590	15		10,995	11,597	990	
	Regional governments or local authorities	27	27	0		426	124	21	
	Public sector entities	379	353	17		171	146	25	
	Multilateral Development Banks	222	684	0		27	447	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	824	887	42		1,062	886	44	
	Corporates	4,503	3,197	3,229		4,373	3,032	3,063	
	of which: SME	1,476	1,066	820		1,283	776	631	
	Retail	1,627	621	287		1,179	459	205	
	Secured by mortgages on immovable property	312	367	95		449	344	140	
	of which: SME	544	309	204		822	784	286	
	of which: SME	179	171	76		324	305	137	
	Exposures in default	246	60	60	113	225	50	57	143
	Risks associated with particular high risk	114	91	117		82	71	104	
	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 (CIS)	56	23	60		56	19	56		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>2</sup>	17,266	15,770	4,663	463	18,684	17,776	4,870	201	

<sup>1</sup> 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).

<sup>2</sup> Standardised Total does not include the securitisation portfolio under the results prior to the 2014 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following logic: Clusters of counterparties covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
PORTUGAL	Central governments or central banks	4,502	4,512	0		6,723	7,553	571	
	Regional governments or local authorities	0	0	0		45	13	0	
	Public sector entities	151	167	17		171	148	25	
	Multilateral Development Banks	27	463	0		27	420	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	0	0		81	0	0	
	Corporates	2,465	1,178	1,111		2,332	1,232	1,232	
	of which: SME	909	459	363		922	494	396	
	Retail	2,146	488	278		2,082	442	286	
	Secured by mortgages on immovable property	312	367	95		438	338	134	
	of which: SME	211	298	121		289	111	111	
	Retail	76	72	71		69	73	72	
	Exposures in default	315	53	50	51	238	53	57	57
	Risks associated with particular 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 (CIS)	57	24	35		49	15	28		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>2</sup>				22				81	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	667	667	0		632	632	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	238	234	236		240	237	273	
	of which: SME	11	0	0		1	0	0	
	Retail	11	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	0
	Risks associated with particular 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 (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>2</sup>				1				1	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	1,440	1,440	0		1,360	1,360	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	767	796	725		691	671	695	
	of which: SME	429	429	394		349	321	354	
	Retail	7	1	1		7	1	1	
	Secured by mortgages on immovable property	749	792	692		684	670	690	
	of which: SME	230	210	82		534	506	154	
	of which: SME	192	192	44		442	422	128	
	Exposures in default	1	0	0	1	0	0	0	0
	Risks associated with particular high risk	102	83	120		60	60	90	
	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 (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>2</sup>				1				1	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	610	610	0		260	260	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	385	385	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	369	361	15		476	476	19	
	Corporates	127	121	124		124	121	127	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particular 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 (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
IRELAND	Central governments or central banks	339	339	0	339	339	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
UNITED STATES	Central governments or central banks	357	357	0	357	357	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	138	138	137	0	122	122	121
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	47	47	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	487	487	29	0	471	471	29
	Corporates	330	330	166	0	337	336	161
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
NETHERLANDS	Central governments or central banks	230	230	0	230	230	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	230	206	234	0	176	166	164
	of which: SME	14	14	12	0	14	14	11
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	40	26	26
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
LUXEMBOURG	Central governments or central banks	42	42	0	42	42	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	26	26	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	279	278	301	0	304	303	326
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
ITALY	Central governments or central banks	63	63	0	63	63	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0
	Corporates	36	36	36	0	36	36	36
	of which: SME	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total <sup>(4)</sup>								

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>Consolidated data</b>	12,155	12,763	1,129		12,095	12,717	1,139	
Central governments or central banks	426	324	27		426	327	27	
Regional governments or local authorities	31	31	11		31	31	11	
Public sector entities	11	424	12		11	392	12	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	203	204	203		203	204	203	
Corporates	4,761	3,305	3,249		4,778	3,289	3,211	
of which: SME	1,366	1,035	877		1,382	728	588	
Retail	1,595	402	297		1,611	401	302	
Secured by mortgages on immovable property	446	228	139		443	227	139	
of which: SME	791	766	202		871	848	204	
of which: SME	829	420	139		815	361	104	
Exposures in default	312	75	76	105	263	71	72	154
Exposures in default	43	38	17		43	40	19	
Items associated with particular 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	13	0		0	13	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>23,281</b>	<b>18,943</b>	<b>3,207</b>	<b>445</b>	<b>23,181</b>	<b>18,274</b>	<b>3,206</b>	<b>399</b>

(1) Original exposure, unless 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) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>PORTUGAL</b>	7,277	6,484	1,108		7,255	6,255	1,112	
Central governments or central banks	438	218	27		438	217	27	
Regional governments or local authorities	181	151	11		185	162	12	
Public sector entities	1	415	0		3	512	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	46	23	11		44	19	9	
Corporates	2,644	1,227	1,123		2,774	1,204	1,105	
of which: SME	1,020	484	382		1,074	511	433	
Retail	1,248	488	287		1,259	462	285	
Secured by mortgages on immovable property	426	222	127		426	222	127	
of which: SME	392	275	154		374	266	150	
of which: SME	74	69	27	100	69	61	24	101
Secured by mortgages on immovable property	281	54	34		297	49	30	
of which: SME	16	1	1		14	1	1	
Exposures in default	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular 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)	45	11	20		42	10	20	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>101</b>				<b>101</b>

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>FRANCE</b>	835	835	0		834	834	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	434	422	405		431	421	410	
of which: SME	214	212	212		1	1	1	
Retail	31	1	0		31	1	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>2</b>				<b>2</b>

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>SPAIN</b>	1,921	1,921	0		1,968	1,968	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	3	0		0	3	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	955	927	925		424	400	417	
of which: SME	728	721	716		313	301	311	
Retail	7	1	0		7	1	0	
Secured by mortgages on immovable property	493	486	157		592	578	252	
of which: SME	365	352	112		368	342	119	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	12	12	0	12	12	12	0	12
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>12</b>				<b>12</b>

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HOLDING %)								
<b>GERMANY</b>	229	229	0		220	220	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	422	422	17		420	420	17	
Corporates	91	91	83		91	91	84	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		1	1	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	12	0	0	12	0	0	0	12
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>				<b>12</b>				<b>12</b>

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
IRELAND	Central governments or central banks	329	329	0		354	354	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	Central governments or central banks	513	566	0		614	665	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	151	100	126		190	190	136	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		7	7	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	422	422	17		462	462	16	
	Corporates	185	207	204		189	204	204	
	of which SME	4	4	0		4	4	0	
	Retail	1	1	0		1	1	0	
	of which SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS	Central governments or central banks	351	351	0		351	351	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	301	301	304		304	304	302	
	of which SME	13	13	11		13	13	11	
	Retail	1	1	0		1	1	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	44	20	26	21	36	15	15	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				21				22	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	313	312	334		314	309	333	
	of which SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				0				0	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
ITALY	Central governments or central banks	25	25	0		24	24	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>(2)</sup>				0				0	

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

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

		IRB Approach												
		As of 30/09/2023						As of 31/12/2023						
		Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions			
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated						
Consolidated data	Central banks and central governments	0	0	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	819	0	2	
	Corporates	16,895	1,840	12,543	8,979	0	1,033	16,944	1,534	13,011	7,712	0	877	
	Corporates - Of which: Specialised Lending	2,715	289	2,761	2,212	0	189	2,616	395	2,068	1,762	0	163	
	Corporates - Of which: SME	4,552	581	2,474	1,539	0	262	4,791	433	2,912	1,548	0	218	
	Retail	13,135	219	12,099	2,383	94	158	13,077	219	12,090	2,349	100	389	
	Retail - Secured on real estate property	10,096	181	10,001	1,596	51	106	10,083	98	10,061	1,576	48	186	
	Retail - Secured on real estate property - Of which: SME	348	3	346	103	0	3	422	4	420	121	1	6	
	Retail - Secured on real estate property - Of which: non-SME	9,748	88	9,748	1,492	51	103	9,660	94	9,640	1,455	48	52	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,059	118	2,096	788	43	102	2,994	111	2,010	779	61	315	
	Retail - Other Retail - Of which: SME	1,595	77	832	251	21	41	1,511	75	809	247	20	14	
	Retail - Other Retail - Of which: non-SME	1,464	41	1,174	537	23	59	1,483	46	1,201	533	40	70	
	Equity	542	41	90	238	0	0	532	38	95	137	0	0	
	Other non-credit-obligation assets													
IRB Total <sup>c</sup>			24,095						21,879					

(1) Original exposures, unless 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) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,475	0	2,023	236	0	2	2,469	0	2,316	286	0	0
	Corporates	13,249	1,593	9,137	7,468	0	1,009	13,025	1,462	9,136	6,838	0	930
	Corporates - Of which: Specialised Lending	2,945	289	2,431	2,063	0	171	2,221	325	2,309	1,899	0	163
	Corporates - Of which: SME	4,200	500	2,217	1,487	0	291	4,136	433	2,229	1,294	0	217
	Retail	11,880	205	10,471	2,123	87	148	11,559	203	10,613	2,082	100	154
	Retail - Secured on real estate property	8,754	88	8,754	1,278	46	59	8,709	88	8,707	1,261	43	52
	Retail - Secured on real estate property - Of which: SME	348	3	345	103	0	3	420	4	418	121	1	6
	Retail - Secured on real estate property - Of which: non-SME	8,408	85	8,408	1,267	45	49	8,289	82	8,289	1,239	42	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,924	115	1,917	793	42	98	2,850	117	1,912	792	58	106
	Retail - Other Retail - Of which: SME	1,564	77	832	251	21	42	1,510	75	809	247	20	14
	Retail - Other Retail - Of which: non-SME	1,330	38	1,085	542	21	56	1,339	42	1,103	464	37	66
	Equity	130	41	203	0	0	0	126	38	81	203	0	29
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,664	0	1,630	53	0	0	1,665	0	1,551	58	0	0
	Corporates	280	0	280	139	0	0	280	0	280	133	0	0
	Corporates - Of which: Specialised Lending	18	0	18	6	0	0	19	0	19	6	0	0
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	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	0	21	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	0	21	0	14	6	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	90	28	0	0	134	0	91	26	0	0
	Corporates	240	0	221	133	0	2	241	0	222	120	0	2
	Corporates - Of which: Specialised Lending	104	0	104	37	0	0	104	0	104	38	0	0
	Corporates - Of which: SME	6	0	6	7	0	1	5	0	5	7	0	0
	Retail	24	0	21	3	0	0	25	0	23	3	0	0
	Retail - Secured on real estate property	20	0	20	3	0	0	20	0	20	3	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	20	0	20	3	0	0	20	0	20	3	0	0
	Retail - Qualifying Revolving	0	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	0	0	0	11	0	0	5	0	5	0	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,380	0	1,578	88	0	0	1,464	0	1,464	56	0	0
	Corporates	1,361	0	1,561	120	0	2	1,643	30	1,643	52	0	12
	Corporates - Of which: Specialised Lending	30	0	20	68	0	2	52	20	52	6	0	12
	Corporates - Of which: SME	117	0	117	1	0	0	537	0	537	4	0	0
	Retail	41	0	39	7	0	0	41	0	39	7	0	0
	Retail - Secured on real estate property	37	0	37	7	0	0	37	0	37	7	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	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	4	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	4	0	2	1	0	0	4	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,328	0	1,328	30	0	1,340	0	1,340	27	0	0	
	Corporates	31	0	31	37	0	31	0	31	37	0	0	
	Corporates - Of which: Specialised Lending	45	0	45	21	0	45	0	45	21	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	16	0	16	3	0	16	0	16	3	0	0	
	Retail - Secured on real estate property	15	0	15	3	0	16	0	16	3	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	15	0	15	3	0	16	0	16	3	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	6	0	6	0	0	6	0	6	0	0	0	
	Corporates	634	0	628	236	0	606	0	600	221	0	0	
	Corporates - Of which: Specialised Lending	32	0	32	41	0	32	0	32	41	0	0	
	Corporates - Of which: SME	444	0	441	155	0	444	0	444	144	0	0	
	Retail	137	0	133	21	0	142	0	138	18	0	0	
	Retail - Secured on real estate property	129	0	129	20	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	0	
	Retail - Secured on real estate property - Of which: non-SME	129	0	129	20	0	134	0	134	17	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	186	0	186	41	0	171	0	180	42	0	0	
	Corporates	228	5	228	145	0	213	0	213	147	0	1	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	7	0	7	0	0	6	0	6	0	0	0	
	Retail	270	4	266	66	2	280	5	275	68	2	3	
	Retail - Secured on real estate property	254	3	254	37	1	2	2	250	4	2	2	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	254	3	254	37	1	2	2	250	4	2	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	16	1	12	9	0	1	20	1	35	9	1	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	16	1	12	9	0	1	20	1	35	9	1	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	21	0	13	3	0	18	0	10	2	0	0	
	Corporates	190	0	196	61	0	207	0	206	65	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	23	0	23	4	0	25	0	23	4	0	0	
	Retail - Secured on real estate property	21	0	21	3	0	22	0	22	3	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	21	0	21	3	0	22	0	22	3	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	2	1	0	3	0	1	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	3	0	2	1	0	3	0	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1	0	1	3	0	1	0	1	3	0	0	
	Corporates	123	0	128	58	0	124	0	123	58	0	0	
	Corporates - Of which: Specialised Lending	31	0	31	20	0	31	0	31	20	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	37	1	37	7	0	38	1	37	7	0	0	
	Retail - Secured on real estate property	34	1	34	6	0	35	1	35	6	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	34	1	34	6	0	35	1	35	6	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3	0	3	1	0	3	0	3	1	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	3	0	3	1	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	276	0	276	55	0	276	0	277	54	0	0	
	Corporates	15	0	15	7	0	15	0	15	7	0	0	
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	3	0	3	1	0	3	0	3	0	0	0	
	Retail - Secured on real estate property	3	0	3	1	0	3	0	3	0	0	0	
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of which: non-SME	3	0	3	1	0	3	0	3	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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



		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,440	0	9,994	6,025	0	2	0	0	5,349	0	9,230	6,025
	Corporates	18,980	1,443	13,087	8,613	0	959	16,545	1,309	12,765	7,895	0	864
	Corporates - Of Which: Specialised Lending	2,527	202	2,529	2,360	0	263	2,526	202	2,525	1,850	0	263
	Corporates - Of Which: SME	4,859	415	3,910	1,447	0	215	4,719	388	2,969	1,438	0	220
	Retail	13,029	237	12,046	2,365	118	174	13,047	257	12,239	2,350	129	319
	Retail - Secured on real estate property	10,041	113	10,038	1,620	56	62	10,058	128	10,055	1,572	62	76
	Retail - Secured on real estate property - Of Which: SME	430	4	407	121	1	6	443	5	440	124	1	7
	Retail - Secured on real estate property - Of Which: non-SME	9,611	109	9,631	1,498	55	57	9,615	123	9,615	1,448	61	69
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,988	134	2,046	765	62	112	3,024	129	2,065	776	67	124
	Retail - Other Retail - Of Which: SME	1,493	76	925	295	33	62	1,508	77	936	295	33	62
Retail - Other Retail - Of Which: non-SME	1,497	48	1,125	510	43	67	1,562	52	1,129	511	47	76	
Equity	68	58	91	92	0	0	68	58	91	92	0	0	
Other non credit-obligation assets													
IRB Total <sup>3</sup>			12,817						12,332				

(1) Original exposure, unless 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) IRB Total does not include the Securitisation portion unless in the table prior to the 2013 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country risk covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)	
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,089	0	938	448	0	807	1,022	0	807	448	0	1
	Corporates	12,847	1,371	9,954	6,837	0	919	12,856	1,243	9,955	6,824	0	871
	Corporates - Of Which: Specialised Lending	2,203	272	2,590	1,643	0	133	2,215	251	2,290	1,555	0	133
	Corporates - Of Which: SME	4,128	415	2,273	1,286	0	215	4,128	388	2,284	1,276	0	219
	Retail	11,481	217	10,586	2,111	107	140	11,489	233	10,591	2,081	116	180
	Retail - Secured on real estate property	8,843	97	8,837	1,380	48	55	8,825	108	8,825	1,354	53	61
	Retail - Secured on real estate property - Of Which: SME	408	4	405	121	1	6	441	5	439	124	1	7
	Retail - Secured on real estate property - Of Which: non-SME	8,232	93	8,232	1,258	48	49	8,384	103	8,384	1,230	52	54
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,841	130	1,947	731	59	108	2,864	125	1,969	747	63	119
	Retail - Other Retail - Of Which: SME	1,493	76	925	295	33	62	1,508	77	929	295	33	62
Retail - Other Retail - Of Which: non-SME	1,351	45	1,126	476	40	63	1,356	48	1,140	450	43	72	
Equity	67	58	29	57	0	0	67	58	29	62	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,893	0	1,631	57	0	0	1,629	0	1,620	54	0	0
	Corporates	143	0	323	137	0	0	362	0	362	141	0	0
	Corporates - Of Which: Specialised Lending	51	0	51	16	0	0	51	0	51	16	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	133	3	146	30	2	2	154	3	147	29	2	2
	Retail - Secured on real estate property	133	2	133	25	1	1	133	3	133	24	1	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	133	2	133	25	1	1	133	3	133	24	1	1
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	1	14	5	0	0	22	1	14	5	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	20	1	14	5	0	0	22	1	14	5	1	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	120	0	103	52	0	0	121	0	102	52	0	0
	Corporates	245	0	227	132	0	2	250	4	233	127	0	4
	Corporates - Of Which: Specialised Lending	105	0	105	30	0	0	105	0	105	30	0	0
	Corporates - Of Which: SME	5	0	5	0	0	0	5	0	5	0	0	0
	Retail	25	0	23	4	0	0	25	0	23	3	0	0
	Retail - Secured on real estate property	20	0	20	3	0	0	21	0	21	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	3	0	0	21	0	21	3	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	1	0	0	4	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	4	0	2	1	0	0	4	0	2	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)		(Of which: subordinated)	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	737	0	736	46	0	0	729	0	728	43	0	0
	Corporates	1,643	30	1,643	48	0	12	1,314	30	1,313	47	0	12
	Corporates - Of Which: Specialised Lending	53	30	53	6	0	12	53	30	53	6	0	12
	Corporates - Of Which: SME	597	0	597	2	0	0	437	0	437	1	0	0
	Retail	441	1	39	6	0	0	441	1	42	7	0	0
	Retail - Secured on real estate property	36	1	39	5	0	0	39	1	39	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	36	1	39	5	0	0	39	1	39	6	0	0
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	2	1	0	0	0	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	5	0	2	1	0	0	5	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,368	0	1,366	26	0	0	1,243	0	1,235	24
	Corporates	91	0	91	33	0	0	92	0	92	33
	Corporates - Of Which: Specialised Lending	45	0	45	17	0	0	45	0	45	17
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	16	0	16	2	0	0	16	0	16	2
	Retail - Secured on real estate property	15	0	15	2	0	0	16	0	16	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	2	0	0	16	0	16	2
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	131	0	131	3	0	0	131	0	131	3
	Corporates	639	0	632	236	0	0	680	0	673	266
	Corporates - Of Which: Specialised Lending	32	0	32	4	0	0	33	0	33	4
	Corporates - Of Which: SME	44	0	44	14	0	0	45	0	44	14
	Retail	149	0	145	19	0	0	159	0	154	20
	Retail - Secured on real estate property	139	0	139	18	0	0	148	0	148	19
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	139	0	139	18	0	0	148	0	148	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	6	1	0	0	11	0	6	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	6	1	0	0	11	0	6	1
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	187	24	0	0	188	0	187	24
	Corporates	192	0	192	154	0	1	187	0	187	160
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	286	7	289	89	-4	-4	282	8	277	85
	Retail - Secured on real estate property	286	6	285	81	-3	-3	282	6	282	78
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	1	16	9	3	1	20	1	14	8
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	1	16	9	3	1	20	1	14	8
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	19	0	11	3	0	0	16	0	8	2
	Corporates	210	0	209	82	0	0	200	0	199	81
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	1	0	1	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	27	0	25	5	0	0	26	0	26	5
	Retail - Secured on real estate property	24	0	24	5	0	0	24	0	24	5
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	24	5	0	0	24	0	24	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	0	0	0	2	0	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	2	0	0	0	2	0	2	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	3	0	0	1	0	1	3
	Corporates	145	0	145	83	0	0	146	0	142	81
	Corporates - Of Which: Specialised Lending	32	0	32	20	0	0	33	0	33	18
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	37	1	36	8	3	1	37	1	36	7
	Retail - Secured on real estate property	33	1	33	7	0	0	33	1	33	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	1	33	7	0	0	33	1	33	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	4	0	3	1
	Retail - Other Retail - Of Which: SME	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
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	289	0	292	25	0	0	315	0	314	32
	Corporates	15	0	15	7	0	0	15	0	15	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	0	4	0	4	1
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

LSF NANI INVESTMENTS S.A R.L.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others																	

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

(5) Residual countries not reported separately in the Transparency exercise

**Regions**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

LSF NANI INVESTMENTS S.A R.L.

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet													Off balance sheet		
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others														

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
LSF NANI INVESTMENTS S.A.R.L.

	As of 30/09/2023											As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>						Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 <sup>4)</sup>											Of which: defaulted	Of which Stage 3 <sup>4)</sup>							
mil. EUR																						
Cash balances at central banks and other demand deposits	3,188	0	0	0	0	0	0	0	0	0	0	5,690	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	10,345	0	439	439	427	8	300	300	439	0	8,967	0	461	461	6	319	319	461	6	319	319	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,436	0	0	0	0	1	0	0	0	0	4,778	0	0	0	0	1	0	0	0	1	0	
Credit institutions	1,052	0	0	0	0	0	0	0	0	0	283	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	459	0	25	25	25	0	0	0	0	0	549	0	21	21	21	0	0	0	0	0	0	
Non-financial corporations	3,395	0	403	403	402	7	300	300	403	0	3,247	0	440	440	4	319	319	440	4	319	319	
Loans and advances (including at amortised cost and fair value)	25,759	88	1,205	1,205	1,205	390	619	619	443	25,512	101	1,133	1,133	1,133	399	556	556	443	101	556	423	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	294	1	0	0	0	1	0	0	0	313	1	0	0	0	1	0	0	0	1	0	0	
Credit institutions	78	0	0	0	0	1	0	0	0	24	0	0	0	0	1	0	0	0	1	0	0	
Other financial corporations	904	0	88	88	88	33	42	42	38	989	25	220	220	220	21	57	57	220	21	57	129	
Non-financial corporations	12,691	30	907	907	907	285	462	462	325	12,516	9	705	705	705	293	391	391	705	9	391	219	
of which: small and medium-sized enterprises	7,693	12	650	650	650	110	330	330	230	7,413	8	542	542	542	104	294	294	542	8	294	168	
of which: Loans collateralized by commercial immovable property	3,548	5	504	504	504	84	248	248	233	2,973	1	333	333	333	79	175	175	333	1	175	142	
Households	11,693	57	209	209	209	72	115	115	81	11,689	86	208	208	208	83	109	109	208	86	109	79	
of which: Loans collateralized by residential immovable property	10,002	46	98	98	98	24	24	24	74	9,939	52	96	96	96	29	24	24	96	52	24	71	
of which: Credit for consumption	934	7	39	39	39	28	21	21	0	956	7	48	48	48	38	28	28	48	7	28	0	
DEBT INSTRUMENTS other than HFT	39,292	88	1,635	1,635	1,632	398	919	919	443	40,170	101	1,594	1,594	1,594	404	875	875	443	101	875	423	
OFF-BALANCE SHEET EXPOSURES	8,275		424	424	424	11	69	69	11	8,637		411	411	411	14	70	70	11	14	70	11	

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise  
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 amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>									
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>							
		Of which defaulted	Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>	Of which Stage 3 <sup>(4)</sup>					Of which defaulted	Of which Stage 3 <sup>(4)</sup>			Of which Stage 3 <sup>(4)</sup>	Of which Stage 3 <sup>(4)</sup>						
(in € bn)																							
Cash balances at central banks and other demand deposits	6,528	0	0	0	0	0	0	0	0	0	5,889	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,695	0	462	462	462	7	317	317	0	10,393	0	383	383	383	9	248	248	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	5,120	0	0	0	0	1	0	0	0	5,655	0	0	0	0	1	0	0	0	0	0	0	0	
Credit institutions	445	0	0	0	0	0	0	0	0	455	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	594	0	21	21	21	1	0	0	0	611	0	21	21	21	0	0	0	0	0	0	0	0	
Non-financial corporations	3,446	0	441	441	441	6	317	317	0	3,632	0	362	362	362	8	248	248	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	25,447	90	1,089	1,089	1,089	434	554	554	390	25,427	77	1,034	1,034	1,034	389	525	525	407	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	330	1	0	0	0	1	0	0	0	334	1	0	0	0	1	0	0	0	0	0	0	0	
Credit institutions	46	0	0	0	0	1	0	0	0	56	0	0	0	0	1	0	0	0	0	0	0	0	
Other financial corporations	1,073	0	179	179	179	18	55	55	98	1,098	0	150	150	150	16	39	39	39	93	0	0	0	
Non-financial corporations	12,355	15	683	683	683	315	385	385	207	12,257	13	650	650	650	285	378	378	216	0	0	0	0	
of which: small and medium-sized enterprises	7,405	13	518	518	518	106	286	286	155	7,128	8	485	485	485	98	262	262	169	0	0	0	0	
of which: Loans collateralised by commercial immovable property	3,141	3	310	310	310	80	161	161	135	3,335	1	308	308	308	74	161	161	138	0	0	0	0	
Households	11,684	74	227	227	227	96	114	114	96	11,682	60	234	234	234	80	188	188	108	98	0	0	0	
of which: Loans collateralised by residential immovable property	9,908	57	109	109	109	26	28	28	82	9,920	52	123	123	123	26	30	30	93	0	0	0	0	
of which: Credit for consumption	966	9	46	46	46	31	24	24	0	993	6	48	48	48	37	23	23	29	0	0	0	0	
DEBT INSTRUMENTS other than HFT	41,580	90	1,551	1,551	1,551	422	871	871	390	41,488	77	1,416	1,416	1,416	399	771	771	407	0	0	0	0	
OFF-BALANCE SHEET EXPOSURES	8,786		408	408	408	18	61	61	11	8,413		387	387	387	15	81	81	81	11			11	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

LSF NANI INVESTMENTS S.A R.L.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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 <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	629						591					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

LSF NANI INVESTMENTS S.A R.L.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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)	1,222	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	22
DEBT INSTRUMENTS other than HFT	1,222	551	352	282	623		1,181	498	314	246	611	
Loan commitments given	1	0	0	0	0	0	4	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 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								
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
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	2,021	144	144	2,021	119	0	2,053	114	114	2,053	101	0	2,015	114	114	2,015	101	0	2,026	112	112	2,026	94	0
D Electricity, gas, steam and air conditioning supply	295	0	0	295	4	0	291	1	1	291	2	0	489	1	1	489	3	0	464	0	0	464	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	1,382	84	84	1,382	60	0	1,387	78	78	1,387	58	0	1,298	77	77	1,298	95	0	1,287	73	73	1,287	54	0
G Wholesale and retail trade	1,526	74	74	1,526	69	0	1,590	79	79	1,590	68	0	1,521	74	74	1,521	69	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	26	26	750	41	0	729	29	29	729	39	0
I Accommodation and food service activities	1,138	689	689	1,138	586	0	1,111	78	78	1,111	72	0	1,083	78	78	1,083	87	0	1,063	75	75	1,063	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	29	0	371	30	30	371	26	0	356	29	29	356	48	0
L Real estate activities	1,663	175	175	1,663	111	0	1,634	181	181	1,634	112	0	1,670	142	142	1,670	126	0	1,721	139	139	1,721	95	0
M Professional, scientific and technical activities	1,081	38	38	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	17	0	285	14	14	285	49	0	181	14	14	181	79	0	117	14	14	117	89	0
Loans and advances	12,691	607	607	12,690	746	0	12,516	709	709	12,516	694	0	12,355	693	693	12,355	700	0	12,287	600	600	12,287	607	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

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

(in EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days			if which past due > 30days <= 90 days		if which past due > 30days <= 90 days		
Gross carrying amount	25,759	24,554	88	1,255	659	25,532	24,380	101	1,133	649	25,447	24,368	90	1,089	579	0	0	0	0	0
Of which secured	17,815	16,753	72	862	431	17,351	16,359	61	783	464	17,246	16,325	66	721	387	0	0	0	0	0
Of which secured with immovable property	14,206	13,573	52	633	286	14,097	13,532	58	565	296	14,051	13,562	64	529	270	0	0	0	0	0
Of which instruments with LTV higher than 60% and lower or 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 equal to 100%	639	497		212	53	599	446		64	44	496	435		41	21	0	0		0	0
Of which instruments with LTV higher than 100%	927	676		392	116	841	633		308	61	847	662		385	60	0	0		0	0
Accumulated impairment for secured assets	467	221	6	386	176	543	287	3	336	175	512	286	4	385	143	0	0	0	0	0
Collateral																				
Of which value capped at the value of exposure	15,639	15,265	63	439	224	15,428	15,011	57	417	265	14,899	14,313	62	386	232	0	0	0	0	0
Of which immovable property	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
Of which value above the cap	38,747	37,534	76	1,214	462	38,536	37,240	77	1,296	638	38,607	37,418	88	1,190	537	0	0	0	0	0
Of which immovable property	26,401	25,872	63	529	237	26,045	27,465	73	550	346	26,796	26,369	65	489	274	0	0	0	0	0
Financial guarantees received	49	36	0	13	10	41	36	0	6	4	31	27	0	4	3	0	0	0	0	0
Accumulated partial write-off	-470	0	0	-470	0	-487	0	-2	-485	-4	-481	0	0	-481	0	0	0	0	0	0

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