



2021 EU-wide Transparency Exercise

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

2021 EU-wide Transparency Exercise

Key Metrics

LSF Nani Investments S.à r.l.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,876	2,627	2,633	2,697	C 01.00 (r020,c010)	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	2,691	2,272	2,312	2,378	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,982	2,736	2,744	2,809	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,797	2,381	2,423	2,490	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,526	3,274	3,282	3,352	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,341	2,918	2,961	3,033	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	26,829	26,613	26,529	27,122	C 02.00 (r010,c010)	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	26,711	26,393	26,322	26,867	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	10.72%	9.87%	9.92%	9.94%	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	10.08%	8.61%	8.78%	8.85%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.11%	10.28%	10.34%	10.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10.47%	9.02%	9.20%	9.27%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	13.14%	12.30%	12.37%	12.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.51%	11.06%	11.25%	11.29%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,127	46,562	46,988	48,158	C 47.00 (r300,c010)	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	6.33%	5.88%	5.84%	5.83%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2021 EU-wide Transparency Exercise

Leverage ratio

LSF Nani Investments S.à r.l.

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,982	2,736	2,744	2,809	C 47.00 (r320,c010)	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	2,784	2,354	2,398	2,465	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,127	46,562	46,988	48,158	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,104	46,539	46,944	48,168	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.3%	5.9%	5.8%	5.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.9%	5.1%	5.1%	5.1%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise

Capital

LSF Nani Investments S.à r.l.

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,526	3,274	3,282	3,352	C 01.00 (910),0101	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,876	2,627	2,633	2,697	C 01.00 (910),0101	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,005	1,008	1,008	1,008	C 01.00 (910),0101	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-609	-968	30	29	C 01.00 (910),0101	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-53	-47	-106	-122	C 01.00 (910),0101	Articles 4(1)(8), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	2,668	2,614	1,732	1,791	C 01.00 (910),0101	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (910),0101	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	519	536	547	551	C 01.00 (910),0101	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-12	-11	-11	-11	C 01.00 (910),0101	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-48	-57	-57	-42	C 01.00 (910),0101 + C 01.00 (910),0101	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 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 DTAs	-1	-1	-1	-1	C 01.00 (910),0101	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-61	-59	-59	-9	C 01.00 (910),0101	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-514	-543	-543	-574	C 01.00 (910),0101	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (910),0101	Articles 4(1)(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (910),0101	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	Articles 4(1)(8), 36(1) point (h) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (iii) and 133(8) of CRR and Articles 36(1) point (b) (iv) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (910),0101	Articles 36(1) point (h) (i), 24(1) point (b) (ii) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (910),0101	Articles 4(2)(7), 36(1) point (b) (ii), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-149	-113	-138	-133	C 01.00 (910),0101	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (910),0101	Articles 4(2)(7), 36(1) point (b) (ii), 43, 45, 47, 48(2) point (b) (ii), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (910),0101	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-46	C 01.00 (910),0101	Article 36(1) point (h) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (910),0101	Article 36(1) point (i) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (910),0101	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-46	-46	0	C 01.00 (910),0101	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-68	-68	-68	-68	C 01.00 (910),0101	-
	A.1.21	Transitional adjustments	198	383	345	344	GAZ (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (910),0101	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (910),0101	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	198	383	345	344	C 01.00 (910),0101	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	105	109	111	112	C 01.00 (910),0101	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	105	109	111	112	C 01.00 (910),0101 + C 01.00 (910),0101	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (910),0101	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,982	2,736	2,744	2,809	C 01.00 (910),0101	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	544	538	538	543	C 01.00 (910),0101	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	437	427	427	430	C 01.00 (910),0101 + C 01.00 (910),0101	
	A.4.2	Other Tier 2 Capital components and deductions	107	110	111	113	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (910),0101 + C 01.00 (910),0101 + C 01.00 (910),0101	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	26,829	26,613	26,529	27,122	C 02.00 (910),0101	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	151	288	268	316	C 05.01 (910),0101	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	10.72%	9.87%	9.92%	9.94%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.11%	10.28%	10.34%	10.36%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	13.14%	12.30%	12.37%	12.36%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,678	2,245	2,287	2,353	1A.3.A.1.3 + A.3.1 + MIN(A.3.A.1.3 + A.3.2 + MIN(A.4 + A.3.2 - A.3.A.1.3))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.04%	8.53%	8.71%	8.78%	(D.1)/(B*0.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	185	356	321	319	C 05.01 (910),0101	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910),0101	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (910),0101	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	118	220	207	255	C 05.01 (910),0101	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory 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.o. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

LSF Nani Investments S.à r.l.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	22,497	22,843	22,732	23,047	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	4,828	4,670	4,470	4,745	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,440	11,218	11,512	11,553	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,056	2,006	1,927	2,098	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	1,882	1,733	1,662	1,616	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	286	301	289	364	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	241	235	234	247	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1	1	1	1	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,669	1,279	1,335	1,507	C 02.00 (R520, c010)
Of which the standardised approach	1,669	1,279	1,335	1,507	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,479	1,592	1,592	1,592	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,479	1,592	1,592	1,592	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	657	363	347	364	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	26,829	26,613	26,529	27,122	

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

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

2021 EU-wide Transparency Exercise

P&L

LSF Nani Investments S.à r.l.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	546	743	186	370
Of which debt securities income	103	137	33	67
Of which loans and advances income	415	557	133	263
Interest expenses	145	189	41	81
(Of which deposits expenses)	70	88	15	30
(Of which debt securities issued expenses)	55	74	17	33
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	15	0	5
Net Fee and commission income	199	275	64	137
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	84	88	14	13
Gains or (-) losses on financial assets and liabilities held for trading, net	-73	-92	35	19
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-379	-472	-13	18
Gains or (-) losses from hedge accounting, net	-7	-12	7	8
Exchange differences (gain or (-) loss), net	-12	-2	-5	13
Net other operating income / (expenses)	-14	-18	-22	-19
TOTAL OPERATING INCOME, NET	207	338	227	484
(Administrative expenses)	294	400	95	189
(Cash contributions to resolution funds and deposit guarantee schemes)	35	35	0	41
(Depreciation)	27	37	9	18
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	6	191	-14	-32
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-9	22	-1	-19
(Other provisions)	15	169	-12	-14
Of which pending legal issues and tax litigation ¹	0	-7	0	0
Of which restructuring ²	0	73	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	655	757	56	100
(Financial assets at fair value through other comprehensive income)	-1	-2	0	0
(Financial assets at amortised cost)	656	758	56	101
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	119	223	10	11
(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	2	10	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-929	-1,296	71	158
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-851	-1,297	67	137
Profit or (-) loss after tax from discontinued operations	0	-33	1	-1
PROFIT OR (-) LOSS FOR THE YEAR	-851	-1,330	69	135
Of which attributable to owners of the parent	-639	-999	51	100

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

LSF Nani Investments S.à r.l.

(mln EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	2,748				2,693				3,355				4,897				IAS 1.54 (i)
Financial assets held for trading	600	123	395	82	655	267	388	0	489	163	327	0	372	78	294	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,063	230	0	1,834	1,962	215	45	1,702	1,948	213	45	1,690	1,909	254	39	1,616	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	7,961	7,901	25	35	7,908	7,854	10	43	7,639	7,585	11	43	7,717	7,664	11	43	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,361				25,891				25,968				25,953				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9	0	9	0	13	0	13	0	18	0	18	0	15	0	15	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	72				64				43				40				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,669				5,535				5,714				5,305				
TOTAL ASSETS	45,483				44,720				45,174				46,207				IAS 1.9(a), IG 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	7,861	0	34	-5	0	0	7,824	0	23	-4	0	0	7,554	0	23	-4	0	0	7,635	0	23	-3	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	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,918	361	120	-3	-66	-108	2,001	311	120	-4	-88	-110	2,251	315	120	-5	-87	-110	2,156	343	117	-5	-103	-108	Annex V.Part 1.31, 44(b)
	Loans and advances	19,849	3,623	2,823	-37	-286	-1,832	18,982	4,031	2,513	-63	-310	-1,492	18,803	4,155	2,294	-64	-330	-1,375	18,910	4,165	2,224	-69	-337	-1,341	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

LSF Nani Investments S.à r.l.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	578	555	451	419	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	89	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,670	38,166	38,837	39,565	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	79	73	60	52	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	280	447	418	377	IAS 37.10; IAS 1.54(l)
Tax liabilities	10	9	10	11	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	446	327	332	426	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,984	2,001	1,866	2,125	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	42,136	41,577	41,974	42,974	IAS 1.9(b); IG 6
TOTAL EQUITY	3,347	3,143	3,199	3,234	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	45,483	44,720	45,174	46,207	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

LSF Nani Investments S.à r.l.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		657	627	512	471	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	7,004	7,033	7,147	7,151	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	7,004	7,033	7,147	7,151	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	946	808	824	900	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	847	722	701	774	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,098	3,070	3,360	3,368	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,347	1,328	1,357	1,330	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,618	2,133	2,105	2,185	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,098	940	988	1,162	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,015	8,958	9,045	9,419	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,734	5,710	5,718	6,033	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,498	14,781	14,902	15,065	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,556	4,797	4,859	5,118	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,156	1,018	1,020	1,036	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		407	415	424	432	Annex V.Part 1.37
Other financial liabilities		424	366	434	441	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		39,416	38,794	39,349	40,035	

2021 EU-wide Transparency Exercise

Market Risk

LSF Nani Investments S.à r.l.

(mln EUR)	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	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded debt Instruments	1,402	1,208	0	0	0	0							0	0	0	0						
Of which: General risk	1,402	1,208	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	6	6	0	0	0	0							0	0	0	0						
Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	261	64	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,669	1,279	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021										
Traded Debt Instruments	1,223	1,325	0	0	0	0							0	0	0	0						
Of which: General risk	1,223	1,325	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	111	183	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	1,335	1,507	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	10,594	10,462	217		10,132	10,544	223	
	Regional governments or local authorities	18	18	2		14	14	3	
	Public sector entities	48	48	48		72	59	59	
	Multilateral Development Banks	138	420	0		181	0	414	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	182	146	38		172	140	43	
	Corporates	5,207	2,388	2,880		5,122	2,041	2,343	
	of which: SME	2,035	1,518	1,296		1,832	1,301	1,146	
	Retail	1,472	438	299		1,402	428	296	
	of which: SME	341	168	96		304	163	93	
	Secured by mortgages on immovable property	1,597	1,562	697		1,582	1,496	661	
	of which: SME	758	756	353		784	745	340	
	Exposures in default	935	302	317	533	785	257	279	445
	Items associated with particularly high risk	204	175	262		236	140	218	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	58	42	55		54	39	50	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	20,008	16,843	4,917	694	19,730	16,581	4,766	662

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions are reported net of counterparty credit risk for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
PORTUGAL	(in EUR, %)								
	Central governments or central banks	6,284	6,722	147		6,361	6,775	139	
	Regional governments or local authorities	14	14	2		14	14	3	
	Public sector entities	41	48	48		72	59	59	
	Multilateral Development Banks	0	263	0		0	0	253	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	41	26	26		41	26	41	
	Corporates	2,220	1,209	1,214		2,008	1,005	962	
	of which: SME	1,262	391	310		738	399	317	
	Retail	225	130	74		225	129	74	
	of which: SME	1,134	1,101	499		1,122	1,075	484	
	Secured by mortgages on immovable property	630	621	296		621	592	279	
	of which: SME	632	187	191	324	490	143	150	324
	Exposures in default	95	54	81		81	41	61	
	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 < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	58	42	55		54	39	50	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				527				448

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions are reported net of counterparty credit risk for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	(in EUR, %)								
	Central governments or central banks	2,093	2,092	0		2,099	2,098	0	
	Regional governments or local authorities	2	0	0		0	0	0	
	Public sector entities	2	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	2		7	6	2	
	Corporates	2,446	1,414	1,332		2,478	1,405	1,386	
	of which: SME	877	718	614		888	643	571	
	Retail	112	62	41		110	56	37	
	of which: SME	72	34	19		72	31	17	
	Secured by mortgages on immovable property	441	432	187		406	390	165	
	of which: SME	163	159	63		151	151	60	
	Exposures in default	204	98	98	75	212	93	106	83
	Items associated with particularly high risk	143	118	172		130	94	142	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T 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 ⁴				95				133

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions are reported net of counterparty credit risk for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	25	24	20		24	24	24	
	of which: SME	23	23	19		23	23	23	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	2	1		2	2	1	
	of which: SME	2	2	2	0	2	2	2	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T 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 ⁴				0				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions are reported net of counterparty credit risk for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	122	122	0		123	123	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	93	89	80		109	105	102	
	of which: SME	59	56	47		71	67	65	
	Retail	7	1	0		7	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a < 1T 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 ⁴				3				3

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions are reported net of counterparty credit risk for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	257	257	0		174	174	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	13	0		13	13	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	0		2	1	0	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
IRELAND	Central governments or central banks	233	233	0		228	228	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	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
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	75	75	2		64	64	0	
	Corporates	26	24	20		80	73	73	
	of which: SME	26	24	20		0	0	0	
	Retail	44	1	1		6	1	0	
	of which: SME	38	0	0		0	0	0	
	Secured by mortgages on immovable property	3	2	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	2	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	225	225	0		229	229	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	146	146	0		146	146	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	138	123	111		152	139	160	
	of which: SME	114	108	101		36	30	30	
	Retail	7	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	1	0	0	0	2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ANGOLA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	11	11	19	29	7	7	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 ⁴		0	0	0	19	0	0	0	23

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	114	114	0		115	115	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	92	92	92		92	92	92	
	of which: SME	89	89	89		89	89	89	
	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 in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	1	0	0	0	2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

LSF Nani Investments S.à r.l.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	10,629	11,947	269		12,337	12,631	270	
	Regional governments or local authorities	29	29	4		67	66	3	
	Public sector entities	67	52	52		72	59	59	
	Multilateral Development Banks	141	385	0		140	376	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	279	241	63		120	98	42	
	Corporates	4,855	2,811	2,755		4,699	2,655	2,853	
	of which: SME	1,640	1,127	969		1,662	1,144	978	
	Retail	1,499	425	297		1,443	428	297	
	of which: SME	339	405	94		317	177	101	
	Secured by mortgages on immovable property	1,596	1,487	699		1,541	1,462	699	
	of which: SME	775	742	341		781	746	333	
	Exposures in default	714	233	254	405	757	221	244	471
	Items associated with particularly high risk	183	98	146		197	114	171	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	53	38	49		75	61	38	
	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 ⁴	20,239	17,144	4,538	620	21,456	18,393	4,676	700

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PORTUGAL	Central governments or central banks	7,283	7,703	170		8,649	8,652	172	
	Regional governments or local authorities	19	19	4		67	66	3	
	Public sector entities	67	52	52		72	59	59	
	Multilateral Development Banks	0	0	0		0	236	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	29	28		61	31	31	
	Corporates	1,889	913	882		1,873	943	904	
	of which: SME	676	339	269		705	394	316	
	Retail	1,256	551	260		1,240	374	355	
	of which: SME	230	131	75		232	146	83	
	Secured by mortgages on immovable property	1,125	1,088	499		1,123	1,079	499	
	of which: SME	620	593	283		608	576	275	
	Exposures in default	406	105	111	257	468	100	106	320
	Items associated with particularly high risk	79	38	57		71	36	56	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	53	38	49		62	48	122	
	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 ⁴				399				473

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	2,197	2,433	0		2,093	2,089	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	4	4	1		6	5	1	
	Corporates	2,234	1,237	1,273		2,236	1,291	1,221	
	of which: SME	832	673	589		866	673	595	
	Retail	181	54	35		85	52	34	
	of which: SME	67	31	19		62	29	17	
	Secured by mortgages on immovable property	390	376	164		387	375	157	
	of which: SME	193	145	57		170	146	63	
	Exposures in default	225	107	120	87	205	101	116	89
	Items associated with particularly high risk	189	95	82		126	78	117	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y 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 ⁴				379				142

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	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	7	0	
	Corporates	24	17	20		24	21	24	
	of which: SME	1	0	0		1	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		3	2	1	
	of which: SME	0	0	0		2	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y 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 ⁴				2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	109	109	0		98	98	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	134	127	134		173	168	188	
	of which: SME	1	0	0		25	34	34	
	Retail	7	1	1		7	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y 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 ⁴				4				5

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

LSF Nani Investments S.à r.l.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	83	83	0	0	143	143	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	13	13	0	0	14	14	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	1	1	0	0
	Corporates	1	1	1	0	2	2	1	1
	of which: SME	1	1	1	0	2	2	1	1
	Retail	2	2	0	0	2	2	0	0
	of which: SME	2	2	0	0	2	2	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IRELAND	(in EUR, %)								
	Central governments or central banks	201	201	0	0	173	173	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	189	189	26	0	2	2	2	0
	Corporates	79	72	72	0	99	91	91	0
	of which: SME	0	0	0	0	1	0	0	0
	Retail	38	17	13	0	7	1	1	0
	of which: SME	36	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	209	209	0	0	201	201	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	127	127	0	0	126	126	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	151	138	139	0	162	150	171	0
	of which: SME	0	0	0	0	1	1	1	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	13	13	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ANGOLA	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	2	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	30	7	0	23	28	6	6	23
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				23				23

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	113	113	0	0	112	112	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	99	96	96	0	114	109	109	0
	of which: SME	34	13	11	0	34	12	12	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ³				4				5

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions			
					Of which: specific	Of which: general				Of which: specific	Of which: general		
(in EUR, %)		0	0	0	0	0	0	0	0	0	0		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	4,551	437	4,332	837	0	190	4,549	352	4,462	889		
	Corporates	17,945	1,330	13,104	1,799	0	1,736	17,943	1,756	17,349	1,535		
	Corporates - Of Which: Specialised Lending	2,657	514	2,444	1,976	0	288	2,697	409	2,685	2,072		
	Corporates - Of Which: SME	6,033	629	4,263	2,472	0	633	6,363	720	3,071	2,206		
	Retail	372	12,109	11,446	1,056	95	138	242	12,054	11,380	72		
	Retail - Secured on real estate property	9,760	190	9,757	191	3	15	9,712	143	9,730	1,313		
	Retail - Secured on real estate property - Of Which: SME	368	19	366	17	15	7	309	7	309	7		
	Retail - Secured on real estate property - Of Which: Non-SME	9,392	170	9,392	1,294	56	30	9,315	140	9,353	1,239		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	2,250	132	1,689	685	35	101	2,342	99	1,693	693		
	Retail - Other Retail - Of Which: SME	1,249	80	838	243	20	44	1,399	69	828	234		
Retail - Other Retail - Of Which: Non-SME	1,001	52	851	442	15	56	993	30	865	459			
Equity	350	81	293	434	0	330	79	273	402	0			
Other non credit-obligation assets													
IRB Total ^c				36,417						12,048			

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)													
PORTUGAL	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,455	1	1,388	567	0	2	1,400	1	1,458	986	0	2
	Corporates	16,203	1,795	13,408	8,872	0	1,308	15,794	1,654	13,037	8,123	0	1,123
	Corporates - Of Which: Specialised Lending	2,484	421	2,062	1,926	0	215	2,462	397	2,049	1,929	0	231
	Corporates - Of Which: SME	6,084	627	4,662	2,234	0	328	6,065	719	3,682	2,229	0	346
	Retail	11,674	304	10,430	1,893	89	111	11,024	229	10,355	1,843	48	140
	Retail - Secured on real estate property	8,797	177	8,795	1,231	56	34	8,739	131	8,737	1,176	41	60
	Retail - Secured on non real estate property - Of Which: SME	368	19	368	7	7	3	359	7	359	7	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8,429	157	8,429	1,154	53	27	8,379	118	8,379	1,102	38	51
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,277	128	1,640	662	77	33	777	96	1,617	668	33	27
	Retail - Other Retail - Of Which: non-SME	1,247	78	836	242	20	42	1,347	67	836	233	15	44
	Retail - Other Retail - Of Which: non-SME	930	0	836	150	35	14	919	29	791	15	13	46
	Retail - Other Retail - Of Which: non-SME	187	78	130	115	0	57	187	79	130	121	0	57
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	GR Total		28,337	2,925	25,416	10,759	141	2,623	25,218	2,915	22,174	10,162	88

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Of which: reclassified	Exposure Value ²	Risk exposure amount	Of which: default	Value adjustments and provisions	Original Exposure ¹	Of which: reclassified	Exposure Value ²	Risk exposure amount	Of which: default	Value adjustments and provisions
(in EUR, %)													
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	42	0	38	34	0	0	40	0	38	34	0	0
	Corporates	112	0	70	57	0	1	167	0	113	88	2	0
	Corporates - Of Which: Specialised Lending	12	0	12	13	0	0	55	0	55	31	0	0
	Corporates - Of Which: SME	13	0	8	8	0	1	12	0	8	9	0	1
	Retail	18	0	19	2	0	0	20	0	19	2	0	0
	Retail - Secured on real estate property	18	0	18	2	0	0	18	0	18	2	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	18	0	18	2	0	0	18	0	18	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	5	0	5	0	0	0	6	0	6	12	0	0
	Other non credit-obligation assets				11		0						

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

		IRIS Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustment and provision ³		
		Of which: defined		Of which: off-balance		Of which: defined		Of which: off-balance			
(in EUR, %)											
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,269	0	1,285	115	0	1,295	0	1,290	113	0
	Corporates	23	0	21	16	0	40	0	54	4	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	28	0	28	23	0
	Corporates - Of Which: SME	0	0	0	0	0	5	0	5	1	0
	Retail	24	0	23	3	0	25	0	24	4	0
	Retail - Secured on real estate property	23	0	23	3	0	23	0	23	3	0
	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	23	0	23	3	0	23	0	23	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	2	0	1	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	1	0	0	2	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0		
	Institutions	502	494	15	0	620	630	13	0		
	Corporates	248	0	248	119	0	248	114	0		
	Corporates - Of Which: Specialised Lending	20	0	9	0	21	0	21	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail	127	2	124	23	1	130	2	125		
	Retail - Secured on real estate property	117	2	117	21	0	119	2	119		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	117	2	117	21	0	119	2	119		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
	Retail - Other Retail	10	0	7	3	1	11	7	3		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	10	0	7	3	1	11	7	3			
Equity	0	0	0	0	0	0	0	0			
Other non credit-offensive assets		0	0	0	0	0	0	0	0		

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

LSF Nani Investments S.à.r.l.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted					Of which: defaulted				
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	39	0	28	19	0	23	0	6	7	0	0	
	Corporates	454	2	447	164	0	469	0	462	178	0	0	
	Corporates - Of Which: Specialised Lending	1	0	1	2	0	0	1	0	1	2	0	
	Corporates - Of Which: SME	73	2	73	24	0	0	0	0	0	0	0	
	Retail	34	1	34	4	1	35	1	35	4	1	0	
	Retail - Secured on real estate property	32	0	32	3	0	33	0	33	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	32	0	32	3	0	33	0	33	3	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	1	2	1	1	2	1	2	1	1	0	
	Retail - Other Retail - Of Which: SME	1	1	1	1	1	1	1	1	1	1	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
	Equity	52	0	52	100	0	54	0	54	103	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
IRELAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	375	0	375	7	0	0	256	0	256	6	0	0
	Corporates	67	0	66	29	0	0	66	0	65	29	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	13	0	13	1	0	0	13	0	13	1	0	0
	Retail - Secured on real estate property	13	0	13	1	0	0	13	0	13	1	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	13	0	13	1	0	0	13	0	13	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Central banks and central governments	178	0	175	27	0	0	306	0	303	61	0	0
	Institutions	163	0	163	30	0	0	159	0	159	35	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	70	0	70	86	0	0	0	0	3	0	0	0
	Retail	189	4	188	31	2	1	193	3	192	32	1	1
	Retail - Secured on real estate property	183	3	183	28	1	1	185	3	185	29	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	183	3	183	28	1	1	185	3	185	29	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	1	5	3	1	0	9	0	7	3	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	7	1	5	3	1	0	9	0	7	3	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, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
LUXEMBOURG	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	2	0	0	1	0	1	2	0	0
	Corporates	74	0	69	43	0	0	85	0	80	52	0	1
	Corporates - Of Which: Specialised Lending	35	0	35	21	0	0	35	0	35	22	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	38	1	37	7	0	0	39	0	37	7	0	0
	Retail - Secured on real estate property	35	0	35	6	0	0	36	0	36	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	35	1	35	6	0	0	36	0	36	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	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	3	1	0	0	3	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, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	0	
ANGOLA	Central banks and central governments	421	417	377	2	1	0	329	399	351	323	4	0	249
	Institutions	20	0	20	46	0	0	1	20	0	20	51	0	5
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	106	3	105	18	1	0	105	2	105	17	0	1	0
	Retail - Secured on real estate property	99	2	99	16	0	0	99	2	99	15	0	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	99	2	99	16	0	0	99	2	99	15	0	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	6	3	0	0	6	0	6	3	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	6	3	0	0	6	0	6	3	0	0	0
	Equity	3	3	3	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: guaranteed	Of which: out-of-balance	Of which: reduced	Of which: reduced
NETHERLANDS	(see IRB, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	20	0	8	2	0	0	20	0	8	2	0	0
	Corporates	121	0	120	45	0	0	122	0	121	45	0	0
	Corporates - Of Which: Specialised Lending	12	0	12	5	0	0	13	0	13	6	0	0
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail	13	0	12	2	0	0	13	0	13	2	0	0
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	2	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	12	0	12	2	0	0	12	0	12	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	0	0	0
	Equity	94	0	94	180	0	0	79	0	79	151	0	0
Other non credit-related assets													
IRB Total													

		IRB Approach															
		As of 31/03/2021						As of 30/06/2021									
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
														Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
														Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)																	
Consolidated data	Central banks and central governments																
	Institutions	4,603	328	4,587	852	0	264	4,646	320	4,646	834	0	263				
	Corporates	17,639	1,617	12,883	10,861	0	1,156	17,662	1,556	12,948	10,851	0	1,130				
	Corporates - Of Which: Specialised Lending	2,646	426	2,624	2,009	0	249	2,529	411	2,513	2,013	0	243				
	Corporates - Of Which: SME	6,269	682	3,687	2,170	0	344	6,220	676	3,744	2,051	0	245				
	Retail	12,036	366	11,340	1,927	101	151	12,185	327	11,303	2,098	96	166				
	Retail - Secured on real estate property	9,656	231	9,654	1,252	60	63	9,615	213	9,613	1,389	56	100				
	Retail - Secured on real estate property - Of Which: SME	355	17	253	73	3	9	361	17	259	81	3	9				
	Retail - Secured on real estate property - Of Which: non-SME	9,301	214	9,301	1,179	57	55	9,254	196	9,254	1,308	53	94				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	2,379	115	1,687	675	42	88	2,379	115	1,779	709	40	83				
	Retail - Other Retail - Of Which: SME	1,360	72	829	238	18	46	1,511	71	893	261	17	40				
	Retail - Other Retail - Of Which: non-SME	1,020	43	858	437	24	42	1,026	44	886	448	23	44				
	Equity	323	79	290	437	0	293	4	260	525	0	0	0				
	Other non credit-obligation assets				2,620					2,620							
	IRB Total ³					17,237					17,443						

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
PORTUGAL	Central banks and central governments												
	Institutions	1,420	1	1,528	607	0	2	1,420	1	1,561	796	0	
	Corporates	15,656	1,515	11,002	9,819	0	1,050	15,538	1,455	10,921	9,839	0	
	Corporates - Of Which: Specialised Lending	2,453	364	2,453	1,974	0	202	2,316	348	2,331	1,916	0	
	Corporates - Of Which: SME	6,169	691	3,608	2,113	0	343	6,046	676	3,579	1,992	0	
	Retail	10,975	329	10,305	1,765	97	143	11,187	312	10,339	1,932	62	
	Retail - Secured on real estate property	8,676	218	8,674	1,116	57	60	8,617	200	8,615	1,249	53	
	Retail - Secured on real estate property - Of Which: SME	355	17	353	73	3	9	361	17	359	80	3	
	Retail - Secured on real estate property - Of Which: non-SME	8,321	201	8,321	1,043	54	51	8,256	184	8,256	1,169	50	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,299	112	1,631	649	40	83	2,405	112	1,725	683	39	
	Retail - Other Retail - Of Which: SME	1,368	70	827	237	18	45	1,510	70	892	260	17	
	Retail - Other Retail - Of Which: non-SME	942	42	804	412	23	38	960	42	832	422	22	
	Equity	182	79	149	159	0	33	109	4	77	165	0	
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	49	0	47	44	0	49	0	50	44	0	0	
	Corporates	168	0	118	90	0	3	157	0	110	86	0	
	Corporates - Of Which: Specialised Lending	54	0	54	30	0	0	53	0	53	29	0	
	Corporates - Of Which: SME	20	0	17	19	0	1	16	0	12	18	1	
	Retail	20	0	19	3	0	0	19	0	18	2	0	
	Retail - Secured on real estate property	19	0	19	2	0	0	18	0	18	2	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	19	0	19	2	0	0	18	0	18	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	
	Equity	6	0	6	13	0	0	6	0	6	12	0	
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,346	0	1,343	97	0	0	1,380	0	1,378	94	0	
	Corporates	85	0	84	53	0	0	85	0	85	56	0	
	Corporates - Of Which: Specialised Lending	29	0	29	29	0	0	29	0	29	29	0	
	Corporates - Of Which: SME	14	0	14	2	0	0	6	0	6	1	0	
	Retail	25	0	24	3	0	0	24	0	24	3	0	
	Retail - Secured on real estate property	23	0	23	3	0	0	22	0	22	3	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	23	0	23	3	0	0	22	0	22	3	0	
	Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	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	2	0	1	0	0	2	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:												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	842	0	835	14	0	0	653	0	648	19	0	
	Corporates	241	0	241	108	0	0	236	0	236	104	0	
	Corporates - Of Which: Specialised Lending	21	0	21	9	0	0	21	0	21	10	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	132	2	128	23	1	1	135	2	130	23	0	
	Retail - Secured on real estate property	120	2	120	19	0	1	122	1	122	20	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	120	2	120	19	0	1	122	1	122	20	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	12	0	8	4	0	0	13	0	8	3	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	12	0	8	4	0	0	13	0	8	3	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		
SIB Total													

		IRB Approach																
		As of 31/03/2021						As of 30/06/2021										
		Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a		Exposure Value ^b	Risk exposure amount	Value adjustments and provisions							
			Of which: defaulted					Of which: defaulted				Of which: defaulted						
UNITED STATES	(in EUR, %)																	
	Central banks and central governments																	
	Institutions																	
	Corporates																	
	Corporate - Of Which: Specialised Lending																	
	Corporate - Of Which: SME																	
	Retail																	
	Retail - Secured on real estate property																	
	Retail - Secured on real estate property - Of Which: SME																	
	Retail - Secured on real estate property - Of Which: non-SME																	
	Retail - Qualifying Revolving																	
	Retail - Other Retail																	
	Retail - Other Retail - Of Which: SME																	
	Retail - Other Retail - Of Which: non-SME																	
	Equity																	
Other non credit-obligation assets																		
SMA Total																		

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
10 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		103	103	0	0	103	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		103	103	0	0	103	0	0	0	0	0	0	0	0
10 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		123	123	0	0	123	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		123	123	0	0	123	0	0	0	0	0	0	0	0
10 - 3M f	Germany													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
10 - 3M f	Croatia													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
10 - 3M f	Greece													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total														
10 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		8	8	0	0	8	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		8	8	0	0	8	0	0	0	0	0	0	0	4
10 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		238	238	0	0	238	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		238	238	0	0	238	0	0	0	0	0	0	0	0
10 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		82	82	0	0	82	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		35	35	0	0	35	0	0	0	0	0	0	0	
5Y - 10Y f		18	18	0	0	18	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		134	134	0	0	134	0	0	0	0	0	0	0	23
10 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		7	7	0	0	7	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		64	64	0	0	64	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		71	71	0	0	71	0	0	0	0	0	0	0	14

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
1 0 - 3M f	Lithuania	27	27	0	0	27	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		18	18	0	0	18	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		58	58	0	0	58	0	0	0	0	0	0	0	12	
1 0 - 3M f	Luxembourg	22	22	0	0	21	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		14	14	0	0	14	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		86	86	0	0	86	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		255	255	0	0	255	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		377	377	0	0	376	0	0	0	0	0	0	0	0	
1 0 - 3M f	Malta														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		115	115	0	0	115	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		115	115	0	0	115	0	0	0	0	0	0	0	0	
1 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		9	9	0	0	9	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		63	63	0	0	63	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		89	89	0	0	89	0	0	0	0	0	0	0	12	
1 0 - 3M f	Portugal	2,331	2,331	0	0	33	9	0	0	0	0	12	0	0	
1 3M - 1Y f		227	227	0	0	200	27	0	0	0	0	5	0	0	
1 1Y - 2Y f		451	451	0	0	430	21	0	0	0	0	0	0	0	
1 2Y - 3Y f		887	887	0	0	833	55	0	0	0	0	0	0	0	
1 3Y - 5Y f		724	724	0	0	645	79	0	0	0	0	0	0	0	
1 5Y - 10Y f		1,236	1,236	0	0	640	596	0	0	0	0	5	0	0	
1 10Y - more		34	34	0	0	0	34	0	0	0	0	18	0	0	
Total		5,890	5,890	0	0	2,780	820	0	0	0	0	40	0	630	
1 0 - 3M f	Romania														
1 3M - 1Y f															
1 1Y - 2Y f															
1 2Y - 3Y f															
1 3Y - 5Y f															
1 5Y - 10Y f															
1 10Y - more															
Total															
1 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		28	28	0	0	28	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		28	28	0	0	28	0	0	0	0	0	0	0	0	
1 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1 5Y - 10Y f		104	104	0	0	104	0	0	0	0	0	0	0	0	0
1 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		104	104	0	0	104	0	0	0	0	0	0	0	0	

[illegible]

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

As of 31/12/2020														
		Direct exposures						Off balance sheet				Risk weighted exposure amount		
		On balance sheet						Derivatives				Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[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		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than 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 Barthélemy, 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, 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, Tanzania, United Republic Of, 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.

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
												Nominal			Provisions
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		101	101	0	0	0	101	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		101	101	0	0	0	101	0	0	0	0	0	0		
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		98	98	0	0	0	98	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		98	98	0	0	0	98	0	0	0	0	0	0		
I 0 - 3M f	Germany														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Croatia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Greece														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		3	3	0	0	0	3	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		3	3	0	0	0	3	0	0	0	0	0	1		
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		173	173	0	0	0	173	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		173	173	0	0	0	173	0	0	0	0	0	0		
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		81	81	0	0	0	81	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		77	77	0	0	0	77	0	0	0	0	0	0		
I 5Y - 10Y f		4	4	0	0	0	4	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		163	163	0	0	0	163	0	0	0	0	0	24		
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		62	62	0	0	0	62	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		62	62	0	0	0	62	0	0	0	0	0	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		7	7	0	0	7	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	20	0	0	20	0	0	0	0	0	0	0	3	
I 0 - 3M f	Luxembourg	1	1	0	0	1	0	0	0	0	0	0	0	0	
I 3M - 1Y f		14	14	0	0	14	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		40	40	0	0	40	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		47	47	0	0	47	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		226	226	0	0	226	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		328	328	0	0	327	0	0	0	0	0	0	0	0	
I 0 - 3M f	Malta														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		112	112	0	0	112	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		112	112	0	0	112	0	0	0	0	0	0	0	0	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		9	9	0	0	9	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		32	32	0	0	32	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		72	72	0	0	72	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		125	125	0	0	125	0	0	0	0	0	0	0	17	
I 0 - 3M f	Portugal	4,588	4,588	0	0	84	12	0	0	0	0	0	15	0	
I 3M - 1Y f		149	149	0	0	116	32	0	0	0	0	2	0	0	
I 1Y - 2Y f		411	411	0	0	396	16	0	0	0	0	0	0	0	
I 2Y - 3Y f		1,001	1,001	0	0	940	61	0	0	0	0	0	0	0	
I 3Y - 5Y f		676	676	0	0	597	79	0	0	0	0	0	0	0	
I 5Y - 10Y f		1,206	1,206	0	0	651	555	0	0	0	0	5	0	0	
I 10Y - more		33	33	0	0	0	33	0	0	0	0	18	0	0	
Total		8,065	8,065	0	0	2,784	789	0	0	0	0	39	0	679	
I 0 - 3M f	Romania														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		26	26	0	0	26	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		26	26	0	0	26	0	0	0	0	0	0	0	0	
I 0 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
I 5Y - 10Y f		102	102	0	0	102	0	0	0	0	0	0	0	0	
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		102	102	0	0	102	0	0	0	0	0	0	0	0	

[illegible]

(min EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Nominal								Provisions						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.	64 0 13 31 48 0 0	64 0 13 31 48 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	64 0 13 31 48 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China	30 0 12 17 2 3 0	30 0 12 17 2 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	30 0 12 17 2 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland	63	63	0	0	63	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[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 0 0 0 16 24 0	0 0 0 0 16 24 0	0 0 0 0 0 0 0	0 0 0 0 16 24 0	0 0 0 0 16 24 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean	40	40	0	0	40	0	0	0	0	0	0	0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

LSF Nani Investments S.à r.l.

(mln EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Africa													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	

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 Barthélemy, 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, 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, Tanzania, United Republic Of, 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

LSF Nanl Investments S.à r.l.

(mln EUR)	As of 30/09/2020									As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which Stage 3	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which Stage 3							
		Of which: defaulted	Of which Stage 3					Of which: defaulted					Of which Stage 3						
Cash balances at central banks and other demand deposits	2,597	0	0	0	0	0	0	0	0	2,544	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,455	0	230	230	154	74	108	108	0	10,438	0	220	220	142	95	110	110	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,990	0	0	0	0	5	0	0	0	6,914	0	0	0	0	4	0	0	0	0
Credit institutions	696	0	0	0	0	0	0	0	0	702	0	0	0	0	0	0	0	0	0
Other financial corporations	432	0	34	34	34	1	0	0	0	481	0	23	23	23	1	0	0	0	0
Non-financial corporations	2,336	0	196	196	120	68	108	108	0	2,340	0	198	198	120	90	110	110	0	0
Loans and advances (including at amortised cost and fair value)	26,295	114	2,823	2,823	2,823	323	1,832	1,832	741	25,525	84	2,513	2,513	2,513	373	1,492	1,492	695	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	407	0	1	1	1	1	0	0	0	405	0	1	1	1	1	0	0	0	0
Credit institutions	428	0	366	366	366	1	327	327	0	359	0	314	314	314	1	249	249	0	0
Other financial corporations	454	0	173	173	173	1	76	76	85	427	0	149	149	149	3	59	59	79	0
Non-financial corporations	13,658	15	1,861	1,861	1,861	279	1,209	1,209	476	13,047	7	1,623	1,623	1,623	325	971	971	431	0
of which: small and medium-sized enterprises at amortised cost	7,862	4	1,054	1,054	1,054	68	588	588	310	7,598	5	1,037	1,037	1,037	144	552	552	312	0
of which: Loans collateralised by commercial immovable property at amortised cost	3,070	1	762	762	762	35	388	388	165	3,060	1	697	697	697	90	388	388	134	0
Households	11,347	98	422	422	422	41	220	220	180	11,288	77	427	427	427	43	212	212	185	0
of which: Loans collateralised by residential immovable property at amortised cost	9,965	91	189	189	189	8	27	27	162	9,929	65	222	222	222	14	46	46	175	0
of which: Credit for consumption at amortised cost	779	4	39	39	39	11	27	27	0	768	9	29	29	29	26	14	14	0	0
DEBT INSTRUMENTS other than HFT	39,347	114	3,053	3,053	2,976	397	1,940	1,940	741	38,507	84	2,733	2,733	2,655	468	1,601	1,601	695	0
OFF-BALANCE SHEET EXPOSURES	10,205		418	418	418	10	61	61	15	10,257		386	386	386	35	67	67	15	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.⁽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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

LSF Nani Investments S.à r.l.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}			Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³						
		Of which: defaulted	Of which Stage 3				Of which Stage 3				Of which: defaulted	Of which Stage 3				Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	3,203	0	0	0	0	0	0	0	0	4,751	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,424	0	220	220	142	96	110	110	0	10,356	0	142	142	140	111	108	108	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
General governments	6,716	0	0	0	0	4	0	0	0	6,676	0	0	0	0	3	0	0	0	0	0
Credit institutions	621	0	0	0	0	0	0	0	0	669	0	0	0	0	0	0	0	0	0	0
Other financial corporations	539	0	23	23	23	1	0	0	0	691	0	23	23	23	1	0	0	0	0	0
Non-financial corporations	2,548	0	197	197	120	91	110	110	0	2,320	0	119	119	117	107	108	108	0	0	0
Loans and advances (including at amortised cost and fair value)	25,252	72	2,294	2,294	2,294	394	1,375	1,375	653	25,300	74	2,224	2,224	2,224	406	1,341	1,341	631	631	631
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	400	0	2	2	2	2	2	2	0	396	0	2	2	2	2	2	2	2	0	0
Credit institutions	332	0	292	292	292	1	261	261	0	343	0	288	288	288	1	257	257	0	0	0
Other financial corporations	407	0	149	149	149	8	60	60	78	483	0	143	143	143	10	58	58	73	73	73
Non-financial corporations	12,857	4	1,403	1,403	1,403	353	828	828	369	12,822	6	1,367	1,367	1,367	349	811	811	368	368	368
of which: small and medium-sized enterprises at amortised cost	7,577	4	923	923	923	146	493	493	269	7,542	5	907	907	907	146	490	490	265	265	265
of which: Loans collateralised by commercial immovable property at amortised cost	3,015	1	569	569	569	93	310	310	113	2,914	3	536	536	536	88	280	280	110	110	110
Households	11,256	68	447	447	447	31	224	224	207	11,256	67	425	425	425	44	212	212	190	190	190
of which: Loans collateralised by residential immovable property at amortised cost	9,851	55	236	236	236	7	47	47	188	9,847	59	216	216	216	16	43	43	172	172	172
of which: Credit for consumption at amortised cost	751	9	33	33	33	19	16	16	0	777	6	34	34	34	24	16	16	0	0	0
DEBT INSTRUMENTS other than HFT	38,879	72	2,514	2,514	2,436	490	1,484	1,484	653	40,407	74	2,366	2,366	2,364	517	1,448	1,448	631	631	631
OFF-BALANCE SHEET EXPOSURES	9,712		362	362	362	38	63	63	13	9,685		355	355	355	22	62	62	14	14	14

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR 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 9 and 10 of Regulation (EU) No 680/2014 - 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 FTR 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.

2021 EU-wide Transparency Exercise

Forborne exposures

LSF Nani Investments S.à r.l.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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 on 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)	2,396	1,510	985	935	956	422	2,100	1,319	894	793	824	396
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	0	0	5	0	6	0	1	0	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	153	147	58	58	86	82	142	137	53	53	80	76
Non-financial corporations	1,891	1,198	817	768	667	312	1,649	1,017	708	610	588	296
of which: small and medium-sized enterprises at amortised cost	952	635	357	343	410		883	625	339	316	380	
Households	346	165	110	108	199	28	302	165	132	130	151	24
DEBT INSTRUMENTS other than HFT	2,396	1,510	985	935	956		2,100	1,319	894	793	824	
Loan commitments given	10	2	0	0	0	0	11	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,510						1,319					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2021 EU-wide Transparency Exercise

Forborne exposures

LSF Nani Investments S.à r.l.

	As of 31/03/2021						As of 30/06/2021					
	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 ²		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 ²		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)	1,861	1,186	799	712	724	363	1,881	1,131	764	675	748	357
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6	0	1	0	5	0	6	0	1	0	5	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	137	53	53	78	76	133	131	51	51	73	71
Non-financial corporations	1,441	883	614	529	510	255	1,459	833	580	493	530	252
of which: small and medium-sized enterprises at amortised cost	761	537	287	268	327		740	521	285	265	319	
Households	274	166	132	130	132	31	283	168	133	131	140	33
DEBT INSTRUMENTS other than HFT	1,861	1,186	799	712	724		1,881	1,131	764	675	748	
Loan commitments given	9	3	0	0	0	0	5	2	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	1,186						1,131					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - 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.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
LSF Nani Investments S.à r.l.

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	336	19	19	336	12	0	349	15	15	349	13	0	342	10	10	342	11	0	338	10	10	338	11	0
B Mining and quarrying	81	37	37	81	32	0	81	37	37	81	23	0	46	4	4	46	4	0	47	4	4	47	4	0
C Manufacturing	2,640	166	166	2,640	111	0	2,571	145	145	2,571	117	0	2,653	133	133	2,653	113	0	2,682	126	126	2,682	111	0
D Electricity, gas, steam and air conditioning supply	302	32	32	302	20	0	301	32	32	301	20	0	289	32	32	289	20	0	285	33	33	285	20	0
E Water supply	148	17	17	148	11	0	139	15	15	139	11	0	141	14	14	141	11	0	146	14	14	146	10	0
F Construction	1,568	353	353	1,568	288	0	1,517	255	255	1,517	201	0	1,442	206	206	1,442	172	0	1,395	175	175	1,395	135	0
G Wholesale and retail trade	1,495	103	103	1,495	68	0	1,470	91	91	1,470	73	0	1,477	96	96	1,477	92	0	1,479	92	92	1,479	78	0
H Transport and storage	916	102	102	916	81	0	870	96	96	870	63	0	880	96	96	880	62	0	873	96	96	873	65	0
I Accommodation and food service activities	996	93	93	996	50	0	1,029	139	139	1,029	97	0	1,128	181	181	1,128	106	0	1,140	191	191	1,140	118	0
J Information and communication	214	21	21	214	18	0	179	23	23	179	19	0	169	10	10	169	8	0	159	10	10	159	9	0
K Financial and insurance activities	1,140	138	138	1,140	135	0	711	123	123	711	140	0	734	88	88	734	113	0	709	88	88	709	124	0
L Real estate activities	1,689	283	283	1,689	182	0	1,615	276	276	1,615	188	0	1,485	230	230	1,485	174	0	1,396	224	224	1,396	169	0
M Professional, scientific and technical activities	966	170	170	966	110	0	1,071	151	151	1,071	115	0	934	87	87	934	67	0	1,079	76	76	1,079	64	0
N Administrative and support service activities	301	16	16	301	14	0	299	15	15	299	16	0	302	15	15	302	17	0	317	15	15	317	19	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	9	0	0	9	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	44	3	3	44	1	0	43	3	3	43	2	0	48	3	3	48	2	0	49	3	3	49	2	0
Q Human health services and social work activities	232	44	44	232	19	0	233	43	43	233	24	0	223	36	36	223	20	0	226	38	38	226	20	0
R Arts, entertainment and recreation	239	83	83	239	59	0	236	93	93	236	64	0	237	93	93	237	64	0	235	94	94	235	66	0
S Other services	371	161	161	371	327	0	323	108	108	323	110	0	344	108	108	344	139	0	273	107	107	273	135	0
Loans and advances	13,658	1,861	1,861	13,658	1,488	0	13,047	1,623	1,623	13,047	1,296	0	12,857	1,403	1,403	12,857	1,181	0	12,822	1,387	1,387	12,822	1,160	0

⁽¹⁾ 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 FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 LSF Nani Investments S.à r.l.

(mln EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances					Loans and advances					Loans and advances					Loans and advances				
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	26,295	23,472	114	2,823	1,498	25,525	23,012	84	2,513	1,528	25,252	22,958	72	2,294	1,358	25,300	23,076	74	2,224	1,370
Of which secured	17,104	15,494	95	1,610	810	16,574	15,026	70	1,547	892	16,338	15,000	58	1,337	749	16,158	14,888	63	1,271	745
Of which secured with immovable property	14,103	12,940	94	1,363	560	14,059	12,892	69	1,368	652	13,998	12,895	57	1,013	529	13,812	12,869	62	943	522
Of which instruments with LTV higher than 60% and lower or equal to 80%	5,044	4,914		129	55	5,010	4,836		174	86	4,812	4,633		178	92	4,801	4,639		163	121
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,427	1,272		155	95	1,500	1,284		216	146	1,332	1,178		154	87	1,298	1,142		156	92
Of which instruments with LTV higher than 100%	1,330	728		603	288	1,267	750		517	284	1,099	675		423	206	1,042	631		411	202
Accumulated impairment for secured assets	871	91	1	780	378	996	215	2	781	434	948	215	2	633	327	807	214	2	593	334
Collateral																				
Of which value capped at the value of exposure	14,185	13,447	93	738	357	13,973	13,282	68	692	395	13,988	13,339	56	650	377	13,934	13,310	61	625	364
Of which immovable property	13,128	12,521	93	607	299	12,973	12,375	66	598	358	12,940	12,376	55	565	340	12,933	12,399	60	534	327
Of which value above the cap	21,391	19,326	71	2,065	1,011	21,628	19,539	63	2,089	748	21,909	20,265	56	1,645	678	22,027	20,406	67	1,621	665
Of which immovable property	15,739	15,015	70	724	288	15,754	15,044	60	710	369	16,240	15,534	55	706	376	16,415	15,731	66	684	361
Financial guarantees received	34	31	0	3	1	37	34	0	3	2	36	33	0	4	3	43	37	0	6	5
Accumulated partial write-off	-470	0	0	-470	0	-565	0	0	-565	0	-564	0	0	-564	0	-602	0	0	-602	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.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
LSF Nani Investments S.à r.l.

	As of 30/09/2020																	As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk															Gross carrying amount	Accumulated impairment, accumulated negative changes in fair value due to credit risk															Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
			Performing					Non-performing					Performing						Non-performing					Performing					Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
			Of which: subprime with significant measures	Of which: subprime with relevant increase 1	Of which: subprime with relevant increase 2	Of which: subprime with relevant increase 3	Of which: subprime with relevant increase 4	Of which: subprime with relevant increase 5	Of which: subprime with relevant increase 6	Of which: subprime with relevant increase 7	Of which: subprime with relevant increase 8	Of which: subprime with relevant increase 9	Of which: subprime with relevant increase 10	Of which: subprime with relevant increase 11	Of which: subprime with relevant increase 12	Of which: subprime with relevant increase 13	Of which: subprime with relevant increase 14		Of which: subprime with relevant increase 15	Of which: subprime with relevant increase 16	Of which: subprime with relevant increase 17	Of which: subprime with relevant increase 18	Of which: subprime with relevant increase 19	Of which: subprime with relevant increase 20	Of which: subprime with relevant increase 21	Of which: subprime with relevant increase 22	Of which: subprime with relevant increase 23	Of which: subprime with relevant increase 24	Of which: subprime with relevant increase 25	Of which: subprime with relevant increase 26																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
			Of which: subprime with relevant increase 1	Of which: subprime with relevant increase 2	Of which: subprime with relevant increase 3	Of which: subprime with relevant increase 4	Of which: subprime with relevant increase 5	Of which: subprime with relevant increase 6	Of which: subprime with relevant increase 7	Of which: subprime with relevant increase 8	Of which: subprime with relevant increase 9	Of which: subprime with relevant increase 10	Of which: subprime with relevant increase 11	Of which: subprime with relevant increase 12	Of which: subprime with relevant increase 13	Of which: subprime with relevant increase 14	Of which: subprime with relevant increase 15		Of which: subprime with relevant increase 16	Of which: subprime with relevant increase 17	Of which: subprime with relevant increase 18	Of which: subprime with relevant increase 19	Of which: subprime with relevant increase 20	Of which: subprime with relevant increase 21	Of which: subprime with relevant increase 22	Of which: subprime with relevant increase 23	Of which: subprime with relevant increase 24	Of which: subprime with relevant increase 25	Of which: subprime with relevant increase 26																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
(in EUR)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										

[illegible][illegible]

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
LSF Nani Investments S.à r.l.

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk											Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk											Maximum amount of the guaranteed that can be considered		Gross carrying amount																																																																																																																																																																																																																																																																																																															
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing																	
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Impacts to non-performing exposures	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Impacts to non-performing exposures												
Loans and advances subject to EBA-compliant moratoria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,312	1,202	94	288	61	20	43	36	18	3	14	18	7	12	0	5		
of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	821	775	30	102	46	8	31	20	9	1	8	10	1	6	0	5		
of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	607	568	27	118	29	7	22	6	2	0	3	6	1	3	0	3		
of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	486	424	25	76	15	11	12	17	6	2	6	6	6	0	0			
of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	354	357	18	57	8	4	4	11	7	2	5	5	2	2	0	0		
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	228	224	12	42	3	0	1	8	5	1	4	2	0	0	0	0		

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																	
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: exposures with forbearance measures		Non-performing			Performing		Of which: exposures with forbearance measures		Non-performing			Performing		Of which: exposures with forbearance measures		Non-performing			Performing		Of which: exposures with forbearance measures		Non-performing			Performing		Of which: exposures with forbearance measures		Non-performing		
	Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		
Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days		Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days			Of which: likely to pay that are not past-due <= 90 days			
Only originated loans and advances subject to public guarantee schemes	1,182	1,180	0	202	2	0	2	6	5	0	4	1	0	1	967	1	1,230	1,244	0	201	6	0	5	7	6	0	4	2	0	1	1,030	6			
Of which: Households	0	0		0			0	0		0					0	0	0		0			0	0			0		0			0				
Of which: Collateralised by residential immovable property	0	0		0			0	0		0					0	0	0		0			0	0			0		0			0				
Of which: Non-financial corporations	1,180	1,178	0	202	2	0	2	6	5	0	4	1	0	1	966	1	1,248	1,242	0	201	6	0	5	7	6	0	4	2	0	1	1,029	6			
Of which: Small and Medium-sized Enterprises	985	983		2			4	3		1					1	1,040	1,035		4			5	4			1					4				
Of which: Collateralised by commercial immovable property	0	0		0			0	0		0					0	0	0		0			0	0			0		0			0				