

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,405	3,535	3,460	3,251	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,369	3,499			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	48,465	44,879	47,441	47,074	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	48,465	44,879			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.03%	7.88%	7.29%	6.91%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.95%	7.80%			[A.2]/[B.2]	



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			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	4,024	4,115	4,045	3,850	C 01.00 (10010-10010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,324	3,454	3,379	3,171	C 01.00 (10000Lc0010)	Article 50 of CRR
	A.11	Capital instruments eligible as CETs Capital (including share premium and net own capital instruments)	1,015	1,015	1,015	190		
							C 01.00 (10030,r0010)	Articles 26(1) points (a) and (b), 27 to 26, 36(1) point (f) and 42 of CRR
	A.1.2		15	4	16	16	C 01.00 (r0130,r0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3		-730	-768	-783	-742	C 01.00 (r0180,r0010)	Articles 4(100), 26(1) point (d) and 26 (1) point (f) of CRR
	A.1.4		2,800	2,973	2,961	3,515	C 01.00 (1020Q,10010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (10210):0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6		611	613	557	590	C 01.00 (10230);0010)	Article 84 of CRR
	A.1.7		-85	-83	-65	-76	C 01.00 (10250,c0010)	Articles 22 to 25 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-71	-59	-50	-71	C 01.00 (r0300[c0010] + C 01.00 (r0340[c0010]	Articles 4(113), 26(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-170	-127	-127	-127	C 01.00 (10970);0010)	Articles 36(1) point (c) and 38 of CSR
	A.1.10		0	0	0	0	C 01.00 (r0380,r0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		-7	-6	-5	-7	C 01.00 (r0390 _c 0010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (10430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (1040);c0010)	Article 36(1) point (j) of CRR
	A.1.14		-17	-17	-16	-16	C 01.00 (H0450[x0010] + C 01.00 (H0460[x0010] + C 01.00 (H0470[x0010] + C 01.00 (H0471[x0010] + C 01.00 (H0472[x0010]	Articles 4(36), 36(3) point (i) (i) and 89 to 91 of CRP, Articles 36(3) point (i) (i), 243(3) point (ii), 244(3) point (ii) and 256 of CRP, Articles 36(3) point (ii) and 279(3) of CRP, Articles 36(3) point (i) (iii) and 153(4) of CRP, Articles 36(3) point (i) (ii) and 153(4) of CRP.
	A.1.14.1		-17	-17	-16	-16	C 01.00 (r0460,r0010)	153(8) of CRR and Articles 36(1) point ld; (c) and 155(4) of CRR. Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r048Q,r0010)	Articles 4(27), 36(3) point (N; 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	-43	-80	-77	-55	C 01.00 (r049Q,r0010)	Articles 36(1) point (c) and 30; Articles 48(1) point (s) 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 (10500,10010)	Articles: 4(27); 36(1) point (t): 43, 45; 47; 48(1) point (b): 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (10510,10010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-11	-7	-6	-7	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188		0	0	0	0	C 01.00 (10514,c0010)	Article 36(1), point (n) and Article 132x(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (10515,r0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-21	-19	-19	C 01.00 (10524,r0010)	Article 2 CRR
	A.1.20	CET1 capital elements or deductions - other	-20	-20	-20	-20	C 01.00 (10528),10010)	
	A1.21		36	36	0	0	CA1(1116+1118+11126)	
	A121.1		0			0	C 01.00 (r0220,r0010)	Articlem 469213 to 128, and 464 to 467 of CRR
	A1.21.2		0	0	0	0	C 01:00 (+0240);c0010)	Articles 479 and 480 of CRR
	A1.21.3	Other transitional adjustments to CET1 Capital (+/-)	36	36		0	C 01.00 (10520-10010)	Articlem 469 to 472, 478 and 481 of CSR
	A.2		81	81	80	80	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1		81	81	80	80	C 01.00 (10540,r0010) + C 01.00 (10670,r0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0		0	0	C 01.00 (x0720,x0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (n080c;c0010) + C 01.00 (n070c;c0010) + C 01.00 (n0710;c0010) + C 01.00 (n070c;c0010) + C 01.00 (n074c;c0010) + C 01.00 (n074c;c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00	
	A.2.4						(0730,c0010) C 01:00 (:0015,c0010)	Article 25 of CRR
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,405	3,535	3,460	3,251	C 01.00 (4015;70010)	ATICUS 25 OF LINE ATICUS 71 of CRR
		TIER 2 CAPITAL (net of deductions and after transitional adjustments)		504		528		Article 71 of CRR
	A.41		541	504	516	528	C 01.00 (-0750,c0010) + C 01.00 (-0890,c0010)	
	A.4.2		78	76	70	71	$\begin{array}{l} C\ 01.00\ (G9101_{1}(G910_{1}) < C\ 01.00\ (G920_{1}(G910_{1}) < C\ 01.00\\ G930_{1}(G910_{1}) < C\ 01.00\ (G930_{1}(G910_{1}) < C\ 01.00\ (G950_{1}(G910_{1}) < C\ 01.00\\ G900_{1}(G910_{1}) < C\ 01.00\ (G970_{1}(G910_{1}) < C\ 01.00\\ G970_{1}(G910_{1}) < C\ 01.00\ (G970_{1}(G910_{1}) < C\ 01.00\\ G970_{1}(G910_{1}) < C\ 01.00\ (G970_{1}(G910_{1}) < C\ 01.00\\ G970_{$	
	A.43		0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10900,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	21,174	21,250	21,014	21,160	C 02.00 (+0010,r0010)	Articles 92(2), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		26	28			C 05.01 (10010,10040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			21,014	21,160	C 02.00 (10036,r0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.70%	16.25%	16.08%	14.99%	CA2(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.08%	16.63%	16.46%	15.36%	CA2 (2)	
	с.3	TOTAL CAPITAL RATIO (transitional period)	19.00%	19.37%	19.25%	18.20%	CA2 (E)	
	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			16.08%	14.99%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			16.46%	15.36%		
(CRR3)	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			19.25%	18.20%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,288	3,418			[A.1-A.1.12-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]	-
CET1 RATIO (%) Fully loaded (CRR2) ^[1]	£	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.55%	16.10%			[0:1]/[e-0:1]	-
Polity to a dea (CRRZ)	,	Adjustments to CET1 due to IFRS 9 transitional arrangements	33	33			C 05.01 (10440):20010)	
	,	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20020)	
Memo items	,	Adjustments to 12 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20030)	
	,	Adjustments included in RWAs due to IFRS 9 transitional arrangements	20	22			C 05.01 (10440):0040)	
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Overview of Risk exposure amounts

		RW	WAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽²⁾	18,276	18,481	17,761	18,098	C0.00 (19040, 40010) - [C07.00 (19040, 40210, 4001) + C07.00 (1911.0, 40220, 4001) + C07.00 (1913.0, 40220, 4001) + C08.01 (19040, 4034
Of which the standardised approach	5,516	5,878	6,223	6,383	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	8,786	8,549	6,731	6,766	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0080, c0260, s002))
Of which the advanced IRB (AIRB) approach	2,270	2,493	2,378	2,311	C 01.00 (r0310, c0010) - [C 08.01 (r0040, c0240, 4001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	616	566	621	617	C 02.00 ((9420), c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	259	189	158	149	C 7709 (1999, 4229, 5931) + C 720 (1911, 4222, 901) + C 72 0 (1911) (2223, 901) + C 82 0 (1910, 4223, 901) + C 82 0 (1904, 4236, 420) + C 82 0 (1904, 420) + C 82 0 (1904, 420) + C 82 0 (1904, 420) + C 82 0 (190
Credit valuation adjustment - CVA	426	175	181	160	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	93	83	245	200	C 02.00 ((0470), c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽¹⁾	118	62	215	101	C 02.00 (r6520, c0010) (+C 002.00 a (r755, c010) +C 002.00 a (r7770, c010))
Of which the standardised approach	118	62	215	101	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580), c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19:00 (r0010), C0001)*12:5-C 20:00 (r0010, C0450)*12:5-MANIC 24.00(r0010, C0050); C 24.00(r0010, C0100); C 24.00(r0010, C0110))*12:5
Large exposures in the trading book	0	0	0	0	C 02.00 (10880, c0010)
Operational risk	1,965	2,259	2,452	2,452	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0000), c0010)
Of which standardised approach	1,965	2,259			C 02.00 (10610), c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0020; c0010)
Other risk exposure amounts ⁽¹⁾	37	1	0	0	C 02.00 (r06)0, c0010) + C 02.00 (r06)00, c0010) - [c 002.00.2 (r75), c010) + C 002.00.2 (r7770, c010)]
Total risk exposure amount pre-floor			21,014	21,160	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	21,174	21,250	21,014	21,160	

⁽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 Securifisations') section.

^[9] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
(IIIII EUK) Interest income	1,812	2,372	516	1,018
Of which debt securities income	225	308	87	172
Of which loans and advances income	1,207	1,360	299	586
Interest expenses	929	1,196	237	459
(Of which deposits expenses)	498	625	93	176
(Of which debt securities issued expenses)	93	131	43	89
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	3
Net Fee and commission income	241	323	85	179
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	8	7	2	21
Gains or (-) losses on financial assets and liabilities held for trading, net	10	10	3	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-13	-4	3	7
Gains or (-) losses from hedge accounting, net	-19	-21	-5	-11
Exchange differences [gain or (-) loss], net	11	15	1	6
Net other operating income /(expenses)	1	-54	-25	14
TOTAL OPERATING INCOME, NET	1,123	1,456	342	782
(Administrative expenses)	336	453	113	241
(Cash contributions to resolution funds and deposit guarantee schemes)	6	6	0	10
(Depreciation)	37	56	13	27
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	43	113	-5	11
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	7	24	-3	-5
(Other provisions)	37	89	-1	16
Of which pending legal issues and tax litigation ⁽¹⁾	0	13	0	0
Of which restructuring ⁴	0	29	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)	62	73	16	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	62	73	16	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-1	-4	1	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	4	8	1	4
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	643	766	204	498
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	606	737	178	436
Profit or (-) loss after tax from discontinued operations	6	8	0	0
PROFIT OR (-) LOSS FOR THE YEAR	613	746	178	436
Of which attributable to owners of the parent	456	554	133	325

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

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/	03/2025			As of 30/	06/2025		
			Fair value hierarch	Y			Fair value hierarch	y			Fair value hierarch	у		1	Fair value hierarch	,	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	6,468				1,759				1,628				2,703				IAS 1.54 (i)
Financial assets held for trading	460	346	114	0	634	521	112	0	800	696	103	0	543	439	103	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	846	16	18	812	660	17	17	626	640	4	28	607	630	4	15	611	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,966	1,845	28	93	3,148	3,027	28	93	3,960	3,384	441	135	3,229	2,667	437	125	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,011				33,565				33,976				34,509				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	762	0	762	0	682	0	682	0	649	0	649	0	673	0	673	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-60				-53				-67				-61				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	2,296				2,097				2,217				2,303				·
	45,749				42,492				43,802				44,528				IAS 1.9(a), IG 6

(min E	EUR)			As of 3	0/09/2024					As of 31/	12/2024					As of 31/0	03/2025					As of 30/1	16/2025			
		Gi	ross carrying amou	nt ⁽²⁾	Ac	cumulated impairmer	it ⁽²⁾	Gn	oss carrying amount	^(p)	Acc	umulated impairmen	ıt ⁽²⁾	Gro	ss carrying amount	; ^{p)}	Acci	umulated impairme	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Accu	imulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁸¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit trisk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since	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	References
Financial assets at fair value through other	Debt securities	1,846	0	21	0	0	0	3,032	0	25	0	0	0	3,862	4	25	-1	0	0	3,110	0	25	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	8,146	43	359	-4	-3	-248	8,240	53	334	-4	4	-234	8,369	17	145	-5	-2	-54	7,931	10	143	-7	-1	-44	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	21,351	3,256	1,027	-59	-311	-545	21,849	3,303	864	-59	-305	-472	22,257	3,200	851	-58	-303	-441	23,448	2,957	855	-78	-240	-465	Annex V.Part 1.32, 44(a)

¹⁸ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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



Breakdown of liabilities

LSF NANI INVESTMENTS S.A R.L.

(mln EUR)

(IIIIII EOK)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	98	96	86	89	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,883	35,622	36,924	38,421	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	156	161	133	130	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	93	82	53	72	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	459	509	476	477	IAS 37.10; IAS 1.54(I)
Tax liabilities	14	15	21	18	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	1,052	932	934	933	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	12	12	12	12	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	40,767	37,429	38,638	40,152	IAS 1.9(b);IG 6
TOTAL EQUITY	4,982	5,064	5,164	4,376	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	45,749	42,492	43,802	44,528	IAS 1.IG6

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



Breakdown of liabilities

LSF NANI INVESTMENTS S.A R.L.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		254	257	219	219	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,006	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,006	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,723	1,288	1,753	2,012	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,505	1,116	993	1,387	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,793	1,772	1,335	1,668	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	712	685	653	683	ECB/2013/33 Annex 2.Part 2.9.1
осрозка	Other financial corporations	1,830	1,767	2,779	2,779	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	524	633	1,691	1,644	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,755	9,963	9,191	9,594	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,427	5,294	4,048	4,251	ECB/2013/33 Annex 2.Part 2.9.1
	Households	16,248	17,311	17,263	17,373	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,104	5,610	5,596	5,830	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,982	2,957	3,930	4,477	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	539	502	514	526	Annex V.Part 1.37
Other financial liabilities		546	562	673	516	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		39,137	35,879	37,143	38,640	



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

	SA					ı	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	MIGRATIC	AL DEFAULT AND IN RISK CAPITAL HARGE	ALL PRICE RISI	S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SV±Rt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/12	2/2024					
Traded Debt Instruments	118	62	0	0	0	0							0	0	0	0						
Of which: General risk	118	62	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						4
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						4
Commodities risk Total	118	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	•
lotai	118	62	U								U							U			U U	
	As of 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/00	5/2025					
Traded Debt Instruments	215	101	0	0	0	0							0	0	0	0						
Of which: General risk	215	101	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							ı ö	0	0	0						
Of which: Specific risk	0	0	0	0	l ö	0							0	ő	0	o o						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	215	101	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 in iki in CUIs, [Article 348][1], 302 [1], and 344 [7] at [48]. For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models [Article 110 CRR]. Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OVI template.

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure ⁽⁸⁾	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾	Original Exposure ⁶⁰	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾
	(minEUR, %)								
	Central governments or central banks	12,296	12,901	1,161		8,578	9,121	1,206	
	Regional governments or local authorities	460	181	36		428	175	35	
	Public sector entities	188	168	10		192	183	12	
	Multilateral Development Banks	18	548	0		28	494	0	
	International Organisations			0			. 0		
	Institutions	1,095	1,079	57		968	951	50	
	Corporates	5,128	3,616	3,513		5,436	3,936	3,850	
	of which: SME	1,378	862	698		1,503	957	777	
	Retail	1,637	473	313		1,691	486	321	
	of which: SME	447	233	133		464	241	138	
Consolidated data	Secured by mortrages on immovable property and ADC exposures	837	818	337		776	759	309	
	of which: SME	479 257	470	185		484	475	192	
	Exposures in default	257	45	45	153	230	30	30 72	14
	Items associated with particularly high risk	50	42	63		61	45	72	
	Subordinated debt exposures Crossed bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (GIU)		.,				10		
	Cosective investments undertakings (CIU) Equity	40		**			.0		
	Other exposures						0		
	Other exposures Standardised Total ⁽²⁾	22.010	19.883	5.581	290	18.443	16.191	5,939	40
	Standardised Total	¹¹ Oxford recovery with from						5,919	46

					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
	(min EUR, No	Original Exposure (5)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	8,000	8,535	1,143		3,216	3,659	1,185	
	Regional governments or local authorities	460	181	36		425	175	35	
	Public sector entities	188	168	10		192	183	12	
	Multilateral Development Banks	3	530	0		3	476	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	19	9		33	16		
	Corporates	2,895	1,420	1,299		3,100	1,626	1,501	
	of which: SME	1,076	573	452		1,106	580	456	
	Retail	1,535	454	300		1,578	466	307	
	of which: SME	440	228	131		458	237	135	
PORTUGAL	Secured by mortgages on immovable property and ADC exposures	271	265	99		264	258	98	
	of which: SME	65	61	24		68	63	26	
	Exposures in default	195	37	39	99	169	25	26	85
	Items associated with particularly high risk	20	12	18		16	9	14	
	Subordinated debt exposures								
	Covered bonds			0		۰	0	0	
	Claims on institutions and corporates with a ST credit assessment						0	17	
1	Collective investments undertakings (CIU)	40		17		42		17	
1	Equity						0		
	Other exposures				187	0			
	Standardised Total ⁽³⁾				187				183

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
		Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, 10) Central governments or central banks	1.462	1.462			1.635	1,616		
	Regional governments or local authorities	2,402	1,402				2,020		
	Public sector entities								
	Multilateral Development Banks		3				3	0	
	International Organisations	0					0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	572	548	547		775	745	737	
	of which: SME	194	183	148		251	234	293	
	Retail	3	1	0		2	0	0	
	of which: SME	1	0	0		0	0	0	
SPAIN	Secured by mortzazes on immovable property and ADC exposures	560	547	235		507	497	210	
	of which: SME	414	405	161		416	411	166	
	Exposures in default	0		0	0	0		0	0
	Items associated with particularly high risk	30	30	45		45	39	58	
	Subordinated debt exposures								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
ı	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (OU)								
ı	Collective investments undertakines (CIU) Equity								
	Other exposures								
	Standardised Total (F)				14				12

					Standardise	nd Approach			
			As of 30	/09/2024			As of 31,	12/2024	
		Original Exposure (F)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (4)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 10)								
	Central governments or central banks	229	229	0		481	481	0	
	Regional governments or local authorities								
	Public sector entities Multilateral Development Banks								
	Multilateral Development Banks International Organisations								
	Institutions	498	495	20		435	418	18	
	Corporates	111	110	115		205	205	220	
	of which: SME	1	1	1		2	2	1	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property and ADC exposures	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	
	Subordinated debt exposures								
	Covered bonds		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity Other exposures								
	Other exposures				,				

					Standardise	nd Approach						
			As of 30,	09/2024			As of 31/	12/2024				
		Original Exposure ⁽⁵⁾	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions (2)			
	(minEUR, %)	477	547			889	989					
	Central governments or central banks	4//	547			889	989	0				
	Resional sovernments or local authorities Public sector entities	0				0	0	0				
	Public sector entities Multilateral Development Banks	o o					0	0				
	International Organisations	0						0				
	Institutions			ō				0				
	Corporates	179	179	119		114	114	91				
	of which: SME		0	0		0	0	0				
	Retail		0	0		10	1	1				
	of which: SME	0	0	0		0	0	0				
UNITED STATES	Secured by mortgages on immovable property and ADC exposures	3	3	1		3	3	1				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk		0	0		0	0	0				
	Subordinated debt exposures											
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0			٥	0	0				
	Collective investments undertakines (CIU)	0	0			٥	0	0				
	Coulty	0				٥	0	0				
	Other exposures					0	0	0				
	Standardised Total (F)											

BELGIUM

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach LSF NANI INVESTMENTS S.A.R.L.

	LSF NANI INVESTMENTS S.A.R.L.												
					Standardise	ed Approach							
			As of 30,	09/2024			As of 31,	12/2024					
		Original Exposure (5)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾				
	(min EUR, 16)												
	Central governments or central banks	635	635			636	636						
	Regional governments or local authorities Public sector entities												
	Public sector entities Multilateral Development Banks												
	International Organisations					o o							
	Institutions												
	Corporates	467	465	499		293	290	325					
	of which: SME	2	2	1		3	3	2					
	Retail	11	1	1		11	1	1					
	of which: SME						0	0					
FRANCE	Secured by mortrages on immovable property and ADC exposures	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					
	Subordinated debt exposures												
	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					
	Other exposures				,			0					
	Standardised Total (9)								1				
		⁽⁴⁾ Original exposure, unlike Expor	sure value, is reported before taking	e into account any effect due to o	redit conversion factors or credit	risk mitigation techniques (e.g. sub	sitution effects).						

		Standardised Approach										
			As of 30,	09/2024			As of 31/	12/2024				
		Original Exposure ⁽⁵⁾	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾			
	(min EUR, 10) Central exvernments or central banks											
	Resional governments or local authorities	l ő	l .	ů.		· ·						
	Public sector entities						0	0				
	Multilateral Development Banks	0	0			0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	533	533	21		467	467	19				
	Corporates	231	252	254		268	287	291				
	of which: SME	4	4	3		4	4	3				
	Retail	9	1	1		10	1	1				
	of which: SME	0	0			0	0	0				
UNITED KINGDOM		1	1			1	0					
	of which: SME											
	Exposures in default Items associated with particularly high risk	0			0		0					
	Items associated with particularly high risk Subordinated debt exposures		0	0			U	U				
	Supprendicted deat exposures Covered bonds											
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)											
	Coulty	0				0	0	0				
	Other exposures	0				0	0	0				
	Standardised Total (2)				2							

				Standardise	d Approach							
		As of 30,	/09/2024			As of 31,	12/2024					
	Original Exposure ⁽⁵⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure ⁽⁴⁾	Exposure Value (4)	Risk esposure amount	Value adjustments and provisions ⁽²⁾				
(min EUR, 10)	247	247			259	259						
entral governments or central banks	247	247			239	259						
asional sovernments or local authorities												
ublic sector entities												
ultilateral Development Banks												
ternational Organisations							0					
stitutions	0	0	0		0	0	0					
proprietes	7	7	7		7	7	7					
tall												
		0			0	0	0					
cured by mortgages on immovable property and ADC exposures		0			0	0	0					
							0					
posures in default							0					
ms associated with particularly high risk												
bordinated debt exposures												
wered bonds	0	0	0		0	0	0					
sims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
elective investments undertakings (CIU)	0	0	0		0	0	0					
quity	0	0	0		0	0	0					
ther exposures	0					0	0					
tandardised Total ⁽⁹⁾												

					Standardise	d Approach			
			As of 30)	09/2024			As of 31/	12/2024	
		Original Exposure (F)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	161	161			162	162		
il .	Central governments or central banks Regional governments or local authorities	101	101			162	102	0	
	Public sector entities							0	
	Multilateral Development Banks							0	
	International Organisations							0	
	Institutions	0	0			0	0	0	
	Corporates	141	136	136		145	139	136	
	of which: SME	13	13	11		13	13	11	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default	29	2	2	27	30	3	3	27
	Items associated with particularly high risk		0				0		
	Subordinated debt exposures Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)							0	
	Conective investments undertakings (CIU) Equity								
	Other exposures							0	
	Standardised Total (9)				32		-		33

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31/	12/2024	
		Original Exposure (5)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Exposure Value ^(c)	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Into EUR, NI								
	Central governments or central bunks Regional governments or local authorities	27	27			27	27		
	Regional governments or local authorities Public sector entities						0		
	Multilateral Development Banks						0		
	International Organisations								
	Institutions								
	Corporates	320	316	352		309	305	337	
	of which: SME							7	
	Retail	1		0		1	0	0	
	of which: SME	0		0		0	0	0	
LUXEMBOURG	Secured by mortrages on immovable property and ADC exposures	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	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	2	2	26		2	2	26	
I	Equity	0		0		0	0	0	
I	Other exposures		0	0		0	0	0	
	Standardised Total (2)				4				- 4

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
		Original Exposure (F)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 16)								
	Central governments or central banks	356	356			357	357	0	
	Regional governments or local authorities					۰		0	
	Public sector entities	0						0	
	Multilateral Development Banks	0						0	
	International Organisations Institutions	0						0	
		0						0	
	Corporates of which: SME	0				0		0	
	Retail		· ·			· ·		0	
	Retail of which: SME						1	0	
IRELAND	or writer: sale. Secured by mortranes on immovable property and ADC exposures							0	
INCLIMID	of which: SME							0	
	Exposures in default							0	
	Items associated with particularly high risk							0	
	Subordinated debt exposures	Ů							
	Covered bonds	п					0	0	
	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)							0	
	Equity							0	
	Other exposures							0	
	Standardised Total (D)								

⁽⁶⁾ Obtained accourse, untiles Economie value, is recorded before tables into account one effect due to credit convenion factions or credit risk militarition inchesiouse is a. a. unbethalized in Total value adjustments and provisions our country of countermants excludes those for securitization exposures but includes entered credit risk adjustments.

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					Standardised Approx	ich						
				As of 31/03/2025			As of 30/	06/2025				
		Original Exposure (1)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽⁶⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (6)			
	(min EUR, 10) Central governments or central banks	8,577	9.097	1.172		8.435	8,922	1.109				
	Regional governments or central banks Regional governments or local authorities	450	210	1,172		424	211	4,109				
	Regional governments or local authorities Public sector entities	190	183	72		219	204	24				
	Multilateral Development Banks	15	521			15	492					
	International Organisations	0					0					
	Institutions	920	870	47		927	545	46				
	Corporates	5,720	4,017	3,888		6,138	4,392	4,248				
	of which: SME	1,877	1,018	822		1,960	1,078	865				
	Retail	1,619	446	315		1,639	457	324				
	of which: SME	368	200	131		369	197	128				
Consolidated data	Secured by mortgages on immovable property and ADC exposures	807	778	649		739	707	463				
	of which: SME	47	42	18		61	52	23				
1	Exposures in default	204	34	42	112	205	33	40	113			
1	Hems associated with particularly high risk											
	Subordinated debt exposures	13	13	20		62	62	93				
1	Covered bands	6	6	5		6	6	1				
1	Claims on institutions and corporates with a ST credit assessment	3	3	3		4	4	4				
1	Collective investments undertakings (CIU)	6	6	69		9	9	30				
1	Equity	1	0	0		9						
1	Other exposures	0	0	0		0	0	0				

					Standardised Approx	ich			
				As of 31/03/2025			As of 30/	06/2025	
	(minSUR, NJ	Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	2,924	3,218	1,157		3,950	4,222	1,094	
1	Regional governments or local authorities	430	190	38		404	191	38	
1	Public sector entities	198	183	22		219	204	24	
1	Multilateral Development Banks	0	0	0		0	0	0	
1	International Organisations	0	0	0		0	0	0	
1	Institutions	82	31	9		104	24		
1	Corporates	3,340	1,686	1,491		3,474	1,765	1,553	
1	of which: SME	1,864	1,010	814		1,949	1,069	857	
1	Retail	1,497	423	299		1,509	432	305	
	of which: SME	362	195 219	127		363	192	125	
PORTUGAL	Secured by mortgages on immovable property and ADC exposures	225 47	219	60		246	236	69	
1	of which: SME	47 147	42	18		61	51	23	
1	Exposures in default Items associated with particularly high risk	147	24	28	to	167	11	20	80
1	Items associated with particularly high risk Subordinated debt exposures	.,,	.,,	10					
1	Suboreinated best exposures Covered bands								
1	Claims on institutions and corporates with a ST credit assessment	3	1	1					
1	Collective investments undertakings (CIU)			10		18	18	143	
1	Equity	1				9			
1	Other exposures	0				o o			
il .	Standardised Total (1)				159				154

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	r06/2025	
	Intel EUR. No	Original Exposure ⁽¹⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	1.730	1,730	0		1.307	1.306	0	
	Regional governments or local authorities	20	20	4		20	20	4	
	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	790	766	786		858	838	861	
	of which: SME	3	1	1		2	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortzazes on immovable property and ADC exposures	576	554	587		486	466	393	
	of which: SME	٥		0		٥		0	
	Exposures in default	0				0		0	0
1	Herns associated with particularly high risk Subordinated debt exposures								
1	Subordinated debt exposures Covered bands	ů,				,			
	Claims on institutions and corporates with a ST credit assessment								
1	Collective investments undertakings (CIU)			0					
1	Coulty Investment uncertainnes icitus			0					
	Other exposures								
1	Standardised Total (2)				12				9

					Standardised Approx	ich			
				As of 31/03/2025			As of 30/	r06/2025	
		Original Exposure ⁽³⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, %)	332	332			181	181		
	Central governments or central banks Regional governments or local authorities	332	332			181	181	0	
	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks								
	International Organisations	0	0			0	0	0	
	Institutions	377	377	15		415	415	17	
	Corporates	200	197	210		222	221	245	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0			0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures Covered bonds	0				0			
1	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	0		
1	Claims on institutions and corocrates with a ST credit assessment Collective investments undertakings (CIU)		0	0					
1	Collective investments undertakings (CIU)								
	Other exposures								
1	Standardised Total (II)				2				1
		(1) Original exposure, unlike Expos	ure value, is reported before taking	e into account any effect due to	credit convenion factors or credit risk mitigation techniq	ues (e.e. substitution effects).			

					Standardised Approx	kh			
				As of 31/03/2025			As of 30/	06/2025	
	(refe EUR. 10	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure [1]	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (2)
-	governments or central banks	862	1.089			798	1.014		
	abvernments or central banks	862	1,089			798	1,014		
	ector entities								
	teral Development Banks	0		0				0	
	tional Organisations	0							
Institution	ions	0	0	0		0	0	0	
Corporate	ites	101	101	79		213	212	172	
of whi	hich: SME	0	0	0		0	0	0	
Retail		11	1	0		13	1	1	
	hich: SME	0	0	0		0	0	0	
	by mortgages on immovable property and ADC exposures	3	3	1		3	3	1	
	hich: SME	0	0	0		0	0	0	
	res in default	0	0		0		0		
	sociated with particularly high risk								
	nated debt exposures	0	0			0	0		
Covered b		0	0			0	0		
	on institutions and corporates with a ST credit assessment	0							
	ve investments undertakinas (CIU)	0							
Equity		0							
Other exo		0							
Standard	dised Total ⁽²⁾				0 credit conversion factors or credit risk mitigation techniqu				2

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach LSF NANI INVESTMENTS S.A.R.L.

					Standardised Appro	ĸh			
				As of 31/03/2025			As of 30,	/06/2025	
	finis EUR. 10	Original Exposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central governments or central banks	470	470	0		427	426		
	Regional governments or local authorities								
	Public sector entities		0						
	Multilateral Development Banks	0	0			0			
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0		
	Corporates	339	336	371		359	357	392	
	of which: SME	0	0	0		0	0	0	
	Retail	12	1	1		12	1	1	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0		
	of which: SME	0	0	0		0	0		
	Exposures in default		0	0	0		0		
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		62	62	93	
	Covered bands	1	1	1		1	1		
1	Claims on institutions and corporates with a ST credit assessment	0	0			0			
1	Collective investments undertakings (CIUI)	0	0			0			
1	Equity	0	0	0		0	0		

		(2) Tetal value adjustments and provisions per country of countergarty excludes those for excuritivation exposures but includes general credit nix adjustments.												
					Standardised Approx	ich								
				As of 31/03/2025			As of 30	/06/2025						
		Original Exposure (i)	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure [1]	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions (2)					
	(min EUR, 16)													
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0			0	0	0						
	Public sector entitles Multilateral Development Banks	9	0			0	0	0						
	Multilateral Development Banks International Organisations		0			0	0	0						
	Institutions	432	432			377	177							
	Corporates	254	276	279		278	100	102						
	of which: SME	4	4	A		4	4	4						
	Retail	10		i		10		,						
	of which: SME		0	0		0	0	0						
UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures		0			0	0							
OTHER KINGSON	of which: SME		0			0	0							
1	Exposures in default	0	0		0	0	0	0						
	Items associated with particularly high risk													
ı	Subordinated debt exposures	0	0	0		0	0	0						
	Covered bands	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
1	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0	0			0							
	Standardised Total (2)				2				2					

					Standardised Approa	kh			
				As of 31/03/2025			As of 30,	06/2025	
		Original Exposure (4)	Exposure Value (I)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, 10) Central governments or central banks	351	151			302	302		
	Central sovernments or central banks Regional governments or local authorities	351	351	0		302	302 0		
	Public sector entities								
	Multilateral Development Banks		0			0			
	International Organisations	0	0			0		0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	7		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
BELGIUM	Secured by mortgages on immovable property and ADC exposures	0	0			0		0	
	of which: SME		0			0		0	
	Exposures in default		0		0				
	Items associated with particularly high risk								
	Subordinated debt exposures Covered bands		0						
	Covered bonds Claims on institutions and corporates with a 57 credit assessment		0						
	Collective investments undertakings (CIU)								
	Equity								
	Other exposures								
	Standardised Total [2]	Ů	Ů						

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	(min SUR, NJ	Original Exposure ⁽³⁾	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central sovernments or central banks	424	424	0		258	258	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	109	109	104		113	113	108	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortasses on immovable property and ADC exposures	0	0			0		0	
	of which: SME Exposures in default		0						
1	Exposures in default Items associated with particularly high risk	20		12		20	,	12	
	Subordinated debt exposures			0			0	0	
1	Supprenated best exposures Covered bands							0	
1	Claims on institutions and corporates with a ST credit assessment							0	
	Collective investments undertakings (CIU)								
1	Equity								
1	Other exposures								
	Standardised Total (2)				18				15

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	/06/2025	
	Intel DIRP No.	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁹⁾	Original Exposure (1)	Exposure Value ^(I)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central governments or central banks	27	27	0		28	28	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entitles	0	0	0		0	0	0	
	Multilateral Development Banks						0		
	International Organisations						0		
	Institutions Corporates	176	320	156		174	190	403	
	of which: SME		320	0.00		2,4	0		
	Retail	2	0	0		2	0	0	
	of which: SME						0		
LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	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	
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	1	1		1	1	1	
			0				0		
	Equity Other exposures					0	0		
	Standardised Total (1)		· ·	Ü		Ü		Ü	

		(a) recar value autocommiss and p	roundinger country or country	arry excluses order for securition.	on exposures out includes general credit risk adjustment				
					Standardised Appro	ich			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (4)	Exposure Value (1)	Bisk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 50) Central governments or central banks Regional governments or local authorities	428 0	428 0	0		334 0	334 0	0	
	Public sector entities Multifateral Development Banks International Organizations	0	0	0		0	0	0	
	Institutions Corporates of which: SMC	0	0	0		0	0	0	
IRELAND	Retail of which: SME Secured by mortages on immovable properly and ADC exposures	2 1	1	0		2 1	1	0	
III.COMID	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Herm associated with carticularly high risk Subordinated debt exposures Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertaidnes (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardsed Total ⁽⁹⁾	0	0	0	O	0	0	0	

Credit Risk - IRB Approach

LSF NANI INVESTMENTS S.A R.L.

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (3)	Nisk expo	sure amount	Value adjustments and provisions	Original I	xposure ⁽³⁾	Exposure Value (1)	Risk exposure amount tue (1)		Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Control banks and control encomments (2)	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	5,519	0	5,141	644	0	1	2,874	0	2,520	607	0	
	Corporates	16,174	1,302	12,293	8,336	0	894	15,815	1,183	11,851	8,070	0	8
	Corporates - Of Which: Specialised Lending	2,565	294	2,527	1,747	0	147	2,504	258	2,465	1,657	0	13
	Corporates - Of Which: SME	4,308	390	2,440	1,554	0	214	4,275	309	2,378	1,594	0	17
	Retail	13,088	273	12,117	2,270	136	199	13,411	236	12,462	2,493	159	16
	Retail - Secured on real estate property	10,032	136	10,030	1,522	65	69	10,364	136	10,363	1,632	70	
	Retail - Secured on real estate property - Of Which: SME	412	6	410	118	1	7	413	5	412	159	5	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	9,620	130	9,620	1,403	64	61	9,951	131	9,951	1,472	65	
	Retail - Qualifying Revolving		0	0		0	0	0	0		0	0	
	Retail - Other Retail	3,056	137	2,087	748 258	71	130	3,047	99	2,099	861	89	10
	Retail - Other Retail - Of Which: SME	1,542 1,514	80 57	1.253	258 490	20 51	51	1,553	85	873 1.226	390 471	56 33	4
	Retail - Other Retail - Of Which: non-SME	1,514	57	1,253	490	51	79	1,494	35	1,226	471 69	33	6
	Equity	41		32	69			41		32	69		
	Collective Investments Undertakings (OU) Other non credit-obligation assets				1.089						995		-
	IRD Total ⁽¹⁾				12,408						12,234		

(1) Original exposure, unlike Exposure value, is repo

| In Sta Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (1)		sure amount	Value adjustments and provisions			Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Control Services and control sensemental, ⁵⁰ Notetimes Comprosite Comprosit				0 322 7,106 1,654 1,478 1,990 1,275 118	0 0 0 0 0 122 55	0 0 861 126 214 186 60 7	0 852 12,836 2,213 4,121 11,705 8,821 413	0 0 1,132 238 309 209 114 5	0 614 8,965 2,175 2,228 10,807 8,820 412	0 286 6,874 1,564 1,544 2,197 1,376 159	0 0 0 0 145 59	0 785 116 171 155 57 6
PORTUGAL	Retail - Qualifying Revolving Retail - Other Retail - Of Which: SAME Retail - Other Retail - Of Which: SAME Replay Callective Investment Deferrishing (CIU) Other non-cells deligation assets	8,154 0 2,896 1,542 1,354 39	109 0 132 79 52 8	8,154 0 1,982 833 1,148 30	1,157 0 715 257 457 62	54 0 67 20 47 0	53 0 126 51 75 1	8,408 0 2,884 1,553 1,331 38	109 0 96 64 32 8	8,408 0 1,987 872 1,115 30	1,216 0 821 390 432 62	54 0 86 56 30 0	50 0 99 41 58 1
1	IRIS Total												

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

								IRB Ap	proach					
					As of 30/	09/2024					As of 31/	12/2024		
			Original	Exposure ⁽¹⁾	Exposure Value (3)	Risk expo	sure amount	Value adjustments and provisions	Original Exposure (II)		Exposure Value (1)	Risk exposure amount		Value adjustments and provisions
		(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Centra	il banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institu	tions	125	0	104	54	0	0	126	0	105	54	0	0
	Corpor		250	4	232	133	0	5	256	4	239	133	0	5
			104	0	104	31	0	0	104	0	104	31	0	0
			5	0	5	9	0	0	4	0	4	8	0	0
	Retail		25	0	23	3	0	0	26	0	25	3	0	0
		Retail - Secured on real estate property	21	0	21	2	0	0	22	0	22	2	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
SPAIN			21	0	21	2	0	0	22	0	22	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4	0	3	1	0	0	4	0	3	1	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
1			4	0	2	1	0	0	4	0	3	1		0
	Equity			0			0	0	0	0		0	0	0
1		tive Investments Undertakines (CIU)												
		non credit-obligation assets												
1	IRS To	ital												

risinal exposurs. unlike Exposure value, is reported before takins into account any effect due to credit conversion factors or credit risk mitiestion techniques (s.e. substitution effects) etc. RGIAs and PSRs from Q12025

							IRB Ap	proach					
		1		As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (3)		sure amount	Value adjustments and provisions	Original I	Exposure ⁽³⁾	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min ELIR, %)	1	Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	725	0	725	37	0	0	717	0	717	35	0	0
	Corporates	719	30	719	48	0	12	409	0	409	43	0	0
	Corporates - Of Which: Specialised Lending	53	30	53	6	0	12	23	0	23	6	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	10	0	10	0	0	0
	Retail	45	1	42	8	0	0	49	1	47	8	0	0
	Retail - Secured on real estate property	39	1	39	6	0	0	43	1	43	7	0	0
	Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0		0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	39	1 0	39			0	43	1	43	7	0	
	Retail - Qualifying Revolving Retail - Other Retail		0				0	0	0			0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	4	2		0	6	0	4	2	0	
	Retail - Other Retail - Of Which: non-SME		0		2	0	0		0		3		0
	Equity		0	0	0	0	0	0	0	,		0	
	Collective Investments Undertakines (CIU)			-	-						_		
	Other non credit-obligation assets												
	IRD Total												

Oriental escours, unlike Exposure value, is recorded before takins into account any effect due to credit conversion factors or credit risk mitiestion techniques (i.e., substitution effe

							IRB Ap	proach					
				As of 30	09/2024					As of 31,	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure ^{(H}	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	5	2	0	0	19	0	14	4	0	0
	Corporates	672	0	661	253	0	0	683	0	671	256	0	0
	Corporates - Of Which: Specialised Lending	13	0	13	4	0	0	7	0	7	2	0	0
	Corporates - Of Which: SME	43	0	43	13	0	0	44	0	44	13	0	0
	Detail	172	0	163	22	0	0	194	0	185	27	0	0
	Retail - Secured on real estate property	156	0	156	21	0	0	177	0	177	24	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	٥
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	156	0	156	21	0	0	177	0	177	24		
	Retail - Qualifying Revolving	0		0	0		0	0	0	0	0		
	Retail - Other Retail	17	0	7	1	0	0	18	0	9	3		
	Retail - Other Retail - Of Which: SME								0				
	Retail - Other Retail - Of Which: non-SME	17	0	7	0	0	0	18	0	9	3		
	Equity						0	0	0				
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

(P) Incl. RGLAs and PSEs from Q1 2025

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (5)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure ⁽³⁾	Exposure Value (II)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,690	0	1,667	65	0	0	768	0	756	55	0	0
	Corporates	407	0	407	172	0	0	419	0	419	172	0	0
	Corporates - Of Which: Specialised Lending	52	0	52 50	16	0	0	51	0	51	16		
	Corporates - Of Which: SME Retail	50 153		147	26 28		0	155	0	0 148	28		
	Retail - Secured on real estate property	131	1 1	131	23			132	3	132	23		4
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	131	3	131	23		1	132	3	132	23	1	1
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	131		131	23		1	132		132	23		
FRANCE	Retail - Qualifying Revolving		0	0	0	0	0			.,,,			
	Retail - Other Retail	22	1	16	5	1	1	22	1	15	5		1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	22	1	16	5	1	1	22	1	15	5	0	1
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRIS Total												

								IRB Ap	proach					
						/09/2024								
			Original	Exposure ⁽¹⁾	Exposure Value ⁽³⁾		sure amount	Value adjustments and provisions	Original t	exposure (FI	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central bank	s and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		96	0	95	24	0	0	111	0	111	28	0	0
	Corporates		196	0	196	159	0	1	168	15	168	123	0	5
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		286	8	280	67	5	4	298	9	291	68	5	4
		Retail - Secured on real estate property	265	6	265	59	3	3	277	7	277	61	4	3
			0	0	0	0	0	0	0	0		0	0	
UNITED KINGDOM			265	6	265	59	3	3	277	7	277	61	4	3
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	21	2	15	8	2	1	20	1	14	7	1	1
			0	0	0	0	0	0	0	0		0	0	0
			21	2	15	8	2	1	20	1	14	7	1	1
	Equity			0				0	0	0				
		vestments Undertakings (CIU)												
		edit-obligation assets												
	IRS Total												4	

							IRB Ap	proach					
				As of 30	09/2024					As of 31,	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original E	xposure (II	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (1)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates	20	0	20	6	0	0	20	0	20	6	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	32	0	30	4	0	0	32	0	30	4	0	0
	Retail - Secured on real estate property	26	0	26	4	0	0	26	0	26	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	26	0	26	4	0	0	26	0	26	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	4	1	0	0	6	0	4	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	6	0	4	1	0	0	6	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
l	IRB Total												

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (5)	Risk expor	ure amount	Value adjustments and provisions	Original I	Exposure (FI	Exposure Value (I)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	18	0	10	2	0	0	17	0	10	2	0	0
	Corporates	232	0	231	98	0	0	231	0	230	100	0	0
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	5	0	5	2	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	28	0	27	5	0	0	31	0	29	7	0	0
	Retail - Secured on real estate property	25	0	25	4	0	0	27	0	27	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	25	0	25	4	0	0	27	0	27	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	0	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0				0	0	0				
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of 30,	/09/2024					As of 31,	12/2024		
			Original I	Exposure ⁽¹⁾	Exposure Value ⁽³⁾		sure amount	Value adjustments and provisions	Original I	exposure (3)	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)			Of which: defaulted			Of which: defaulted						Of which: defaulted	
LUXEMBOURG	Count should not an extended the special state of the should should not shoul	rty - Of Which: non-SME	0 1 146 33 0 36 32 0 32 0 32	0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 141 33 0 35 32 0 32 0 32 0 32	0 3 81 19 0 7 5 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 148 35 0 36 32 0 32 0 4 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 143 35 0 35 32 0 32 0 32	0 3 82 19 0 7 6 0 6	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Collective Investments Undertakings (CIU) Other non-credit-obligation assets													
	IRS Total													

								IRB Ap	proach					
					As of 30,	09/2024					As of 31,	12/2024		
			Original I	xposure ⁽²⁾	Exposure Value ⁽³⁾		sure amount	Value adjustments and provisions	Original	Exposure ⁽³⁾	Exposure Value (I)		sure amount	Value adjustments and provisions
		(min EUR, %)								Of which: defaulted			Of which: defaulted	
	Central banks	and central governments (2)	0	0	0	0	0	0	0	0	0		0	0
	Institutions		1,387	0	1,377	27	0	0	15	0	5 92	1 92	0	0
	Corporates		92	0	92	32		0	92	0			0	
			45	0	45	17	0	0	45	0	45	17	0	
	Retail		17		0 17				19	0			0	
	Retail	Retail - Secured on real estate property	17	0	17	3	0	0	19	0	18 18	3	0	
			10		10				10	u .	10		0	
IRELAND		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	16		16				10		18		0	
IKELAND		Retail - Qualifying Revolving	10		10	2	0		18	0	18	2	0	
		Retail - Other Retail											0	
		Retail - Other Retail - Of Which: SME					0			0				
		Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	
	Equity	ARLEIT - CORE MISH - OF WHICH: NOT-SME	,		ō		0		o o	0	i i			
		estments Undertakings (CIU)		_	-			_						
	Other non cre	edit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

LSF NANI INVESTMENTS S.A R.L.

							IRB Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Original	Exposure [1]	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure ⁽²⁾	Exposure Value (1)	flisk expo	osure amount	Value adjustment and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central hanks and central argamenants (2)	280	0	151	49	0	0	153	0	83	34	0	
	Institutions	2,143	0	2,011	525	0	1	2,643	0	2,519	463	0	
	Corporates	16,834	931	12,641	6,265	0	545	16,903	925	12,655	6,369	0	
	Corporates - Of Which: Specialised Lending	1,779	104	1,617	678	0	30	1,786	63	1,627	704	0	
	Corporates - Of Which: SME	8,475	440	5,947	2,923	0	279	8,539	442	5,985	2,920	0	
	Retail	13,004	234	12,345	2,378	154	152	13,320	233	12,651	2,311	136	
	Retail - Secured on real estate property	10,453	136	10,346	1,582 76	69	58	10,726	132	10,605	1,511 80	54	
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	268 10.185	133	10.095	1.506	67	3	10.452	129	259 10.346	1.431	3 51	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	10,185	133	10,095	1,506	67	55	10,452	129	10,346	1,431	51	
	Retail - Quarrying Revolving Retail - Other Retail	2.551	98	1.999	796	85	94	2.594	101	2.046	800	83	
	Retail - Other Retail - Of Which: SME	1.093	58	774	319	50	94	1.107	56	754	330	48	
	Retail - Other Retail - Of Which: non-SME	1.458	40	1.275	477	35	60	1.486	44	1.291	470	35	
	Facility	309	-0	309	621		00	314	0	314	628		
	Collective Investments Undertakings (CIU)	69		69	41			72	0	72	27	0	
	Other non credit-obligation assets			.,	1,767	_		7.5		12	1,995		
	IRD Total ^(R)				11,646						11.827		

							IKB Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Original	Exposure ⁽¹⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ^{EQ}	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)												
	Central banks and central governments (II)	280	0	151	49	0	0	153	0	83	34	0	0
	Institutions	559	0	484	250	0	0	527	0	464	205	0	0
	Corporates	13,462	889	9,335	5,250	0	521	13,707	883	9,523	5,371	0	533
	Corporates - Of Which: Specialised Lending	1,776	104	1,614	676	0	30	1,784	63	1,625	703	0	21
	Corporates - Of Which: SME	8,461	440	5,940	2,920	0	276	8,523	442	5,978	2,917	0	272
	Retail	11,249	206	10,647	2,095	139	138	11,484	206	10,883	2,003	123	128
	Retail - Secured on real estate property	8,853	112	8,769	1,335	57	49	9,044	109	8,955	1,235	44	50
	Retail - Secured on real estate property - Of Which: SME	267	3	251	76	2	3	274	4	259	80	3	4
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	8,586	109	8,518	1,259	55	45	8,770	106	8,696	1,155	41	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,396	94	1,878	760	82	89	2,440	96	1,929	768	79	78
	Retail - Other Retail - Of Which: SME	1,093	58	723	319	50	33	1,107	56	754	330	48	34
	Retail - Other Retail - Of Which: non-SME	1,303	36	1,155	441	32	56	1,333	40	1,175	438	32	44
	Equity	288	0	288	577	0	0	294	0	294	584	0	0
	Collective Investments Undertakings (CIU)	68	0	68	38	0		71	0	71	23	0	
	Other non credit-obligation assets												
	IRS Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Incl. RGLAs and PSGs from Q1 2025

								IKB Ap	proach					
					As of 31,	/03/2025					As of 30/	06/2025		
			Original	Exposure ⁽³⁾	Exposure Value ⁽¹⁾		sure amount	Value adjustments and provisions	Original E		Exposure Value (1)		iure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	,
	Central bank	s and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		166	0	145	57	0	0	161	0	146	55	0	0
	Corporates		243	4	291	124	0	5	249	4	293	127	0	5
		Corporates - Of Which: Specialised Lending	3	0	3	1	0	0	2	0	2	1	0	0
			10	0	5	2	0	0	9	0	4	2	0	0
	Retail		26	0	25	3	0	0	25	0	25	3	0	0
		Retail - Secured on real estate property	21	0	21	2	0	0	21	0	21	2	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN			21	0	21	2	0	0	21	0	21	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	4	0	3	1	0	0	4	0	4	1	0	0
	Equity		5	0	5	10	0	0	5	0	5	10	0	0
		vestments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non cr	edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
		1			/03/2025					As of 30 _j	06/2025		
		Original	Exposure (1)	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ^[4]	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)	1	Of which: defaulted						Of which: defaulted				
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Imititutions	723	0	723	34	0	0	712	0	712	30	0	0
	Corporates	524	0	524	44	0	0	408	0	408	43	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	50	1	49	8	0	0	52	0	51	8	0	0
	Retail - Secured on real estate property	46	1	45	7	0	0	49	0	48	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	46	1	45	7		0	49	0	48	8	0	0
	Retail - Qualifying Revolving										0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4 4		4	1		0	4	0	3	1	0	0
							0		0			0	0
	Retail - Other Retail - Of Which: non-SME Equity		0		1		0	-	0	3	1	0	0
	Equity Collective Investments Undertakings (CIU)						0						0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets				0								
	IRB Total												

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Origina	Exposure (1)	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original t	Deposiure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustment and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted						Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8	0	3	1	0	0	7	0	2	0	0	0
	Corporates	714	0	703	213	0	0	670	0	663	203	0	0
	Corporates - Of Which: Specialised Lending	0	0			0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	213	0	203	28	0	0	250	0	230	35	0	0
	Retail - Secured on real estate property	202		196	26		0	250	0	230	35	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	202	0	196	20			241		223	34		
UNITED STATES	Retail - Secured on real estate property - Or Which: non-SM Retail - Secured on real estate property - Of Which: non-SM	202		196	26		0	241	0	223	34	0	
OMITED STATES	Retail - Qualifying Revolving	0		0		0	0	0	0	0	0	0	0
	Retail - Other Retail	10		7	2		0	9		7	1	0	0
	Retail - Other Retail - Of Which: SME	0		ò	ė.		0	0	0	ė ė	0	0	0
	Retail - Other Retail - Of Which: non-SME	10	0	7	2	0	0	9	0	7	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0		0		0	0	0	0	0	
	Other non credit-obligation assets												4
	IRB Total												

Credit Risk - IRB Approach

LSF NANI INVESTMENTS S.A R.L.

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30;	06/2025		
		Original	Exposure [1]	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ⁽²⁾	Exposure Value (1)	fisk exp	osune amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	293	0	286	40	0	0	403	0	389	43	0	0
	Corporates	469	0	467	160	0	0	436	0	433	145	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	154		0 147	27	0	0	153	0	147	27	0	0
	Retail - Secured on real estate property	154	3	187	27	2	2	133	4	147	27	2	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	133	0	132	22	0		133	3	131	23	1	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sf	£ 133		131	22			133		131	28	1	
FRANCE	Retail - Qualifying Revolving	133	,				0	0	0	0	- 0		n
	Retail - Other Retail	21	1	16	5	1	1	21	1	16	5	1	1
	Retail - Other Retail - Of Which: SME	0					0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	1	16	5	1	1	21	1	16	5	1	1
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(2)	teri	BYZ	ā4	and	DKF	from	01	2024

							IR8 Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original	teposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk expo	sure amount	Value adjustments and provisions	Original t	Exposure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min CUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0		0				0	0	0	0	0	0
	Corporates	295	6	279	101		2	305	6	290	109	0	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0					0	0		0	0	0
	Corporatos - Of Which: SME Retail	301	10	291	62			306	10	293	64		
	Retail Retail - Secured on real estate property	301 280	10	291 277	62 56	3	4	306 281	10	293 279	64	5	5
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	280		277	50	-	3	281		279	38	3	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	280		277	56			281		278	58		
UNITED KINGDOW	Retail - Qualifying Revolving	200	-	2.77		,		202		270	.0		0
	Retail - Other Retail	21	1	14	6	1	1	25	2	14	6	1	1
	Retail - Other Retail - Of Which: SME	0	o o		0	o o	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	14	6	1	1	25	2	14	6	1	1
	Equity	0	o o		o o	o o		0	0	0	0		0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												
	-	(1) Original exposur	e, unlike Exposure valu	e, is reported before t	aking into account an	ry effect due to credit	conversion factors or	credit risk mitigation	techniques (e.g. substi	tution effects).			

m	teril.		-	mr s.	 . 01	2026	

							IRB Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original	txposure ^[1]	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original t	Deposiure ⁽⁴⁾	Exposure Value (1)	Nisk expo	osure amount	Value adjustments and provisions
	(min DUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (P)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	398	0	398	0	0	0
	Corporates	20	0	20	5	0	0	21	0	21	5	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	32	0	30	4	0	0	32	0	31	4	0	0
	Retail - Secured on real estate property	26	0	26	3	0	0	27	0	26	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	26	0	26	3	0	0	27	0	26	3	0	0
	Retail - Qualifying Revolving	0		0	0		0	0	0	0	0	0	0
	Retail - Other Retail			5	1		0	5	0	4	1	0	0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0	0	0	0	0	0
l	Retail - Other Retail - Of Which: non-SME	6		5	1			5	0	4	1	0	0
	Equity	0	0		1				0		1	0	0
	Collective Investments Undertakings (CIU)	0									0	0	
l	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure va (2) Incl. RGLAs and PSEs from Q1 2025

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30	06/2025		
		Original	Exposure ⁽³⁾	Exposure Value (2)	Risk expos	ure amount	Value adjustments and provisions	Original I	Exposure ^[4]	Exposure Value (1)	flisk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted				
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13	0	7	2	0	0	3	0	2	1	0	0
	Corporates	265	0	264	88	0	0	286	0	285	100	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	35	0	34	7	0	0	35	0	34	7	0	0
	Retail - Secured on real estate property	32	0	32	6	0	0	32	0	32	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	32	0	32	6	0	0	32	0	32	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	0	0	0	3	0	2	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	3		2		0	0	3	0	2	0	0	0
	Equity	0							0	0	0	0	- 0
	Collective Investments Undertakings (CIU)								0		0	0	
	Other non credit-obligation assets												4
	IRS Total												

(1) Original exposure, unlike Exposure value, (2) Incl. RGLAs and PSEs from Q1 2025

LUXEMBOURG

					IRB Ap	proach					
			03/2025						06/2025		
Original E	sposure (1)	Exposure Value (2)	Risk expos	ure amount	Value adjustments and provisions	Original E	cposure ⁽²⁾	Exposure Value (1)	flisk expor	sure amount	Value adjustments and provisions
	Of which: defaulted						Of which: defaulted				
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
155	0	150	66	0	0	150	0	145	61	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
36	1	35	6	1	1	36	1	35	7	1	0
32	1	31	5	1	0	33	1	32	5	1	0
0	0	0	0	0	0	0	0	0	0	0	0
32	1	31	5	1	0	33	1	32	5	1	0
0	0	0	0	0	0	0	0	0	0	0	0
4	0	3	1	0	0	4	0	3	1	0	0
0	0	0	0	0	0	0	0	0	0	0	0
4	0	3	1	0	0	4	0	3	1	0	0
2	0	2	3	0	0	1	0	1	3	0	0
1	0	1	3	0		1	0	1	3	0	

	(min EUR, %)
	Central banks and central governments (2)
	Institutions Corporates
	Corporates - Of Which: Specialised Lending
	Corporates - Of Which: SME
	Retail
	Retail - Secured on real estate property
	Retail - Secured on real estate property - Of Which: SME
IRELAND	Retail - Secured on real estate property - Of Which: non-SME
	Retail - Qualifying Revolving
	Retail - Other Retail
	Retail - Other Retail - Of Which: SME

						IRB Ap	proach					
ı			As of 31/	03/2025					As of 30/	06/2025		
	Original E	sposure [1]	Exposure Value (5)	Risk expos	ure amount	Value adjustments and provisions	Original E	quosure ⁽²⁾	Exposure Value (1)	Risk expos	ure amount	Value adjustments and provisions
		Of which: defaulted						Of which: defaulted				
	0	0	0	0	0	0	0	0	0	0	0	0
	30	0	20	1	0	0	20	0	10	2	0	0
	89	0	89	26	0	0	90	0	90	26	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	19	0	19	3	0	0	19	0	19	3	0	0
	17	0	17	2	0	0	18	0	18	3	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	17	0	17	2	0	0	18	0	18	3	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	1	1	0	0	1	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	2	0	1	1	0	0	1	0	1	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	



General governments exposures by country of the counterparty

		LSF NANI INVESTMENTS S.A R.L. As of 31/12/2024												
						Dire	ct exposures							
				On balance sh	eet	Dire	et exposures		Deriva	tives		Off bala	nce sheet	i I
	(min EUR)			On balance sin					Deliva			On Bala	ice silect	A
												Off-balance si	neet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 75 0 0 0 59 44 44 0	0 75 0 0 59 44 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 75 0 0 59 44 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	000000000000000000000000000000000000000			
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	178 111 0 0 0 0 259 0 220	17/8 111 0 0 0 0 0 259 0	0 0 0 0 0		118 111 0 0 0 0 0 259 0 270	0 0 0 0		0 0 0	0 0 0	000000000000000000000000000000000000000))))
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria			·		270	·							Ü
[0 - 3M [Cyprus													
TO - 3M	Czech Republic													
0 - 3M 3M - 1Y 3M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Denmark													
0 - 3M 3 - 3M 3 - 17 17 - 27 27 - 37 37 - 57 57 - 107 107 - more	Estonia													



General governments exposures by country of the counterparty

						As of 31/12/2024							
					Dire	ct exposures							
(min EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
				Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
	Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Country / Region	financial assets	derivative financial assets (net of short positions)		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	
Finland	0 0 0 0 2 5 5 0 0	0 0 0 25 0 0	0 0 0 0 0	(0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
France	150 0 0 79 139 268 0 638	0	0		0	0		0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0
Germany	0 199 251 0 0 0 0	0 199 251 0 0 80 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 199 0 251 0 0 0 0 80	0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Croatia													
Greece													
Hungary													
Ireland	37 0 0 10 61 249	37 0 0 10 61 249 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(37 0 0 0 10 10 61 249 0 0 357	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Italy	0 3 0 141	0 3 0 141 0	0 0 0 0	() () () () () () () () () ()	0 0 3 0 0 0 0 0 141 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	U
	Country / Region Finland France Germany Greatia Greece Hungary	Country / Region Total gross carrying amount of non-derivative financial assets Fisland Fisland 7 France 133 264 Germany 6 Greece Hungary Italy Italy	Country Region	Country / Region Total gross carrying amount of non-derivative financial assets State Country Region Country Region Total gross carrying amount of non-derivative financial assets Institute financial assets Institute financial assets Institute Country Institute Institu	Country / Region Total gross carrying amount of non-derivative financial assets financial assets Total gross carrying amount of non-derivative financial assets financial assets of abort positions) of which: Financial assets designated at fair value through profit or loss financial assets of abort positions) of which: Financial assets had for trading of which: Financial assets designated at fair value through profit or loss financial assets of abort positions) of which: Financial assets designated at fair value through profit or loss financial assets of abort positions) of which: Financial assets designated at fair value through profit or loss of a	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets let of shall provide financial assets let of shall provide financial assets let of which financial assets let of w	Country / Region Ted grow carring amount of non-derivative financial seath by accounting perfolion Trained and the country of the control o	Country / Intigen Total gross corror amount of non-derivative financial cases; per properties of section of mancial cases; per of section for tracing and financial cases; per of section for tracing and for	Total price carrying smoot of non-defendance of history and state of the processing and the state of the state of the processing and the state of	Scarley fings: Country Fings: The general content of content Country Fings: The country and profit of country Country Fings: The country Fi	County / Ingriss County / In	Control Program Control and an experience of an experience of the state of the	Country flagor Professional processed as extensive and country ground of an extensive account of a country ground of a cou



General governments exposures by country of the counterparty

							SF NANI INVESTMENTS S.A							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	titive fair value	Derivatives with	ı negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)											Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Latvia	0 4 0 5 5 71 0 0	0 0 4 0 58 71 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		0
[0 - 3M [Uthuania	0 0 44 27 99 0	0 0 44 27 69 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		0
[0 - 3M [Luxembourg	1 0 0 0 27 27	1 0 0 27 0 0	0		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Malta													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	0 0 0 113 48	0 0 0 0 113 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 0	0 0 0 0 0		
Total [0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland	162 0 0 44 0 0 34 22 28	0 44 0 34 28	0 0 0 0		0 162 0 0 0 1 0 44 0 0 34 0 0 28 0 0 28	0		0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Total [0 - 3M [3M - 17 [[17 - 27 [[27 - 37 [[37 - 57 [[57 - 107 []107 - more Total	Portugal	105 1.599 583 201 45 457 788	1,599 583 201 48 457 788	0 0 0 0		50 612 0 522 0 5 0 6 0 20 0 373	986 61 196 41 436 415		0 0 0 0	0 0 0 0 0	0 0 0 0	0 17 3 1 0 0 1 1		15
Total [0 - 3M [[3M - 17] [11 - 27] [12 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Romania	3,678	3,578 0 0 0 0 0 0 19	0 0 0 0 0		1,539 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0	2,139 0 0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0	219 0 0 0 0 0		141



General governments exposures by country of the counterparty

						L	SF NANI INVESTMENTS S.A	R.L.						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Slovakia	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	5 33 36 76 200 222 722 6	50 50 50 50 50 50 55 76 5 76 4 204 4 224 7 727 50 0 0	0 0 0 0	() () () () () () () () () ()	50 3366 0 76 76 0 204 0 224 1 727 0 1,616	0 0 0 0 0	000	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [3 M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Sweden	-50-00	200	·			•			·	·	·		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	tceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
0 - 3M 3M - 1Y 3M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more Total	Norway	30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						L	SF NANI INVESTMENTS S.A	K.L.						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
									hi a filosofia	Deal and the state of the		Off-balance sh	eet exposures	
			Total carriag amount of non		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Australia	0 0 12 0 0 0	0 0 12 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 12 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Canada													
[0 - 3M	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	208 109 333 48 0 888	108 190 335 0 48	0	000000000000000000000000000000000000000	208 108 190 335 0 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		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China	855 0 0 0 5 0	889 0 0 0 5 5	0 0 0 0 0		0 0 0 5 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M [3M - 17 [11 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Switzerland	5	5	0	0	5	0		0	0	0	0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

LSF NANI INVESTMENTS S.A R.L.

						L:	SF NANI INVESTMENTS S.A	R.L.						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	ives		Off balan	ce sheet	
						ssets by accounting portfolio		Derivatives with pos	Shar falanaha	Dark and the state of the	n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portiono		Derivatives with pos	rcive fair value	Derivatives with	i negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [13M - 1Y]	Middle East													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Latin America and the Caribbean													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Africa	0 1 0 15 0	0 1 0 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 15 0	0 1 0 0	0	0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	
[10Y - more Total [0 - 3M [16	16	0	0	15	1	0	0	0	0	0	0	1
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others ^(S)													
[10Y - more Total														

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) 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 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.

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botowara, Burkins Esva, Burund, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corgo, The Democratic Republic, Chad, Comoros, Corgo, The Democratic Republic, Chad, Gamea Bissau, Kenye, Lesotho, Liberia, Madagascar, Malawi, Maurituus, Mauritu

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						-	As of 30/06/2025	N.E.						
						Disc	ct exposures							
				On balance she	eet	Dire	ct exposures		Deriva	tivos		Off hala	nce sheet	
	(mln EUR)			On barance she	eet				Deriva	tives		Offibala	nce sneet	-
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Austria	0 0 0 0 58 15 44	0 0 0 58 15 44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 15	0 0 0 58 0 44			000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		
[0 - 3M [3 M - 1 Y 1 Y - 2 Y 2 Y - 3 Y 3 Y - 5 Y 5 Y - 1 O Y 1 O Y - more	Belgium	110 0 0 0 0 0 0 190 113	118 0 0 0 0 0 190 113 302	0	000000000000000000000000000000000000000	0 0 0 0 0 101 0	0 0 0 0 0 0 88		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria		34.	v		202								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
10 - 3M	Czech Republic													
0 - 3M 3M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Denmark													
0 - 3M	Estonia													



General governments exposures by country of the counterparty

		LSF NANI INVESTMENTS S.A R.L.												
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	0 0 0 0 26 0 0	0 0 0 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 26 0 0	000	0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	France	127 0 79 9 0 137 137 2 73	17 0 79 0 137 120 73	0		17 0 0 0 0 0	0 0 79 0 137 120 73	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		
[0 - 3M [Germany	0 100 0 0 0 0	0 100 0 0 0 0 81	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 100 0 0 0 0 81	000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
Total Total	Greece													
Total [0 - 3M [Hungary													
10-3M 3M - 1Y 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Ireland	0 0 10 10 72 164 168 334	0 0 10 0 72 164 87 334	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 20 0	0 0 10 7 2 144 87 314	000	0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0		
Octal	Italy	25-0 0 0 140 0 0	0 0 0 140 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 140 0	0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		



General governments exposures by country of the counterparty

						-	SF NANI INVESTMENTS S.A							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	nce sheet	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 ME - 0 1		C	0	0		0	0		0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more	Latvia	66 66	0 0 62 66 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 0			0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Total [0 - 3M [[3M - 1Y [128	0 0	0	0	0 0	0 0		0 0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Lithuania	45 26	45 26	0	0	24	20		0 0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Lichosma	7 52	7 52	0	0	52	7		0	0	0	0	0	
[10Y - more Total		130	130	0	0	0 103	27		0 0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	27	0 27	0	0	0	0 27		0	0	0	0	0	
[5Y - 10Y [[10Y - more		C	0	0	C C	0 0	0	1	0 0	0	0	0	0	
Total [0 - 3M [3M - 1Y		27	27	0		0	27		0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Malta													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0		0 0	0		0	0	0	0	0	
[2Y - 3Y [3Y - 5Y	Netherlands	209	0 209	0	0	0 0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		49	0 49	0	0	0 0	0 49		0 0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [258	258	0		97	161		0 0	0	0	0	0	0
[3M - 17] [1Y - 2Y] [2Y - 3Y]	Poland	0	0	0		0 0	0		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Poland	35 28	35 28	0	0	0 0	35 28		0	0	0	0	0	
[10Y - more Total		103		0		0 0	101		0 0	0	0	0	0	10
[0 - 3M [3M - 1Y [1Y - 2Y		193 401 743	193 401 242	59 316		90 24	44 60		0	0	0	9 6	0	
[2Y - 3Y [[3Y - 5Y [Portugal	243 169 269	242 169 269 351	0		6	163 258		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		351 432	432	0		83	253 155		0	0	0	3 71	0	
Total [0 - 3M [[3M - 1Y [2,057	2,057	390 0	0	550	1,117		0 0	0	0	93	0	143
[1Y - 2Y [[2Y - 3Y [0	0		0	0		0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Romania	19	0 19	0	0	0	0 19		0	0	0	0	0	
[10Y - more Total		19	19	0		0 0	0 19		0 0	0	0	0	0	2



General governments exposures by country of the counterparty

		LSF NANI INVESTMENTS S.A. R.L. As of 30/06/2025												
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
						h				Don't sell services		Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 45 0 45	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 0 45	6		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Slovenia	99 95 95	0 0 0 0 95 95	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 95 0 0	6		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [Spain	50 55 275 88 257 427 283 3.378	7 427 283	0 0 0	000000000000000000000000000000000000000	0 4 0 0 193 90 287	0 0 275 80 257 234 193 1,040	6	0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	9.1					4.0							
Total Total	United Kingdom													
[0 - 3M [3 M - 17 117 - 27 127 - 37 [37 - 57 [57 - 107 [107 - more	Iceland													
Total [0 - 3M [Liechtenstein													
Octal	Norway	23	0 0 29 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 29 0 0 0 0	(0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Į.	SF NANI INVESTMENTS S.A	R.L.						
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) O	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 0 - 3M I		0	0	0	0		0	0	0	0	0	0	0	
[3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia	0 11 0 0	0 11 0 0	0	0		0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0 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 [n	11	0			11		0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Canada													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y [Hong Kong													
[10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [Japan													
[5Y - 10Y [[10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [3 406	3 406	0	0	359	47	0	0	0	0	0	0	
[2Y - 3Y [U.S.	255 86	255 86	0	0	255	0 86	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		48	48 0	0	0	41	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [798 0	798 0	0	0	663	136	0	0	0	0	0	0	0
[3M - 1Y [1Y - 2Y 2Y - 3Y		0	0	0	0		0 0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [China	5	5 0	0	0		5	0	0	0	0	0	0	
[10Y - more Total	1	5	0 5	0	0		0 0	0	0	0	0	0	0	1
[0 - 3M [3M - 1Y] [1Y - 2Y]														
[1Y - 2Y [Switzerland													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA													
[5Y - 10Y [110Y - more Total														
Total														



General governments exposures by country of the counterparty

I SE NANI INIVESTMENTS S A R I

						L	SF NANI INVESTMENTS S.A	R.L.						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitiva fair valua	Darivativas with	n negative fair value	Off-balance sh	eet exposures	
						occounting portions		School S man po	ATTE ION TOICE	Schilderes III.	The guilte full Folia			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Middle East													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Latin America and the Caribbean													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more	Africa	0 1 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 1 0 0 0	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	
10V - more Total	Others ⁽⁵⁾	1	1	0	c	0	1		0	0	0	0	0	1

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and or accounting classification of the positions the 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.

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



2025 EU-wide Transparency Exercise Performing and non-performing exposures LSF NANI INVESTMENTS S.A.R.L.

| Property of the property of

Por the denotion of non-denominal exposure page to write 4 which 4 years of resources on the STA 2012 I CARD.

Plentitutions report here the cumulative amount of expected oxidit increasing in the card instruments subject to impairment and provisions for off-balance sheet exposures.

in the Helvar by: Convention, this is because, pased on this upp convention, the provisions on or drawance select commitments are generately reported with a positive upp.

[From Jane 202], the gross conjugate amount of sweets and accumulated impairment that are purchased or originated as credit impairment replaced and included in the impairment stage, as it was the case in previous periods.



2025 EU-wide Transparency Exercise Performing and non-performing exposures LSF NANI INVESTMENTS S.A.R.L.

													Lai nomi inve														
							1/03/2025														00/06/2025						
	Gross carrying amount,							Accumulate	d impairment, accumula	sted negative changes is	n fair value due to credit				ing amount/ Nominal amount							Accumulated	impairment, accumulat	ed negative changes in f		kk and provisions ⁽⁴⁾	
				Of which non-perf	orming ⁽⁴⁾			On performing expos		On non-performing o	reposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perfor				On performing exposu		On non-performing exp			Collaterals and financial guarantees received on non-
(min CHR)			Of which per Of which Stage 2 but past due and crisi	>20 days	Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 ⁽¹⁾	performing exposures			Of which Stage 2	Of which performing but past due >20 day and <190 days	4	Of which Stage 2	Of which: defaulted	Of which Stage 2 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	1.471	1.471		0											2.543 2.543		and critically i	0									
Debt securities (including at amortised cost and fair value)	12,435	12,265	21		170 0	170	17	70	, ,		4	o s			11,220 11,052	16		0 1	GB .	0 16	10		1	44	۰	44	4 0
Central banks		0						0				0 0						0						0	0		0 0
General governments	7.015	7.015						0							5.842 5.842							0 1					
Credit institutions	987	987													1.092 1.092												
Other financial corporations	1,477	1,452			25 0	25		15				0			1,468 1,443				25		s 2	s 2		0	0		0 0
Non-financial corporations	2.955	2.810	17		MS 0	145	14	15			4				2,878 2,735	26			0	14	9 16		1	44		44	4 0
Loans and advances[including at amostised cost and fair value]	26,300	25.467	3.200	110	851 0	851	85	ii 26	300			0 44:	353		27.259 26.405	2.967	, ,		ss	. 85	5 89	5 228	240	465		465	5 220
Central banks								0				0						0				0 0		0	0		0 0
General governments	265	365	13												402 402	17	, .					0 1					
Credt institutions	45	45						0				0			255 255	1		0				0 1					
Other financial corporations	1510	1.371	154	30	139	136	12	10					76		1 590 1 488	67	,		02		0 10	9 12		43		42	3 40
Non-financial corporations	12.047	11.576		12	471 0	471	40	71 25	222	20		0 28	165		12.386 11.867	1,872		2 5	19	51	9 50	9 251	194	217		217	7 163
of which: small and medium-sized enterprises	6,965	6,627	1.281	10	228 0	226	22	10 11		15	6	0 190	125		7.075 6.721	1.125		0 2	ss	25	5 29	5 100	71	213		213	3 126
of which: Loans collateralised by commercial immovable property	3.018	2.792			236	736	22	16 4				0 12	103		2,009 2,861		,	,	39		0 23		36	176	-	136	6 107
Households	12.341	12.101				240]				***		12.627 12.393] ;	24				30	100	-		
of which: Loans collateralised by residential immovable property	10,449	10.314		46	134	134	12		,			0 20	103		10,700 10,571				29	12	0 12	9 22	24	26		26	6 103
of which: Credit for consumption	20,000	950	100		27	22		2] ,						1,020 929	144] '		0				12	20		26	
DEST INSTRUMENTS other than HFT	40.214	29,192	3.221		,021 0	1621	1.01] .]	41.023 40.000	2.967] .	9 10	22	0 102	9 100						
OFF-BALANCE SHEET EXPOSURES	8,981	8,600	-	1,	***	1,021	1,01				-	490		-	9,050 8,680	1,376		1,0		1,02	. 1,00		241	309		509	- 220
			niana refer to Article 47 (2) of Seculari	- FILLER CAT COMP WANT		1 112		~ ²	1 1	1 '		1 "		1	9,000	1,174			~[1 11	Y 27	"	16	81	9		

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

[2] Institution report have the contradiction report have the Cont

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs to 3 and 11 of Regulation (FU) 2001/4651—175 on Supervisory reporting, However, for the off-balance sheet consistently with the PRRSP of pin convention. The supervisor is convention, the opening of the PRRSP of pin convention. The supervisor is not eff-balance sheet commitments are sensed in recorded with a positive size.

notation years that it register sign convention. In this statebook, issued on this light convention, the provisions on emalance trainer commitments are generate years apported with a positive light. If from June 2011, the gross configuration of included in the impairment stage, as it was the case in previous periods.



Forborne exposures

			As of 30/0					As of 31/12/2024 Accumulated impairment,					
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and p	ges in fair value due	Collateral and fin received on exposur mea:	es with forbearance	Gross carrying exposures wit measures	g amount of th forbearance	accumulated chan to credit risk and p	ges in fair value due	Collateral and fina received on exposure measi	es with forbearance	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0		0	0	0	
Debt securities (including at amortised cost and fair value) Central banks	0	0	0	0	0	U	0	0	0	0	0	U	
	0	0	0	0	0		0	0	0	U	0		
General governments	0	0	0	0	0		0	0	0	U	0		
Credit institutions	0	U	Ü	U	0		0	U	Ü	U	U		
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)	1,120	498	313	248	604	210	1,005	400	267	208	568	173	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	102	102	11	11	86	86	199	112	49	31	107	77	
Non-financial corporations	791	331	260	198	342	101	573	221	175	136	282	73	
of which: small and medium-sized enterprises	463	258	167	149	245		394	181	126	107	229		
Households	227	65	42	38	176	24	233	67	44	40	179	23	
DEBT INSTRUMENTS other than HFT	1,120	498	313	248	604		1,005	400	267	208	568		
Loan commitments given	3	1	0	0	0	0	3	2	0	0	0	0	
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ^{BI}	0						0						

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

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

LSF NANI INVESTMENTS S.A R.L.

1			As of 31/	03/2025					As of 30/	(06/2025		
		ng amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)								-				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	U	0	0		0	0	U	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)	935	389	250	194	548	172	863	362	224	187	494	152
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	114	113	31	31	78	78	76	76	28	28	47	47
Non-financial corporations	578	204	174	121	285	67	561	225	162	128	267	79
of which: small and medium-sized enterprises	370	168	116	97	213		368	175	116	98	205	
Households	242	71	45	41	185	26	226	61	35	31	180	27
DEBT INSTRUMENTS other than HFT	935	389	250	194	548		863	362	224	187	494	
Loan commitments given	4	3	0	0	0	0	2	2	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP Framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated thanges in fair value due to or cert if it is adapted visions); is disclosed consistently with the FIRREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2025 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

LSF NANI INVESTMENTS S.A R.L.

	As of 30/09/2024 Gross carrying amount						As of 31/12/2024 Gross carrying amount					As of 31/03/2025 Gross carrying amount						As of 30/06/2025 Gross carrying amount							
	Of which: non- performin o		of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		Of which:			Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing	GOZ CIII) III	Of which: non- performin of which:		Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing	
(min EUR)			defaulted			exposures (1)		defa	ulted			exposures (1)			defaulted			exposures (1)			defaulted			exposures (1)	
A Agriculture, forestry and fishing	319	10	1	319	11	. 0	282	10	10	282	11	0	275	11	11	275	12	. 0	289	10	10	289	11	0	
B Mining and quarrying	58	6	5	6 58	6	0	57	6	6	57	6	0	57	5	5	57	9		62	5	5	62	7	0	
C Manufacturing	2,632	127	12	2 2,632	95		2,502	81	81	2,502	73	0	2,470	96	96	2,470	80		2,492	114	114	2,492	91	0	
D Electricity, gas, steam and air conditioning supply	487	0		0 487	2	0	361	0	0	361	2	0	337	0	0	337	2		350	0	0	350	2	0	
E Water supply	180	0		0 180	4	0	183	0	0	183	1	0	180	0	0	180	2		194	0	0	194	3	0	
F Construction	1,223	74	7	4 1,223	54		1,212	65	65	1,212	52	0	1,216	60	60	1,216	51	. 0	1,272	88	88	1,272	58	0	
G Wholesale and retail trade	1,533	73	7	1,533	64	0	1,466	59	59	1,466	52	0	1,537	54	54	1,537	51	. 0	1,527	57	57	1,527	55	0	
H Transport and storage	728	26	2	6 728	38	0	662	13	13	662	29	0	709	13	13	709	27		733	15	15	733	24	0	
I Accommodation and food service activities	1,088	64	6	4 1,088	63	0	1,081	15	15	1,081	47	0	1,029	15	15	1,029	32		997	14	14	997	35	0	
J Information and communication	157	1	,	7 157	8	0	247	2	2	247	6	0	184	2	. 2	184	7		258	2	2	258	7	0	
K Financial and insurance activities	419	28	2	8 419	47	0	320	2	2	320	5	0	424	9	9	424	33		575	9	9	575	23	0	
L Real estate activities	1,706	121	12	1,706	88	0	1,794	132	132	1,794	78	0	1,809	133	133	1,809	80		1,824	134	134	1,824	77	0	
M Professional, scientific and technical activities	799	44	4	4 799	31	. 0	764	38	38	764	22	0	855	31	31	855	21	. 0	814	30	30	814	17	0	
N Administrative and support service activities	403	1	,	7 403	19	0	419	3	3	419	15	0	404	3	3	404	14		396	3	3	396	9	0	
O Public administration and defence, compulsory social security	1	0		0 1		0	1	0	0	1	0	0	0	0	0	0	0		0	0	0	0	0	0	
P Education	59	1		1 59	1	. 0	64	1	1	64	1	0	75	1	1	75	1	. 0	80	1	1	. 80	1	0	
Q Human health services and social work activities	259	26	2	6 259	18	0	260	26	26	260	21	0	229	8	. 8	229	7	0	236	8	8	236	8	0	
R Arts, entertainment and recreation	113	18	1	B 113	16	0	107	15	15	107	17	0	116	15	15	116	17	0	103	12	12	103	12	0	
S Other services	134	15	1	5 134	105	0	156	15	15	156	113	0	141	15	15	141	101	. 0	183	15	15	183	127	0	
Loans and advances	12,298	643	64	3 12,298	670	0	11,940	483	483	11,940	551	0	12,047	471	471	12,047	545		12,386	519	515	12,386	568	0	

⁽¹⁾ The Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an azest. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRNREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-115 on Supervisory reporting.

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond