

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

In December 2018, Novo Banco SA was acquired by the holding LSF Nani Investments S.à r.l. NANI LSF started reporting supervisory data from Q4 2018 onwards. Q3 2018 data is from Grupo Novo Banco.



## 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,224	3,229	3,561	3,648	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,973	2,978	3,337	3,423	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,227	3,345	3,681	3,767	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,976	3,094	3,457	3,543	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,751	3,905	4,206	4,291	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,500	3,654	3,982	4,066	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	31,314	29,544	30,433	30,597	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31,154	29,384	30,290	30,453	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.49%	10.93%	11.70%	11.92%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.75%	10.13%	11.02%	11.24%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.50%	11.32%	12.10%	12.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.76%	10.53%	11.41%	11.63%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.17%	13.22%	13.82%	14.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.45%	12.44%	13.15%	13.35%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	50,188	46,443	46,642	47,314	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.42%	7.20%	7.89%	7.96%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,227	3,345	3,681	3,767	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,933	3,062	3,420	3,540	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	50,188	46,443	46,642	47,314	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	50,129	46,387	46,582	47,310	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.4%	7.2%	7.9%	8.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.9%	6.6%	7.3%	7.5%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

#### LSF Nani Investments S.à.r.l.

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	4,751	3,905	4,206		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	4,224	3,229	3,561		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,900	1,001	1,002		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	-4,064	-1,072	-69		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR  Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-290	-201	-130		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,629	3,567	2,701		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	18	494	562		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	-12	-12	-12		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-17	-14	-14	-18	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	-359	-139	-139	-139	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-34	-34	-33	-35	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-405	-369	-369	-446	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	-6	-14	-15	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 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	-351	-106	-45	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	-87	-96	-73	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-68	-68	-68	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	294	282	261	228	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-1	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	295	282	261	228	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3	116	120	120	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3	116	120	120	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,227	3,345	3,681	3,767	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	524	560	525	524	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	404	454	469	470	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	120	84	40	38	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	22	16		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	31,314	29,544	30,433	30,597	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
NE COLINE MICHIEN 19	B.1	Of which: Transitional adjustments included	271	232	244	143	C 05.01 (r010;c040)	
CARTA	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.49%	10.93%	11.70%	11.92%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.50%	11.32%	12.10%	12.31%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.17%	13.22%	13.82%	14.02%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,930	2,947	3,300	3,420	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.66%	10.05%	10.93%	11.23%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	251	251	225	225	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	160	160	143	143	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				•		

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	26,469	25,872	26,550	26,173	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	5,766	4,842	4,843	5,039	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	10,672	11,323	11,490	11,814	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,538	1,680	1,722	1,657	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,695	3,477	3,458	3,342	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	430	414	421	359	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	404	323	335	285	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	675	1	1	1	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	858	895	1,046	1,539	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	858	895	1,046	1,539	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010_100,C 24.00_010,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,477	1,393	1,393	1,396	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,477	1,393	1,393	1,396	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,000	646	687	844	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	31,314	29,544	30,433	30,597	



# 2019 EU-wide Transparency Exercise P&L LSF Nani Investments S.à.r.l.

	Ac of 20/00/2018	Ac of 21 /12 /2019	Ac of 21/02/2010	Ac of 20/06/2010
(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	570	758	178	369
Of which debt securities income	62	87	27	59
Of which loans and advances income	498	659	148	306
Interest expenses	269	304	53	107
(Of which deposits expenses)	202	216	30	61
(Of which debt securities issued expenses)	45	64	18	36
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	9	9	0	6
Net Fee and commission income	238	316	73	152
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	59	-143	48	72
Gains or (-) losses on financial assets and liabilities held for trading, net	-3	-20	-35	-61
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	22	-91	-1	-87
Gains or (-) losses from hedge accounting, net	-48	-47	-2	-8
Exchange differences [gain or (-) loss], net	28	43	9	22
Net other operating income /(expenses)	-68	-63	-29	-55
TOTAL OPERATING INCOME, NET	537	457	189	302
(Administrative expenses)	351	471	112	226
(Depreciation)	16	22	10	20
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	47	239	66	113
(Commitments and guarantees given)	3	26	-5	-6
(Other provisions)	44	213	71	119
Of which pending legal issues and tax litigation <sup>1</sup>		6		
Of which restructuring <sup>1</sup>		-21		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	246	272	76	162
(Financial assets at fair value through other comprehensive income)	3	1	1	0
(Financial assets at amortised cost)	243	270	75	162
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	152	153	10	232
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	5	7	1	2
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	-270	-694	-84	-447
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-370	-1,362	-92	-398
Profit or (-) loss after tax from discontinued operations	-40	-66	0	1
PROFIT OR (-) LOSS FOR THE YEAR	-410	-1,428	-91	-397
Of which attributable to owners of the parent	-409	-1,072	-69	-298

<sup>(1)</sup> 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

(mln EUR)	A	s of 30/09/201	18			As of 31/	/12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
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	3,690				976				735				1,006				IAS 1.54 (i)
Financial assets held for trading	1,206	526	516	163	845	257	517	71	1,020	409	543	67	1,020	501	441	78	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2,725	100	0	2,625	2,632	88	0	2,544	2,639	129	0	2,509	2,555	143	0	2,412	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	7,473	7,399	30	44	7,660	7,588	28	45	7,506	7,434	28	44	8,765	8,696	26	43	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,796				26,526				26,538				27,194				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	8	0	8	0	1	0	1	0	4	0	4	0	4	0	4	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	22				34				46				60				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	6,619				5,487				5,881				4,497				
TOTAL ASSETS	48,540				44,161				44,371				45,102				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20:	18					As of 31	./12/2018					As of 31,	/03/2019					As of 30	)/06/2019			
		Gross carr	ying amount		Accui	mulated impairment	:	Gros	s carrying amo	ount	Accu	ımulated impair	ment	Gro	oss carrying am	ount	Accu	mulated impai	rment	Gro	ss carrying an	nount	Accui	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	5	Assets without significant increase in credit risk since initial recognition  increase in credit risk since initial recognition  Stage 3 significant increase in credit risk since initial recognition but initial recognition  Stage 3 significant increase in credit risk since initial recognition but initial increase in credit risk since initial increase in credit risk since initial increase in credit risk since initial recognition but initial recognition but initial recognition but initial increase in credit risk since initial recognition but initial recognition but initial increase in credit risk since initial increase in credit risk since initial recognition but initial increase in credit risk since initial recognition but initial increase in credit risk since initial in		Assets without significant increase in credit risk since	increase in credit risk since	Assets with significant ncrease in dit risk since initial assets cognition but not credit-	Stage 2 Assets with significant increase in credit risk since initial recognition incredit impaired  Stage 2 Assets with significant increase in credit risk since initial recognition but recognition but impaired		Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	significant increase in credit risk since initial	Assets without significant significant increase in increase in credit risk		Stage 3 Creditimpaired assets  Stage 1 Assets without significant increase in credit risk since initial recognition  Stage 1 Assets without significat increase in credit risk since initial recognition but not credit risk that increase in credit risk since initial recognition but not credit risk since initial recognition since initial recognition but not credit risk since initial recognition since initial reco		with sant e in credit-impaired assets credit-	References								
Financial assets at fair	Debt securities	7,327	,	57	-3	0	0	7,524	4	46	6 -1	0	0	7,368	3	1 4	-6	-2	)	0 8,63	7 (	4	6 -2	. 0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(	(	0	0	0	0	0	0	(	0 0	0	0	C	)	D .	0	0	)	0	0	)	0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,105	341	223	-2	-59	-209	1,081	357	147	7 -2	-58	-135	1,181	318	3 14	-3	-2 -50	-13	1 1,398	323	14	3 -2	-56	-128	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	17,684	5,031	8,154	-43	-201	-5,227	17,898	5,135	6,164	4 -36	-179	-3,846	18,373	4,761	5,84	-4	-20	-3,64	8 18,812	4,867	5,67	0 -43	-223	-3,568	Annex V.Part 1.32, 44(a)

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



**Market Risk** 

LSF Nani Investments S.à.r.l.

1	SA				I	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS C CHARGE FOR C			VaR (Memor	andum item)	STRESSED VaR (Memora	andum item)	INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK		ICE RISKS CA IARGE FOR CT		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)		LATEST LABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/12	/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk	756 756 0		0 0 0 0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities Of which: General risk Of which: Specific risk	14 5 2	12 3 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						
Foreign exchange risk Commodities risk Total	88 0 <b>858</b>	58 0 <b>895</b>	0 0 0 0	0 0	0 0	0	0	0	0	0	0	0 0 <b>0</b>	0 0	0 0	0 0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019			As of 31/	03/2019									As of 30/06	/2019					
Traded Debt Instruments Of which: General risk Of which: Specific risk	909 909		0 0 0 0	0 0	0							0	0	0 0	0 0						
Equities Of which: General risk	20	14	0 0 0	0 0	0							0	0	0 0	0 0						
Of which: Specific risk Foreign exchange risk Commodities risk	117 0	145 0	0 0 0	0 0 0	0 0 0							0	0 0	0 0	0 0 0						
Total	1,046	1,539	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



#### Credit Risk - Standardised Approach

LSF Nani Investments S.à.r.l.

					Standardise	ed Approach						
			As of 30/	09/2018		As of 31/12/2018						
		Original Exposure <sup>1</sup>	Il Exposure Palue Risk exposure amount Value adjustments and provisions Original Exposure Exposure Value Risk exposure amount									
	(mln EUR, %)											
	Central governments or central banks	10,903	11,411	2		8,780	9,267	27				
	Regional governments or local authorities	105	94	19		96	88	18				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	70	359	0		70	370	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	558	411	117		593	376	102				
	Corporates	5,137	3,084	3,012		4,344	2,733	2,669				
	of which: SME	2,460	1,593	1,521		1,393	974	910				
	Retail	1,569	582	396		1,452	502	349				
Consolidated data	of which: SME	384	223	127		284	152	87				
Consolidated data	Secured by mortgages on immovable property	2,054	1,936	1,036		1,564	1,518	759				
	of which: SME	1,286	1,185	678		927	903	485				
	Exposures in default	2,732	871	967		2,257	665	715	1,515			
	Items associated with particularly high risk	250	161	242		236	154	231				
	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)	99	83	124		96	80	120				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	23,478	18,993	5,915	2,082	19,487	15,75	2 4,990	1,63			

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

(2) Standardised Total does not include the Secutarisation	position unlike in the previous	Transparency exercises' results.

					Standardise	ed Approach							
			As of 30	/09/2018		As of 31/12/2018							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(mln EUR, %)												
	Central governments or central banks	7,920	8,430	0		5,809	6,291	24					
	Regional governments or local authorities	101	94	19		91	87	17					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	291	0		0	301	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	34	32	16		44	1	0					
	Corporates	1,928	1,357	1,326		1,925	1,397	1,363					
	of which: SME	591	375	344		578	367	333					
	Retail	1,248	394	277		1,239	393	276					
PORTUGAL	of which: SME	186	103	59		189	107	61					
TORTOGAL	Secured by mortgages on immovable property	1,053	1,029	542		1,049	1,024	539					
	of which: SME	724	710	397		717	705	395					
	Exposures in default	1,342	373	391	943	934	334	350	572				
	Items associated with particularly high risk	130	74	111		123	76	114					
	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)	99	83	124		96	80	120					
	Equity	0	0			0	0	0					
	Other exposures	0	0	0	4.004	0	0	0	445				
	Standardised Total <sup>2</sup>	(1) Original expenses unlike Fun			1,024				642				

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	1,951	1,949	0		2,001	1,999	0	
	Regional governments or local authorities	5	1	0		5	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	33	10	3		34	11	3	
	Corporates	1,855	850	825		2,064	1,034	1,009	
	of which: SME	599	419	394		611	453	428	
	Retail	157	93	62		152	90	60	
SPAIN	of which: SME	96	45	26		93	44	25	
O1 / (11)	Secured by mortgages on immovable property	628	617	295		471	458	204	
	of which: SME	212	207	96	246	178	174	80	
	Exposures in default	550	256	281	246	557	258 70	289	2
	Items associated with particularly high risk	113	80	120		106	/0	105	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expenses	0	0	0		0	0	0	
	Other exposures	U	U	0	202	U	U	U	2:
	Standardised Total <sup>2</sup>	(1)			due to credit conversion factors				

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

		exposures, but includes generation	exposures, but includes general credit risk adjustments.										
					Standardise	d Approach							
			As of 30/	09/2018			As of 31	/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(mln EUR, %)												
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions	316	316	0 87		337	336	93					
	Corporates	11	10	9		9	8	8					
	of which: SME	10	10	9		2	2	1					
	Retail	7	2	2		7	2	1					
LINITED KINCDOM	of which: SME	1	1	0		1	1	0					
I ONLIED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	4	4	1		3	3	1					
	of which. SME	3	3	1		3	3	1					
	Exposures in default	7	2	2	6	4	2	2	2				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0			0	0	0					
	Standardised Total <sup>2</sup>				6				3				

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



#### Credit Risk - Standardised Approach

LSF Nani Investments S.à.r.l.

					Standardise	d Approach					
			As of 30,	09/2018		As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments au provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	194	194	0		151	151	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	134	17	3		154	4	1			
	Corporates	915	645	634		47	20	20			
	of which: SME	903	633	621		34	8	7			
	Retail	107	74	43		7	1	1			
FRANCE	of which: SME	96	69	40		0	0	0			
IVAIICL	Secured by mortgages on immovable property	331	256	184		1	1	0			
	of which: SME	320	245	174		0	0	0			
	Exposures in default	224	164	216	53	3	3	3			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				53						

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	U 2	0		0	0	0	
	of which: SME	2	2	3		7 7	7	2	
	Retail	2 8	2	]		7	2	2	
	of which: SME	0	0	0		, 0	0	0	
ANGOLA	Secured by mortgages on immovable property	2	2			1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	19	19	17	35	19	19	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				17				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general		terparty excludes those for secu	istisation exposures, additional	valuation adjustments (AVAS) a	nd other own fullus reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	59	59	0		60	60	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	4	4	4		3	3	3	
	of which: SME	4	4	4		0	0	0	
	Retail	1	0	0		1	0	0	
IRELAND	of which: SME	0	0	0		0	0	0	
INCLAIND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	362	22	22	340	362	12	12	350
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				340				350

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

		exposures, but includes general	exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach						
			As of 30/	09/2018			As of 31	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	4	4	0		3	3	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	67	67	0		68	68	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	4	20	20		1	1	0				
	Corporates of which: SME	21	20 0	20		30 2	79	49				
	Retail	2	1	1		1	0	1				
	of which: SME	0	0	0		0	0					
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	0	0	1	0	0	0	0			
	Items associated with particularly high risk	7	7	11		7	7	11				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				1				0			

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

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



#### Credit Risk - Standardised Approach

LSF Nani Investments S.à.r.l.

					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	238	238	0		242	242	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	3	1	0		2	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	21	19	19		15	13	13	
	of which: SME	18	16	16		10	9	9	
	Retail	2	1	0		2	1	0	
UNITED STATES	of which: SME	1	1	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1) Original exposure unlike Expo			1				1

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

		exposures, but includes genera	l credit risk adjustments.	xposures, but includes general credit risk adjustments.									
					Standardise	d Approach							
			As of 30	/09/2018			As of 31/	/12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(mln EUR, %)												
	Central governments or central banks	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 of which: SME	/	1	0		0	0	0					
	Retail	1 0	1	1		1	0	0					
	of which: SME	Ĭ	0	0		0	0	0					
<b>NETHERLANDS</b>	Secured by mortgages on immovable property	25	18	9		25	18	9					
	of which: SME	25	18	9		25	18	9					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0	0		0	0	0					
	Standardised Total <sup>2</sup>				0				0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes generation		terparty excludes those for sect	instisation exposures, additional	valuation aujustinents (AVAS) a	nd other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	288	288	0		293	293	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	7	7	6		12	7	6	
	of which: SME	7	7	6		8	4	3	
	Retail	3	2	1		1	0	0	
CEDMANN	of which: SME	2	2	1		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		2	1	1	
	of which: SME	0	0	0		2	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other expecures	0	0	0		0	0	0	
	Other exposures  Standardized Total <sup>2</sup>	U	U	U	0	U	U	U	
	Standardised Total <sup>2</sup>				0				U

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



Credit Risk - Standardised Approach

LSF Nani Investments S.à.r.l.

					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	8,399	8,885	78	3	8,821	9,256	123	
	Regional governments or local authorities	108	100	20		43	40	8	
	Public sector entities	0	0	(		132	120	120	
	Multilateral Development Banks	75	386	(		132	450	0	
	International Organisations	0	0	(		0	0	0	
	Institutions	499	433			478	415	75	
	Corporates	4,348	2,707	2,646		4,357	2,707	2,640	
	of which: SME	1,387	988			1,416	1,022	955	
	Retail	1,461	492			1,448	495	342	
Concolidated data	of which: SME	289	154			294	164	94	
Consolidated data	of which: SME  Secured by mortgages on immovable property	1,663	1,616			1,733	1,688	835	
	of which: SME	909	884			910	885	475	
	Exposures in default	2,317	605		1,635	2,284	638	696	1,569
	Items associated with particularly high risk	245	156	234	1	243	156	235	
	Covered bonds	0	0	(		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	(		0	0	0	
	Collective investments undertakings (CIU)	97	83	124	1	73	57	74	
	Equity	0	0	(		0	0	0	
	Other exposures	0	0	(		0	0	0	
	Standardised Total <sup>2</sup>	19,212	15,463	4,998	1,762	19,743	16,023	5,148	1,701

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mln EUR, %)										
	Central governments or central banks	5,055	5,543	51		5,017	5,498	79			
	Regional governments or local authorities	104	100	20		36	36	7			
	Public sector entities	0	0	0		132	120	120			
	Multilateral Development Banks	0	311	0		0	320	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	42	1	0		42	3	2			
	Corporates	1,915	1,362	1,330		1,889	1,415	1,385			
	of which: SME	551	339	306		536	336	306			
	Retail	1,253	392	274		1,234	388	271			
PORTUGAL	of which: SME	193	109	62		193	113	65			
PORTUGAL	Secured by mortgages on immovable property	1,144	1,117	565		1,189	1,160	584			
	of which: SME	703	690	384		704	691	383			
	Exposures in default	1,025	288	301	708	1,009	325	333	655		
	Items associated with particularly high risk	119	74	111		119	74	110			
	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)	97	83	124		73	57	74			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				780				735		

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

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

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a
	(mln EUR, %)								
	Central governments or central banks	2,154	2,152	0		2,304	2,252	0	
	Regional governments or local authorities	4	0	0		6	4	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	1	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	10	3		29	6	1	
	Corporates	2,100	1,052	1,026		2,139	1,021	989	
	of which: SME	667	500	471		660	490	458	
	Retail	146	85	56		150	90	59	
SPAIN	of which: SME	89	43	25		94	49	28	
SPAIN	Secured by mortgages on immovable property	463	452	205		487	479	230	
	of which: SME	174	169	77		174	170	81	
	Exposures in default	523	247	277	229	512	243	291	2
	Items associated with particularly high risk	119	75	112		117	76	114	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				279				5

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

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	6	6	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	398	398	106		382	382	67	
	Corporates	9	8	8		7	6	6	
	of which: SME	1	1	1		2	2	1	
	Retail	7	2	2		7	2	1	
LINITED KINCDOM	of which: SME	1	1	0		1	1	0	
UNITED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	5	5	2		5	5	2	
	of which. Side	3	3	1		3	3	1	
	Exposures in default	4	2	2	2	4	2	2	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا م	0 n	0		0 n	0	0	
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>				2				2

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



## **2019 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach** 

						Nani Investments S.à		
					Standardise	ed Approach		
			As of 31,	03/2019			As of 30/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> Risk exposure amou	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	31	31	0		98	98	0
	Public sector entities  Multilateral Development Banks  International Organisations	0 0	0	0		0	0 0	0 0
	Institutions Corporates of which: SME	0 29 10	0 21	0 20 7		0 31	0 0 21 7	0 20
FRANCE	Retail of which: SME Secured by mortgages on immovable property	7 0 3	1 0 3	0 0 1		7 0 3	1 0 3	1 0 1
	of which: SME  Exposures in default  Items associated with particularly high risk	0 12 0	0 6 0	0 6 0	6	0 12 0	0 6 0	0 6 6 0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0
	Equity Other exposures Standardised Total <sup>2</sup>	0 0	0	0	6	0 0	0 0	0 0 <b>7</b>
		Original exposure, unlike Exposure, unlike Exposures, but includes general exposures, but includes general exposures.	d provisions per country of cou				ques (e.g. substitution effects). and other own funds reductions related to the	
			As of 31	03/2019	Standardise	ed Approach	As of 30/06/2019	
					Value adjustments and			Value adjustments and
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> Risk exposure amou	provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0
	Multilateral Development Banks International Organisations Institutions	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0
	Corporates of which: SME Retail	2 2 7	2 2 3	2 2 2		2 2 7	2 2 3	2 2 2
ANGOLA	of which: SME  Secured by mortgages on immovable property  of which: SME	0 2 0	0 2 0	0 1 0		0 2 0	0 2 0	0 1 0
	Exposures in default Items associated with particularly high risk Covered bonds	33 0 0	0 0	0 0	16	33 0 0	0 0	17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0	0 0		0	0 0 0	0 0 0
	Standardised Total <sup>2</sup>	·		-		·	-	_
	Standardised Total		d provisions per country of cou				ques (e.g. substitution effects). and other own funds reductions related to the	17
	Standardised Total		d provisions per country of cou		due to credit conversion factors ristisation exposures, additiona			17
	Standardised Total	(2) Total value adjustments and	d provisions per country of could be a provisions per country of could be a provided the country of		due to credit conversion factors ristisation exposures, additiona	l valuation adjustments (AVAs)		17
		(2) Total value adjustments and	d provisions per country of could be a provisions per country of could be a provided the country of	nterparty excludes those for secu	due to credit conversion factors ristisation exposures, additiona	ed Approach	and other own funds reductions related to the	Value adjustments and
	(mln EUR, %)  Central governments or central banks  Regional governments or local authorities	(2) Total value adjustments and exposures, but includes genera	d provisions per country of count	03/2019	due to credit conversion factors ristisation exposures, additional Standardise Value adjustments and	ed Approach	As of 30/06/2019	Value adjustments and
	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes general  Original Exposure <sup>1</sup>	d provisions per country of count	03/2019	due to credit conversion factors ristisation exposures, additional Standardise Value adjustments and	ed Approach  Original Exposure <sup>1</sup>	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou	Value adjustments and
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	(2) Total value adjustments and exposures, but includes general  Original Exposure <sup>1</sup>	d provisions per country of count	03/2019	due to credit conversion factors ristisation exposures, additional Standardise Value adjustments and	ed Approach  Original Exposure <sup>1</sup>	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou	Value adjustments and
IRELAND	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments and exposures, but includes general  Original Exposure <sup>1</sup>	d provisions per country of count	03/2019	due to credit conversion factors ristisation exposures, additional Standardise Value adjustments and	ed Approach  Original Exposure <sup>1</sup>	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou	Value adjustments and
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments and exposures, but includes general  Original Exposure <sup>1</sup>	d provisions per country of count	03/2019	due to credit conversion factors ristisation exposures, additional Standardise Value adjustments and	ed Approach  Original Exposure <sup>1</sup>	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0	Value adjustments and
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure  106 0 0 0 0 0 1 100 11 0 11 0 11	As of 31,  Exposure Value  106 0 0 0 0 0 0 0 1 0 0 1	03/2019	due to credit conversion factors ristisation exposures, additional Standardise  Value adjustments and provisions <sup>2</sup>	ed Approach  Original Exposure  222  0 0 0 0 0 1 0 1 0 1	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O O O O O O O O O O O O O O O O O O
IRELAND	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure  106 0 0 0 0 0 0 1 1 0 362 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0	As of 31,  Exposure Value  106 0 0 0 0 0 1 1 0 12 0 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> 350  due to credit conversion factors additional standardises.	Criginal Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 0 1 0 12 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O O O O O O O O O O O O O O O O O O
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  106 0 0 0 0 0 0 1 1 0 362 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 1 0 0 0 1 0 0 0 1 0	As of 31,  Exposure Value  106 0 0 0 0 0 0 12 0 0 12 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise  Value adjustments and provisions²  350  due to credit conversion factors additional standardises.	Criginal Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 1 1 0 12 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O O O O O O O O O O O O O O O O O O O
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise  Value adjustments and provisions²  350  due to credit conversion factors additional standardises.	Original Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 0 1 0 12 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O O O O O O O O O O O O O O O O O O O
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	Risk exposure amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Value adjustments and provisions²  350  due to credit conversion factors additional standardises.	Original Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amou  222 0 0 0 0 0 0 0 0 0 1 1 0 12 0 0 0 0	Value adjustments and provisions <sup>2</sup> Value adjustments and provisions <sup>2</sup> Value adjustments and 350  Value adjustments and
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> (min EUR, %)  Central governments or central banks	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 12 0 0 0 0 12 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	Criginal Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value¹  Risk exposure amou  222  0  0  0  0  0  0  1  1  0  12  0  0  0  0  0  0  12  0  0  0  12  0  0  0  As of 30/06/2019	Value adjustments and provisions <sup>2</sup> Value adjustments and 350  Value adjustments and 350  Value adjustments and
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 12 0 0 0 0 12 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	Criginal Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value¹  Risk exposure amou  222  0  0  0  0  0  0  1  1  0  12  0  0  0  0  0  0  12  0  0  0  12  0  0  0  As of 30/06/2019	Value adjustments and provisions <sup>2</sup> Value adjustments and 350  Value adjustments and 350
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	d provisions per country of country of country of credit risk adjustments.  As of 31,  Exposure Value  106 0 0 0 0 0 0 0 1 1 0 12 0 0 0 0 12 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	ed Approach  Original Exposure  222 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amouse the exposure Value of the exposure amouse the exposure value of the exposure amouse the exposure value of the exposure value of the exposure amouse the exposure amouse the exposure value of the exposure amouse the	Value adjustments and provisions <sup>2</sup> Value adjustments and 350  Value adjustments and 350
IRELAND	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	d provisions per country of country of country of country of country of all credit risk adjustments.  As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 12 0 0 0 12 0 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	Original Exposure  Original Exposure  222  0  0  0  0  0  1  0  362  0  0  0  0  0  0  1  1  0  1  0  1  0  1  1	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amouse the exposure Value of the exposure amouse the exposure value of the exposure amouse the exposure value of the exposure value of the exposure amouse the exposure amouse the exposure value of the exposure amouse the	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail for which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	d provisions per country of country of country of country of country of all credit risk adjustments.  As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 12 0 0 0 12 0 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	Original Exposure  Original Exposure  222  0  0  0  0  0  1  0  362  0  0  0  0  0  0  1  1  0  1  0  1  0  1  1	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amouse the exposure Value of the exposure amouse the exposure value of the exposure amouse the exposure value of the exposure value of the exposure amouse the exposure amouse the exposure value of the exposure amouse the	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure  Original Exposure  106 0 0 0 0 0 0 1 0 1 0 362 0 0 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0	d provisions per country of country of country of country of country of all credit risk adjustments.  As of 31,  Exposure Value  106 0 0 0 0 0 0 1 1 0 12 0 0 0 12 0 0 0 0 0	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provision factors of the standardise of the stan	Original Exposure  Original Exposure  222  0  0  0  0  0  1  0  362  0  0  0  0  0  0  1  1  0  1  0  1  0  1  1	As of 30/06/2019  Exposure Value <sup>1</sup> Risk exposure amouse the exposure Value of the exposure amouse the exposure value of the exposure amouse the exposure value of the exposure value of the exposure amouse the exposure amouse the exposure value of the exposure amouse the	Value adjustments and provisions <sup>2</sup>

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

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



Credit Risk - Standardised Approach

LSF Nani Investments S.à.r.l.

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	248	248	0		246	246	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2	0	0		16	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	13	12	12		12	11	11	
	of which: SME	5	5	5		6	5	5	
	Retail	2	1	0		2	1	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
0.11.12	Secured by mortgages on immovable property	4	4			3	3	1	
	of which: SME	0	0	0		0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0		U	0	0	0	U
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	o l	0			n l	0		
	Other exposures	o l	0			n l	0		
	Standardised Total <sup>2</sup>		U		0	Ü			0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.		uristisation exposures, additiona				
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
i	Central governments or central banks	109	109	0		203	203	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	6	6	6		6	6	6	
	of which: SME	1	1	0		1	1	1	
	Retail	0	0	0		0	0	0	
<b>NETHERLANDS</b>	of which: SME	0	0	0		0	0	0	
NETTIERLANDS	Secured by mortgages on immovable property	25	18	9		25	18	9	
	of which: SME	25	18	9		25	18	9	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

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

Central governments or central banks   S3   S3   S3   S3   S4   S4   S5   S5   S5   S5   S5   S5	justments and ovisions <sup>2</sup>
Central governments or central banks   Samuel   Central governments or local authorities   Central pevelopment Banks   Samuel   Comparational Original Exposure   Exposure Value   Central governments or local authorities   Central governments and provisions   Centra	
Central governments or central banks   S3   S3   S3   S3   S4   S4   S5   S5   S5   S5   S5   S5	
Central governments or central banks         53         53         0	
Regional governments or local authorities	
Public sector entities         0	
Multilateral Development Banks       0       <	
International Organisations       0	
Institutions       0       0       0       0       0       0         Corporates       13       11       11       16       11       10         of which: SME       9       8       8       10       5       5         Retail       6       0       0       6       0       0	
Corporates       13       11       11       16       11       10         of which: SME       9       8       8       10       5       5         Retail       6       0       0       6       0       0	
of which: SME       9       8       8       10       5       5         Retail       6       0       0       6       0       0       0       0	
Retail         6         0         0         6         0         0	
GERMANY of which: SME 5 0 0 0 0 Secured by mortgages on immovable property 3 1 1	
Secured by mortgages on miniovable property	
of which: SME 2 2 1	
Exposures in default 0 0 0 0 0 0	0
Items associated with particularly high risk 0 0 0 0	
Covered bonds 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	
Equity 0 0 0 0	
Other exposures 0 0 0 0 0	
Standardised Total <sup>2</sup>	

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

Credit Risk - IRB Approach LSF Nani Investments S.à.r.l.

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	(posure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	C	
	Institutions	3,129	2	2,362	2,188	0	79	2,898	1	2,128	2,299	C	79
	Corporates	17,300	5,093	13,552	8,765	0	3,087	17,660	4,393	13,707	9,290	C	2,51
	Corporates - Of Which: Specialised Lending	3,292	1,496	3,259	1,817	0	963	3,100	1,130		2,025	C	72
	Corporates - Of Which: SME	6,184	1,794	4,451	2,213	0	856	6,438	1,470		2,376	C	560
	Retail	11,169	745	10,738	1,538	0	292	11,081	288	10,616	1,680	C	100
	Retail - Secured on real estate property	9,533	542	9,532	1,144	0	135	9,242	196	9,240	1,149	C	4:
Consolidated data	Retail - Secured on real estate property - Of Which: SME	468	93	467	69	0	45	371	21	369	62	C	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	9,065	449	9,065	1,075	0	90	8,871	176	8,871	1,087	C	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	C	
	Retail - Other Retail	1,636	203	1,206	393	0	157	1,839	92	1,376	531	C	5.
	Retail - Other Retail - Of Which: SME	812	114	480	110	0	75	1,024	69	672	186	C	3:
	Retail - Other Retail - Of Which: non-SME	824	89	726	283	0	83	816	23	704	345	C	2
	Equity	297	14	265	677	0		309	14	250	637	C	)
	Other non credit-obligation assets				4,799						4,550		
	IRB Total <sup>2</sup>				17,965						18,457		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. st (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	cposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustments	Original E	kposure¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	C	
	Institutions	1,373	2	829	465	(	2	1,455	1	974	553	C	
	Corporates	16,155	4,747	12,498	8,165	(	2,792	16,506	4,151	12,644	8,699	O	2,35
	Corporates - Of Which: Specialised Lending	3,157	1,403	3,124	1,773	(	927	2,934	1,038	2,900	1,944	C	67
	Corporates - Of Which: SME	5,922	1,776	4,213	2,006	(	826	6,224	1,468	4,302	2,264	O	56
	Retail	10,351	708	9,933	1,434	C	283	10,235	277	9,786	1,565	C	9
	Retail - Secured on real estate property	8,759	509	8,758	1,049	C	128	8,445	186	8,443	1,046	C	4
DODTLICAL	Retail - Secured on real estate property - Of Which: SME	468	93	466	69	C	45	371	21	368	62	C	)
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	8,291	416	8,291	980	(	84	8,075	165	8,075	984	O	3
	Retail - Qualifying Revolving	0	0	0	0	(	0	0	0	0	0	O	
	Retail - Other Retail	1,591	199	1,175	385	(	155	1,790	91	1,343	519	O	5
	Retail - Other Retail - Of Which: SME	811	114	480	110	(	75	1,023	69	672	186	C	3
	Retail - Other Retail - Of Which: non-SME	780	86	696	274	(	80	767	22	671	333	C	2
	Equity	190	14	158	450	(	32	215	14	156	440	C	5
	Other non credit-obligation assets												
	IRB Total												

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

					IRB Ap	proach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions	Of which defaulted		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	9 (	8	2	0 0	9	0 8	3	0
	Corporates Of Which: Considered Londing	126	88	88	0 11	156	16 116	108	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			٥	0 0	10 17	0 8	21	0
	Retail	22	22	2	0 1	20	0 20	2	0
	Retail - Secured on real estate property	20	20	2	0 0	19	0 19	2	0
CDATN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0 0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	20	20	2	0 0	19	0 19	2	0
	Retail - Qualifying Revolving	0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	2	1 2	0	0 1	1	0 1	0	0
	Retail - Other Retail - Of Which: SME	1	1	0	0 0	1	0 1	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	0	0 1	1	0 0	0	0
	Equity	10	10	21	0 0	9	0 9	18	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	provisions	Of which: defaulted	Value	Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0 0	0	0 0	0	0
	Institutions	708	707	112	0	310	0 309	56	0
	Corporates	62	0 62	21	0	81	0 81	30	0
	Corporates - Of Which: Specialised Lending	0	0 0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	16	0 16	3	0	17	0 17	2	0
	Retail	183	4 182	21	0 4	175	4 174	21	0
	Retail - Secured on real estate property	177 13	3 177	20	3	169	3 169	20	0
INITED VINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0 0	0	0
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	177 13	3 177	20	0 3	169	3 169	20	0
	Retail - Qualifying Revolving	0	0	0	0	0	0 0	0	0
	Retail - Other Retail	6	1 5	1 (	0 1	6	1 5	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	6	1 5	1 (	0 1	6	1 5	1	0
	Equity	0	0	0	0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

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

						IRB App	oroach				
				As of 30/	09/2018			As of 31/	12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original Exposure	Exposure Value <sup>1</sup>	Risk exposu	ire amount	Val adjustr an
	(mln EUR, %)		Of which: defaulted	Value	Of which: defaulted	provisions	Of wh defau	nich:		Of which: defaulted	provis
	Central banks and central governments	0	0	0	0 (	0	0	0 0	0	0	)
	Institutions	63	0	51	11 (	0	74	0 62	35	0	)
	Corporates	97	0	97	49 (	0	142	0 142	103	0	)
	Corporates - Of Which: Specialised Lending	30	0	30	14	0	44	0 44	53	0	)
	Corporates - Of Which: SME	0	0	0	0	0	0	0 0	0	0	
	Retail	106	4	103	15		110	2 108	17	0	2
	Retail - Secured on real estate property	100	4	100	14		104	2 104	16	0	
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	100	0		104	0 0	0	0	
110 1102	Retail - Secured on real estate property - Of Which: non-SME	100	4	100	14		104	2 104	10	0	
	Retail - Qualifying Revolving  Retail - Other Retail	6	0	0	1		7	0 0	2	0	(I
	Retail - Other Retail - Of Which: SME	0	0	0			0	0 7	0	0	
	Retail - Other Retail - Of Which: non-SME	6	ő	4	1		7	0 4	2	0	
	Equity	0	0	0			0		0	0	
	Other non credit-obligation assets									·	
	IRB Total										

Credit Risk - IRB Approach LSF Nani Investments S.à.r.l.

			IRB Approach												
		As of 30/09/2018						As of 31/12/2018							
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Va adjus			
	(colo EUD 0/)	Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which:	- Value <sup>1</sup>		Of which:	a prov			
	(mln EUR, %) Central banks and central governments	defaulted	) 0	0	defaulted	0	0	defaulted	0	0	defaulted				
	Institutions	460	390	1,447		74	491	0	399	1,479	ſ	1			
	Corporates	20	20	46			20		20	46	0				
	Corporates - Of Which: Specialised Lending		0	0		ا ا	0		0	0	0	)			
	Corporates - Of Which: SME		0	0			0		0	0	0	)			
	Retail	66	66	8		0	77	2	76	11	O	ار			
	Retail - Secured on real estate property	63	63	8		0	72	2	72	9	O	ار			
4410014	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	l 0	0	0	O	ار			
ANGOLA	Retail - Secured on real estate property - Of Which: non-SME	63	63	8	(	0	72	2	. 72	9	O	)			
	Retail - Qualifying Revolving	0	0	0	(	0	0	0	0	0	C	J			
	Retail - Other Retail	3	3	1	(	0	5	0	4	2	C	J			
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	0	0	0	0	C	J			
	Retail - Other Retail - Of Which: non-SME	3	3	1	(	0	5	0	4	2	C	J			
	Equity	7	7	26	(	0	7	0	7	25	C	)			
	Other non credit-obligation assets														
	IRB Total														

						IRB Ap	proach					
			As of 30	/09/2018					As of 31	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0	(	0	C	0	0	0	0	
	Institutions	0 0	0	0	(	0	C	o  0	0	0	0	
	Corporates	45	45	33		0	44	ı o	43	27	0	
	Corporates - Of Which: Specialised Lending	0 0	0	0	(	0	C	0	0	0	0	)
	Corporates - Of Which: SME	6 0	6	12	(	0	4	<b>∤</b>   0	4	8	0	)
	Retail	17	17	1	(	1	14	<b>∤</b>   0	14	1	0	)
	Retail - Secured on real estate property	17	17	1	(	1	13	3 O	13	1	0	)
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0	C	0	0	0	0	)
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	17	17	1	(	1	13	3 O	13	1	0	)
	Retail - Qualifying Revolving	0 0	0	0	(	0	C	0	0	0	0	)
	Retail - Other Retail	0 0	0	0	(	0	C	0	0	0	0	)
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	C	0	0	0	0	)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0	C	0	0	0	0	)
	Equity	0 0	0	0	(	0	C	0	0	0	0	)
	Other non credit-obligation assets											
	IRB Total											

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

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup> Exp		Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	— Value <sup>1</sup>	Of which: defaulted	and provisions	Of which: defaulted	value-	Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	0	0 0	0	0 0	0	0
	Institutions	1	0 1	2	0 0	1	0 1	2	0
	Corporates	205	198	40	0 28	218	211	53	0
	Corporates - Of Which: Specialised Lending	0	0 0	0	0 0	13	0 13	6	0
	Corporates - Of Which: SME	139	139	19	0 15	127	0 127	19	0
	Retail Secured on real estate property	31	1 31	5	0	31	1 31	5	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	30	0 0	5	0	30	0 0	5	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	30	1 30	5		30	1 30	5	0
	Retail - Qualifying Revolving	30	0 0	0		0	0 0	0	0
	Retail - Other Retail		0 1	0	0 0	1	0 1	0	0
	Retail - Other Retail - Of Which: SME	0	0 0	o	0 0	- 0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0 1	o	0 0	1	0 1	0	0
	Equity	0	0 0	o	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Risk exposure amount Original Exposure<sup>1</sup> Original Exposure<sup>1</sup> Risk exposure amount Exposure adjustments Exposure adjustments Value<sup>1</sup> Value<sup>1</sup> and and Of which: Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments 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 **UNITED STATES** Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					IRB App	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisio
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	29	11	2	0 0	25	0 9	2	0
	Corporates	44	38	16	0 0	46	0 41	17	0
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	7	1	1	0 0	7	0 1	1	0
	Retail	12	11	2	0 0	12	0 11	2	0
	Retail - Secured on real estate property	11	11	1	0 0	11	0 11	1	0
NETHERI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0 0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	11	11	1	0 0	11	0 11	1	0
	Retail - Qualifying Revolving	0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	1	1	0	0 0	1	0 1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	1	1	0	0 0	1	0 1	0	0
	Equity	49	49	93	0 0	44	0 44	84	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which defaulted		Of which: defaulted	— Value <sup>1</sup>	Of which: defaulted	and provision
	Central banks and central governments	uerauiteu 0	0	n derauitet	0 0	n derauiteu	0 0	n derauited	0
	Institutions	251	248	44		247	0 244	56	0
	Corporates	20	20	33	0 0	12	0 12	6	0
	Corporates - Of Which: Specialised Lending	11	11	29	0 0	0	0 0	o	0
	Corporates - Of Which: SME	0	0	0	0 0	О	0 0	0	0
	Retail	18	1 17	2	0 0	18	0 17	2	0
	Retail - Secured on real estate property	17	1 17	2	0 0	17	0 17	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0 0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	17	1 17	2	0 0	17	0 17	2	0
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0	0
	Retail - Other Retail	0	0	0	0 0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	1	0	0	0
	Equity	0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

#### Credit Risk - IRB Approach LSF Nani Investments S.à.r.l.

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	posure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustme
	(   5110 0()		Of which:	vaiue⁻		Of which:	and provisions		Of which:	value <sup>-</sup>		Of which:	and provision
	(mln EUR, %)		defaulted	9		defaulted	2	2	defaulted	0	0	defaulted	
	Central banks and central governments	2.252	0	2.650	2 270	0	0 80	2 ((0)	0	2.063	2 204	(	0
	Institutions Corporates	3,352 17,780	397 4,038	2,658 13,821	2,278 9,479	U	2,323	3,668 18,055	583 3,768	2,963 14,162	2,284 9,781		0 :
	Corporates - Of Which: Specialised Lending	3,170	1,113	3,161	2,133	0	2,323 714	3,156	1,112	-	2,107		0
	Corporates - Of Which: SME	6,527	1,113	4,476	2,133	0	532	6,629	1,112		2,107		0
	Retail	11,078	300	10,583	1,722	0	100	11,341	293		1,657		n
	Retail - Secured on real estate property	9,161	206	9,159	1,116	0	43	9,349	194	9,348	1,107		0
	Retail - Secured on real estate property - Of Which: SME	361	20	360	58	0	6	358	21	357	57	ì	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	8,800	186	8,800	1,058	0	37	8,991	173	8,991	1,049		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	1,917	94	1,423	606	0	56	1,992	100	1,482	550	(	0
	Retail - Other Retail - Of Which: SME	1,062	69	690	191	0	34	1,088	71	, 709	193	(	0
	Retail - Other Retail - Of Which: non-SME	855	25	734	415	0	22	903	29	773	357	(	0
	Equity	313	14	255	646	0		344	36	266	654	(	0
	Other non credit-obligation assets				5,036						4,321		
	IRB Total <sup>2</sup>				19,161						18,697		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	roach					
				As of 31/0	03/2019					As of 30/0	06/2019		
		Original Ex	cposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustment
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	(	)
	Institutions	1,391	397	914	468	0	1	1,599	583	1,142	494	(	o l
	Corporates	16,473	3,858	12,588	8,826	0	2,232	16,516	3,598	12,700	9,021	(	2,
	Corporates - Of Which: Specialised Lending	2,978	1,005	2,969	2,079	0	666	2,960	1,005	2,950	2,051	(	o l
	Corporates - Of Which: SME	6,272	1,300	4,238	2,274	0	529	6,175	1,119	4,160	2,374	(	D
	Retail	10,215	286	9,738	1,605	0	97	10,432	280	9,939	1,539	(	D
	Retail - Secured on real estate property	8,350	193	8,348	1,014	0	41	8,503	182	8,501	1,005	(	D
DODTLICAL	Retail - Secured on real estate property - Of Which: SME	361	20	359	58	0	6	358	21	356	57	(	D
PORTUGAL	Retail - Secured on real estate property - Of Which: non-SME	7,989	173	7,989	956	0	35	8,145	162	8,145	948	(	D
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(	D
	Retail - Other Retail	1,865	93	1,389	591	0	55	1,929	98	1,438	534	(	D
	Retail - Other Retail - Of Which: SME	1,061	68	689	191	0	34	1,086	71	707	192	(	D
	Retail - Other Retail - Of Which: non-SME	804	24	700	401	0	21	843	27	731	342	(	D
	Equity	205	14	147	421	0	58	224	36	146	406	(	o l
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amou	value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value	Of wh defau	ch: provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0 0
	Institutions	46	0	44	35	0	0	47	0	44	36	0 0
	Corporates	148	16	115	108	0	12	132	16	98	99	0 12
	Corporates - Of Which: Specialised Lending	19		19	25	0	0	18	0	18	24	0 0
	Corporates - Of Which: SME	13		9	10	0	1	14	0	8	10	0 1
	Retail	20	0	19	2	0	0	20	0	20	2	0 0
	Retail - Secured on real estate property	19	0	19	2	0	0	19	0	19	2	0 0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0 0
SPAIN	Retail - Secured on real estate property - Of Which: non-SME	19	0	19	2	0	0	19	0	19	2	0 0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0 0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0 0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0 0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0
	Equity	8	0	8	16	0	0	7	0	7	15	0 0
	Other non credit-obligation assets											
	IRB Total											

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

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
				Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	uerauiteu 0	0	0	ueraurteu (	0	C	) derauited	0 0	0	uerauiteu	0
	Institutions	435	0	433	56	ď	0	380		377	60		0
	Corporates	127	0	127	50	c	0	129	0	129	52		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	c	0	C	) o	0	0		0
	Corporates - Of Which: SME	18	0	18	3	C	0	17	'	17	2		0
	Retail	171	4	170	21	C	1	176	5 4	175	22		0
	Retail - Secured on real estate property	165	4	165	20	C	1	169	) 3	169	20		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	C	0	C	0	0	0		0
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	165	4	165	20	C	1	169	) 3	169	20		0
	Retail - Qualifying Revolving	0	0	0	0	C	0	C	0	0	0		0
	Retail - Other Retail	6	1	5	2	C	0	6	5 1	5 ا	2		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	C	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	6	1	5	2	C	0	6	5 1	5 ا	2		0
	Equity	0	0	0	0	C	0	C	0	0	0		0
	Other non credit-obligation assets												
	IRB Total												

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

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup> Expo		Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted  0 0	Value <sup>2</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provis
	Central banks and central governments	0 0	0	0	(	0	0	0	0	0	(	)
	Institutions	475 0 168 15	467	40			578	0	573 5 180	40	(	
	Corporates  Corporates - Of Which: Specialised Lending	108 15	108	/8 0			180 36	15	180	84	(	
	Corporates - Of Which: SME	0 0	33	9			30	13	0	9		
	Retail	110	108	17			112	2	110	17		
	Retail - Secured on real estate property	103	103	16			105	2	105	15		
<b>ED 4110E</b>	Retail - Secured on real estate property - Of Which: SME	0 0	0	0		0	0	0	0	0	ď	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	103	103	16	(	0	105	2	105	15	C	
	Retail - Qualifying Revolving	0 0	0	0	(	0	0	0	0	0	C	)
	Retail - Other Retail	7 0	5	2	(	0	7	0	5	2	C	
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	7 0	5	2	(	0	7	0	5	2	C	)
	Equity	0 0	0	0	(	0	0	0	0	0	C	)
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach LSF Nani Investments S.à.r.l.

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	0	0 0	0	0	0			0	0	derdanced	0
	Institutions	496	0 407	1,493	0	76	482		398	1,474		
	Corporates	20	0 20	, 46	0	0	20	) 0	20	46		
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	(	0	0	0		
	Corporates - Of Which: SME	0	0 0	0	0	0	(	0	0	0		
	Retail	82	2 81	12	0	0	88	3 2	86	12		0
	Retail - Secured on real estate property	78	2 78	11	0	0	82	2 2	82	10		0
ANICOLA	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	(	0	0	0		0
ANGOLA	Retail - Secured on real estate property - Of Which: non-SME	78	2 78	11	0	0	82	2 2	82	10		0
	Retail - Qualifying Revolving	0	0 0	0	0	0	(	0	0	0		o
	Retail - Other Retail	4	0 3	2	0	0	$\epsilon$	5 0	4	2		0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	(	0	0	0		o
	Retail - Other Retail - Of Which: non-SME	4	0 3	2	0	0		5 0	4	2		ס
	Equity	7	0 7	25	0	0	$\epsilon$	5 0	6	23	(	)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0 0	(		0		0 (	0	0	derdared	0
	Institutions	0	0 0	(		0		0 0	0	0	)	0
	Corporates	42	0 40	20	) (	0	2	5 (	24	11		0
	Corporates - Of Which: Specialised Lending	0	0	(	) c	0		0 0	0	0	)	0
	Corporates - Of Which: SME	0	0	(	o c	0		0 0	0	0	)	0
	Retail	13	0 13	1		0	1	4 (	13	1		0
	Retail - Secured on real estate property	13	0 13	1	.	0	1	3 (	13	1		0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	(		0		0	0	0	)	0
INCLAIND	Retail - Secured on real estate property - Of Which: non-SME	13	0 13	1		0	1	3	13	1	1	0
	Retail - Qualifying Revolving	0	0	(		0		0	0	0		0
	Retail - Other Retail	0	0	(		0			0	0		0
	Retail - Other Retail - Of Which: SME	0	0							0		0
	Retail - Other Retail - Of Which: non-SME  Equity	0	0							0		0
	Other non credit-obligation assets	O O	U U		,	J U						
	IRB Total											

							IRB Ap	proach				
				As of 31/	03/2019					As of 30/0	06/2019	
		Original E	Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure¹	Exposure	Risk exposure amount	Valı adjustr
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	0
	Institutions	1	0	1	1	0	0	1	0	1	1	0
	Corporates	293		290	79	0	13	343		335	75	0
	Corporates - Of Which: Specialised Lending	34		34	14	0	0	25	0	25	10	0
	Corporates - Of Which: SME	176	0	176	33	0	0	243	0	243	39	0
	Retail	31	1	30	5	0	0	32	1	31	5	0
	Retail - Secured on real estate property	30	1	30	5	0	0	30	1	30	5	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-SME	30	1	30	5	0	0	30	1	30	5	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

					IRB App	proach			
			As of 31/	03/2019			As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amoun	adjustmen
	(mln EUR, %)	Of which: defaulted	- Value*	Of which: defaulted	and provisions	Of which: defaulted	− Value¹	Of which defaulte	
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	59 0	48	40	0 0	60	0 47	39	0
	Corporates	101	94	46	0 1	142	3 136	67	0
	Corporates - Of Which: Specialised Lending	11 0	11	6	0 0	12	0 12	7	0
	Corporates - Of Which: SME	4 3	4	2	0 1	26	3 26	13	0
	Retail	26 0	25	3	0 0	31	0 31	4	0
	Retail - Secured on real estate property	25 0	25	3	0 0	28	0 28	3	0
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	24 0	24	2	0 0	28	0 28	3	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	1 0	1	0	0 0	3	0 3	1	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	1	0 1	0	0
	Retail - Other Retail - Of Which: non-SME	1 0	1	0	0 0	2	0 2	0	0
	Equity	42 0	42	84	0 0	46	0 46	92	0
	Other non credit-obligation assets								
	IRB Total								

						IRB Ap	proach				
			As of 31	/03/2019					As of 30/	06/2019	
		Original Exposure	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure amount	Valı adjustn
	(mln EUR, %)	Of wl			Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	
	Central banks and central governments	0	0 (	0	0	0	0	0	0	0	0
	Institutions	25	0 10	2	0	0	39	0	13	3	0
	Corporates	35	0 32	13	0	0	59	0	56	25	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	12	0	12	6	0
	Corporates - Of Which: SME	3	0 1	1	0	0	3	0	1	1	0
	Retail	13	0 13	2	0	0	13	0	13	2	0
	Retail - Secured on real estate property	12	0 12	1	0	0	12	0	12	1	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
THE THE KE WES	Retail - Secured on real estate property - Of Which: non-SME	12	0 12		0	0	12	0	12	1	0
	Retail - Qualifying Revolving	0			0	0	0	0	0	0	0
	Retail - Other Retail				0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0			0	U	ال	0	0	0	0
	Equity	47	0 1	01	0	0	1 57	0	1 57	109	0
	Other non credit-obligation assets	7/	47	91	0	U	37	0	37	109	U U
	IRB Total										

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
GERMANY	Central banks and central governments 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 Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 276 17 0 0 19 18 0 18 0 1 0	0 0 0 0 0 0 0 0 0	0 272 17 0 0 19 18 0 18 0 0	0 63 9 0 3 2 0 2 0 0 0			0 303 17 0 21 19 0 19 0 2 1 1	0 0 0 0	0 297 17 0 20 19 0 19 1 1 1	0 66 9 0 3 2 0 2 0 0 0	0 0 0 0 0 0 0 0 0	

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



#### General governments exposures by country of the counterparty

						L	SF Nani Investments S.à							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	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 [	Austria	0 0 0 0 0 23 0	0 0 0 0 0 23 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 23 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Belgium													
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

							SF Nani Investments S.à  As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	20			Deriva	atives		Off bala	nce sheet	
	(IIIII LUK)							Derivatives with p			negative fair value		heet exposures	
														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 designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 75 0	0 0 0 0 0 75 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 75 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 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 [	France	0 0 0 0 27 123 0	0 0 0 0 27 123 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 27 123 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Germany	0 0 0 0 0 293 0	0 0 0 0 0 293 0 <b>293</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 293 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 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 [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 0 60 0	0 0 0 0 0 60 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 60 0	0 0 0 0 0 0 0	( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	0 0 0 83 0 0 0	0 0 0 83 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 83 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Latvia	0 0 0 0 0 0 25 0	0 0 0 0 0 25 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	



#### General governments exposures by country of the counterparty

						L	SF Nani Investments S.à	.r.l.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets 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	Lithuania													
[ 0 - 3M [	Luxembourg	3 0 0 23 0 45 0	3 0 0 23 0 45 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 23 0 45 0	3 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Poland													
[ 0 - 3M [	Portugal	632 719 140 500 1,507 1,714 65	632 719 140 500 1,507 1,714 65 <b>5,277</b>	0 0 0 0 0 0	0 0 0 0 0 0	26 590 115 474 1,426 1,042 0	65	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	33 6 0 0 11 0 11	0 0 0 0 0 0	533
[ 0 - 3M [	Romania													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Slovakia	0 0 0 0 0 13 0	0 0 0 0 0 13 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 13 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Slovenia	13		J						J		Ü	J	



General governments exposures by country of the counterparty

							SF Nani Investments S.a  As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with I	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	15 35 0 695 833 421 0	15 35 0 695 833 421 0	0	0 0 0 0 0	0 31 0 695 833 421 0	15 3 0 0 0 0 0 19	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Sweden	1,333	1,333	V		1,300		J			· ·			<b>V</b>
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M [	Hong Kong													



#### General governments exposures by country of the counterparty

						L	SF Nani Investments S.à	ı.r.l.						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	0 0 175 66 0 0 242	0 0 175 66 0 0 242	0 0 0 0 0 0	0 0 0 0 0 0	0 0 175 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	2 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	China	2.72						,		Ü		-		
[ 0 - 3M [	Switzerland													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

LSF Nani Investments S.à.r.l.

						-	.51 Maill Hivestillents 5.a	4.1.1.						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	2 0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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	2
[ 0 - 3M [	Others													

#### lotes and definition

- 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 have 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

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



#### General governments exposures by country of the counterparty

						L	SF Nani Investments S.à.							
							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with p	ositive 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 [	Austria	0 0 0 0 0 110 0	0 0 0 0 0 110 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 110 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	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 [	Belgium	0 0 0 0 0 0 59 0	0 0 0 0 0 59 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 59	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Bulgaria			Ü						Ü				
[ 0 - 3M [	Cyprus	0 0 0 0 0 22 0	0 0 0 0 0 22 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 22 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Czech Republic	0 0 2 0 0 0 8 0	0 0 2 0 0 8 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 2 0 0 8 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [	Denmark		10	Ü	O	10	U			0	0	U	0	
[ 0 - 3M [	Estonia													



#### General governments exposures by country of the counterparty

							LSF Nani Investments S.à  As of 30/06/2019							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet	20			Deriva	atives		Off bala	nce sheet	
	(IIIII LUK)							Derivatives with p			negative fair value		sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland	0 0 0 0 0 101 0	0 0 0 0 0 101 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 101 0	0	() () () () ()	0 0 0 0 0 0 0 0 0 0	0 0 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 [	France	0 0 0 0 0 0 98 0	0 0 0 0 0 98 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 98 0	0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Germany													
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 0 222 0	0 0 0 0 0 222 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 222 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Italy	0 0 0 84 0 0 0	0 0 0 84 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 84 0 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0	0 0 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 [	Latvia	0 16 8 0 0 0 56 0	0 16 8 0 0 56 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 16 8 0 0 56 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0	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.à							
						Dire	As of 30/06/2019	'						
				On halance of	book	Dire	ct exposures		Dovive	ativos		Off hala	eso shoot	_
	(mln EUR)		1	On balance sl					Deriva	itives		Off Dalai	nce sheet	_
												Off-balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			_
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial accets at						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at fair value	Tall Value till bugit build	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [		0 20	0 20	0	0	0 20	0 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Lithuania	13 0	13 0	0 0	0	13 0	0 0	0		0	0 0	0 0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0 0	0	0	0	0	
IOTAL		<b>57</b> 2 0	<b>57</b>	<b>0</b>	0	57 0	2 0	<b>0</b>	<b>0</b> 0 0	0 0	0	<b>0</b>	0	11
[ 1Y - 2Y [ [ 2Y - 3Y [	Luxembourg	23 0	23 0	0	0	23	0 0	0	0 0	0	0	0	0	
[ 0 - 3M [	Luxembourg	41 52	41 52	0	0	41 52	0	0	0 0	0	0	0	0	
I I O = 3M I		118	118	0	0	116	2	0	0	0	0	0	0	0
[ 3M - 1Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Malta													
[10Y - more Total														
[ 0 - 3M [		0 0	0 0	0 0	0 0	0	0 0	0		0 0	0 0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Netherlands	0	0	0	0	0	0	0	0 0	0	0	0	0	
Total		203 0 <b>203</b>	203 0 <b>203</b>	0	0 0	203 0 <b>203</b>	0	000	0 0	0 0	0 0	0 0	0 0	0
[ 0 - 3M [		0	0 0	0	0	0	0	0	0 0	0	0	0	0	
[ 1Y - 2Y [	Poland	0 14 9	0 14	0	0	0 14	0 0	0	0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more		57 0	57 0	0	0	57 0	0	0	0 0	0	0	0	0	
Total		<b>80</b> 672 274	<b>80</b> 672 274	<b>0</b>	0	80 1 180	672	0	0	0	0	17 2		8
[ 3M - 1Y [	Dantoural	103	103	0	0	69 218	34 7	0	0 0	0	0	0 0	0	
[3Y - 5Y [ [5Y - 10Y [	Portugal	225 1,501 2,222 47	1,501 2,222	0	0	1,403 1,569	98 653 47	0	0 0	0	0	0 0	0	
[10Y - more Total [ 0 - 3M [		5,044		0	0	3,439		0	0	0	0	16 35	0	644
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Romania													
[ 0 - 3M [														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Slovakia													
[ 0 - 3M [														
		0 n	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [	Slovenia	0 0	0 0	0 0	0	0	0 0	0	0 0	0	0 0	0	0	
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	2.512.114	80	0 80	0	0	80	0 0	0	0 0	0	0 0	0	0	
Total	1	80	80	0	0	80	Ö	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

						L	SF Nani Investments S.a							
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)		_	On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
											ı			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Hotonal amount	carrying amount	Trottorial arroant			
[ 0 - 3M [ [ 3M - 1Y [		55 7	55 7	0	0	31	24 7	0	0	0	0	0 55	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [	Spain	55 1,157 242 739	55 1,157 242 739	0 0 0	0 0	55 1,157 242 739	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[ 0 - 3M [	_	739 0 <b>2,256</b>	0	0 0	0 0	0	0	0 0 <b>0</b>	0 0	0 0	0	0 0 55	0 0	1
[ 0 - 3M [		2)250	2,250	j		2,225	51	,	J		, and the second	33	,	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden													
	_													
[ 0 - 3M [ [ 3M - 1Y [														
[ 17 - 27 [ [ 2Y - 3Y [ [3Y - 5Y [	United Kingdom													
[ 0 - 3M [	-													
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Iceland													
[ 0 - 3M [														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Liechtenstein													
	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Norway													
[ 0 - 3M [	-													
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0 0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Australia	0	0	0	0	0	0	0	0	0	0	0 0	0	
lotai		13 0 <b>13</b>	13 0 <b>13</b>	0 0 <b>0</b>	0 0	13 0 <b>13</b>	0 0 <b>0</b>	0 0 <b>0</b>	0 0 <b>0</b>	0 0 <b>0</b>	0	0 0	0 0	0
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0 21	0	0	0 0 21	0	0	0	0	0	0 0	0	
[ 1Y - 2Y [	Canada	0 0	0	0	0	0	0	0	0 0	0	0	0 0	0	
Total		0 0 21	0 0 21	0 0 <b>0</b>	0 0	0 0 21	0 0 	0 0 	0 0 <b>0</b>	0 0 <b>0</b>	0 0	0 0 <b>0</b>	0 0 <b>0</b>	0
[ 0 - 3M [														
[ 17 - 27 [	Hong Kong													
[5Y - 10Y [ [10Y - more	_													



General governments exposures by country of the counterparty

	As of 30/06/2019															
			Direct exposures													
	(mln EUR)			On balance s	heet				Off balar	nce sheet						
											Off-balance sheet exposures					
		Total avece counting amount of you	Total carrying amount of					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount		
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M [	Japan															
[ 0 - 3M [	U.S.	0 0 178 68 13 0 0	0 0 178 68 13 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 178 68 13 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 1 0 0 0 0 0	0 0 0 0 0 0	0		
[ 0 - 3M [	China	0 0 0 10 0 0 0	0 0 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 10 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	10		
[ 0 - 3M [	Switzerland							,								
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Other advanced economies non EEA															
[ 0 - 3M [	Other Central and eastern Europe countries non EEA															
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Middle East															
[ 0 - 3M [	Latin America and the Caribbean															



#### General governments exposures by country of the counterparty

LSF Nani Investments S.à.r.l.

							-31 Natil Hivestillents 3.a	141 414							
			As of 30/06/2019												
		Direct exposures													
	(mln EUR)				Off balance sheet										
Residual Maturity		Total gross carrying amount of non- derivative financial assets			Derivatives with positive fair value  Derivatives with positive fair value  Derivatives with negative fair value							Off-balance s	nce sheet exposures		
	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[ 0 - 3M [	Africa	4 0 0 0 0 0 0	4 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4	
[ 0 - 3M [	Others		•	J			-								

#### lotes and definition

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 have 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

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



#### Performing and non-performing exposures

			A	s of 30/09/201	8		As of 31/12/2018							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	9,063	0	280	280	64	209	0	9,167	0	193	193	61	135	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7,093	0	0	0	2	0	0	7,124	0	0	0	2	0	0
Credit institutions	292	0	57	57	3	0	0	304	0	46	46	3	0	0
Other financial corporations	89	0	15	15	0	15	0	88	0	15	15	0	15	0
Non-financial corporations	1,590	0	208	208	59	194	0	1,651	0	132	132	57	120	0
Loans and advances(including at amortised cost and fair value)	34,423	119	8,766	8,154	219	5,252	1,915	30,018	99	6,772	6,164	185	3,876	1,616
Central banks	2,942	0	0	0	0	0	0	546	0	0	0	0	0	0
General governments	519	0	24	24	2	10	6	543	0	8	8	2	4	4
Credit institutions	1,071	0	370	0	1	74	0	773	0	374	0	1	75	0
Other financial corporations	720	0	489	486	1	317	106	653	0	430	428	1	284	108
Non-financial corporations	17,721	51	6,923	6,710	190	4,564	1,335	16,387	40	5,406	5,224	158	3,386	1,254
of which: small and medium-sized enterprises at amortised cost	9,222	44	3,610	3,497	50	2,194	898	8,316	34	2,595	2,559	44	1,421	769
Households	11,450	68	960	934	26	288	468	11,116	59	553	505	23	127	251
DEBT INSTRUMENTS other than HFT	43,486	119	9,047	8,434	283	5,461	1,915	39,185	99	6,965	6,357	246	4,011	1,616
OFF-BALANCE SHEET EXPOSURES	9,724		820	641	20	146	0	9,645		737	654	26	164	0

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

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

			A	s of 31/03/201	9		As of 30/06/2019							
		Gross carry	ing amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	9,100	0	189	189	60	131	0	10,587	0	188	188	60	128	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,686	0	0	0	2	0	0	7,642	0	0	0	2	0	0
Credit institutions	426	0	46	46	3	0	0	463	0	46	46	2	0	0
Other financial corporations	106	0	15	15	0	15	0	240	0	15	15	0	15	0
Non-financial corporations	1,881	0	128	128	55	116	0	2,243	0	128	128	56	113	0
Loans and advances(including at amortised cost and fair value)	29,578	95	6,472	5,841	139	3,750	1,585	30,226	128	6,283	5,670	169	3,665	1,506
Central banks	346	0	0	0	0	0	0	590	0	0	0	0	0	0
General governments	553	0	8	8	2	4	4	534	0	8	8	2	3	5
Credit institutions	706	0	381	0	1	76	0	763	0	377	0	1	75	0
Other financial corporations	669	0	425	425	3	287	104	673	37	396	396	8	281	77
Non-financial corporations	16,179	35	5,113	4,907	112	3,183	1,222	16,316	41	4,971	4,788	138	3,113	1,174
of which: small and medium-sized enterprises at amortised cost	8,311	26	2,460	2,334	52	1,352	740	8,304	36	2,365	2,254	62	1,322	709
Households	11,125	59	545	501	21	201	256	11,350	51	532	478	20	193	250
DEBT INSTRUMENTS other than HFT	38,678	95	6,661	6,030	199	3,881	1,585	40,813	128	6,472	5,859	228	3,793	1,506
OFF-BALANCE SHEET EXPOSURES	9,465		681	609	19	159	0	9,461		603	524	19	132	0

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

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2018			As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	5,666	4,686	2,951	2,919	1,626	4,848	3,974	2,455	2,430	1,542			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	15	8	3	3	10	15	7	5	4	8			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	341	337	205	205	94	313	309	204	204	96			
Non-financial corporations	4,819	4,008	2,581	2,552	1,296	4,124	3,407	2,137	2,115	1,251			
of which: small and medium-sized enterprises at amortised cost	2,138	1,744	923	909	843	1,764	1,415	658	648	774			
Households	491	334	162	159	226	397	250	110	108	187			
DEBT INSTRUMENTS other than HFT	5,666	4,686	2,951	2,919	1,626	4,848	3,974	2,455	2,430	1,542			
Loan commitments given	54	36	0	0	0	72	49	0	0	0			

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 31/03/2019	)		As of 30/06/2019							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	4,593	3,782	2,342	2,311	1,472	4,521	3,640	2,306	2,268	1,445			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	14	7	4	4	9	14	7	3	3	10			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	281	275	191	191	80	276	233	178	173	89			
Non-financial corporations	3,930	3,264	2,035	2,006	1,209	3,873	3,167	2,018	1,985	1,176			
of which: small and medium-sized enterprises at amortised cost	1,677	1,353	634	622	744	1,714	1,343	639	624	761			
Households	367	236	111	109	173	359	233	107	106	170			
DEBT INSTRUMENTS other than HFT	4,593	3,782	2,342	2,311	1,472	4,521	3,640	2,306	2,268	1,445			
Loan commitments given	50	21	0	0	0	30	11	0	0	0			

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.