

Bank Name	All other banks
LEI Code	xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
Country Code	ОТ



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	35,173	25,361	32,954	23,658	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	35,173	25,361	32,954	23,658	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	36,359	25,620	34,016	23,793	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	36,359	25,620	34,016	23,793	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	37,171	25,932	34,733	24,005	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37,171	25,932	34,733	24,005	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	134,886	105,486	115,118	85,340	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	134,886	105,486	115,118	85,340	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	26.08%	24.04%	28.63%	27.72%	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	26.08%	24.04%	28.63%	27.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Tier 1 (as a percentage of risk exposure amount) - transitional definition	26.96%	24.29%	29.55%	27.88%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.96%	24.29%	29.55%	27.88%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Total capital (as a percentage of risk exposure amount) - transitional definition	27.56%	24.58%	30.17%	28.13%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.56%	24.58%	30.17%	28.13%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	378,710	212,218	319,805	163,594	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.54%	11.96%	10.53%	14.33%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	36,133	25,380	33,660	23,443	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	36,133	25,380	33,660	23,443	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	378,710	212,218	319,805	163,594	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	378,710	212,218	319,805	163,594	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.54%	11.96%	10.53%	14.33%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.54%	11.96%	10.53%	14.33%	[A.2]/[B.2]	

Ebal | Europeans | Burshing | 2024 EU-wide Transparency Exercise | Capital | All Other banks

		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(999) EUR, %) OWN FUNDS	37,171	25,932	34,733	24,005	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	35,173	25,361	32,954	23,658	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	13,463	9,408	6,585	2,522	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	31,936	24,806	20,054	14,257	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-952	-510	-466	-384	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CFR
	A1.4	Other Reserves	-5,484	-5,005	9,040	9,358	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CPR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (19220,c0010)	Artiscle B4 of CFPR
	A.1.7	Adjustments to CET1 due to prudential filters	100	72	17	38	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,153	-2,099	-1,679	-1,684	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Adicios 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-122	-108	-83	-83	C 01.00 (19370,c0010)	Adicios 36(1) point (c) and 38 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-122	-20	-133	-0.3	C 01.00 (0380,c0010)	Addicine 36(1) point (d), 40 and 150 of CRR
	A1.11		-66	-10	-133	-14	C 01.00 (0380,c0010)	Articism 4(109), 36(1) point (e) and 41 of CRR
	A1.11	(-) Defined benefit pension fund assets				-10	C 01.00 (9380,c0010)	Articles 4 (104), 30(1) point (e) artic 4.1 or Lieft Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Reciprocal cross holdings in CET's Capital	0	0	0			
	A1.13		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (j) of CRR Articles 4(26), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1 250% risk weight	0	0	0	0	C 01.00 (9470,c0010) + C 01.00 (9471,c0010)+ C 01.00 (9472,c0010)	point (b) and 258 of CRR, Articles 36(1) point k) (iii) and 379(1) of CRR; Articles 36(1) point k) (iv) and 153(0) of CRR and Articles 36(1) point k) (v) and 153(0) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 235 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 35(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	-892	-892	0	0	C 01.00 (r0450,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r9500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-146	-115	-161	-194	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132r(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (49515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-152	-18	-72	-88	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		-225	-147	-140	-60	C 01.00 (r0529,c0010)	-
	A.1.21		0	0	0	0	CA1(1.11.6 * 1.11.8 * 1.11.26)	*
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (40240,c0010)	Articles 479 and 4800 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,186	258	1,062	135	C 01.00 (r0530,c0010)	Article 61 of CFR
	A.2.1		1,186	258	1,062	135	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (40720,c0010) C 01.00 (40700,c0010) + C 01.00 (40700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (+0500,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (10660,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	36,359	25,620	34,016	23,793	C 01.00 (r9015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	813	313	717	213	C 01.00 (r0750,c0010)	Article 71 of CFR
	A4.1		807	303	707	205	C 01.00 (r0900,c0010) + C 01.00 (r0000,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0020,c0010) +	
	A.4.2		6	9	10	8	C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (49978,c0010) C 01.00 (4980,c0010) + C 01.00 (49900,c0010) + C 01.00 (4990,c0010)	1
	В	TOTAL RISK EXPOSURE AMOUNT	134,886	105,486	115,118	85,340	C 02.00 (99000,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	26.08%	24.04%	28.63%	27.72%	CA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	26.96%	24.29%	29.55%	27.88%	CA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	27.56%	24.58%	30.17%	28.13%	CA3 (5)	
CET1 Capital	D.	COMMON EQUITY TIER 1 CAPITAL (Mily loaded)	35,173	25,361	32,954	23,658	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (1009) (GAUGE) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	26.08%	25,361	28.63%	27,72%	A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.1)([8-8.1]	
Fully loaded ¹	F	CUMMON EQUITY HEX 1 CAPITAL KATIO (Tulty to been) Adjustments to CET1 due to IFRS 9 transitional arrangements	26.08%	24.04%	28.63%	27.72%	C 05.01 (10440,c0010)	
	F	Adjustments to CE i 1 due to IFHS 9 transitional arrangements Adjustments to ATI due to IFHS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020) C 05.01 (r0440,c0020)	
	F			0	0			
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	105,751	83,841	92,376	70,654	C02.00 (6046, c0010) (-C07.00 (6086, c0220, s001) - C07.00 (6116, c0220, s001) - C07.00 (6118, c0220, s001) + C08.01 (6046, c0266, s001) + C08.01 (6056, c0266, s001) + C08.01 (6066, c0266, s001) + C08.01 (6046, c0266, s002) - C08.01 (6046, s0026, s0026
Of which the standardised approach	83,572	72,126	71,452	59,809	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	9,562	9,399	9,368	9,342	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	10,200	0	9,796	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,187	1,251	551	298	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,910	1,445	2,113	414	C 07.00 (n090, ct/220, s001) + C 07.00 (n110, ct/220, s001) + C 07.00 (n130, ct/220, s001) + C 08.01 (n040, ct/280, s002) +
Credit valuation adjustment - CVA	2,825	876	2,261	461	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,429	1,323	1,390	468	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,917	1,948	792	672	C 02.00 (r0520, c0010)
Of which the standardised approach	1,477	1,337	792	672	C 02.00 (r0530, c0010)
Of which IMA	440	611	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	17,051	14,130	16,186	12,671	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,838	3,088	3,140	3,149	C 02.00 (r0000, c0010)
Of which standardised approach	8,200	4,957	7,105	3,945	C 02.00 (r0610, c0010)
Of which advanced measurement approach	6,013	6,085	5,941	5,577	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,003	1,923	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0660, c0010)
Total	134,886	105,486	115,118	85,340	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	36,924	16,161	12,703	6,588
Of which debt securities income	1,466	1,032	528	436
Of which loans and advances income	24,194	10,076	9,332	5,873
Interest expenses	21,455	8,479	6,947	3,321
(Of which deposits expenses)	7,633	2,315	3,333	1,318
(Of which debt securities issued expenses)	6,477	1,123	2,143	91
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	23	6	11
Net Fee and commission income	3,303	2,244	1,069	989
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	39	27	13	20
Gains or (-) losses on financial assets and liabilities held for trading, net	800	196	336	84
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	68	40	38	-2
Gains or (-) losses from hedge accounting, net	-20	3	-44	-18
Exchange differences (gain or (-) loss), net	66	15	-80	-5
Net other operating income /(expenses)	1,111	856	466	483
TOTAL OPERATING INCOME, NET	20,886	11,085	7,560	4,830
(Administrative expenses)	8,685	3,802	2,829	1,540
(Cash contributions to resolution funds and deposit guarantee schemes)	484	81	53	18
(Depreciation)	456	239	126	82
Modification gains or (-) losses, net	72	15	12	5
(Provisions or (-) reversal of provisions)	-78	-30	-1	-19
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	7	-27	1	-15
(Other provisions)	-85	-3	-2	-5
Of which pending legal issues and tax litigation 1	0	-9	0	0
Of which restructuring ¹	0	12	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	495	229	67	129
(Financial assets at fair value through other comprehensive income)	0	1	-2	-1
(Financial assets at amortised cost)	495	228	69	130
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	36	144	3	-23
(of which Goodwill)	0	100	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	151	-3	113	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-14	-49	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	11,018	6,582	4,608	3,108
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	8,226	4,925	3,441	1,866
Profit or (-) loss after tax from discontinued operations	19	22	0	0
PROFIT OR (-) LOSS FOR THE YEAR	8,245	4,947	3,441	1,866
Of which attributable to owners of the parent	8,156	4,925	3,414	1,853

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	16/2024		
			Fair value hierarch	у			Fair value hierarchy	,		1	Fair value hierarch	y			Fair value hierarch	y	
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	316,693				140,891				308,190				176,022				IAS 1.54 (I)
Financial assets held for trading	34,392	4,947	27,372	2,073	2,852	49	931	1,872	25,302	3,762	21,398	142	131	30	101	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	4,234	196	870	3,168	1,720	197	490	1,033	3,567	481	427	2,659	786	197	0	589	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	959	179	780	0	128	128	0	0	866	59	807	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	44,427	40,306	3,487	634	20,486	18,160	1,823	502	50,046	48,817	1,032	197	20,746	19,844	858	44	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	803,495				165,226				772,986				121,226				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	7,882	0	7,527	355	859	0	574	285	5,281	0	5,281	0	70	0	70	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	-27,284				-180				-17,701				8				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	26,345				13,528				29,544				12,873				
TOTAL ASSETS	1,211,144				345,510				1,178,082				331,862				IAS 1.9(a), IG 6

⁽I) Bootfolior, which are reliable provides in which are not applicable for IEEE constitute banks, are considered in the position "Pither accepts"

(min	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/	03/2024					As of 30/1	06/2024			
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairms	ent ⁽²⁾	Gro	ss carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gro	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in another sink alone		Credit-impaired	Stage 1 Assets without significant increase in credi risk since initial recognition	increase in credit t risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		References
Financial assets at fair value through other		41,349	833	0	-7	0	0	17,503	831	0	-1	0	0	48,122	837	0	-4	0	0	19,331	469	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		451	512	27	0	4	-1	433	484	41	0	-3	-1	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		41,695	5,440	85	-11	-130	-48	29,727	5,389	85	-5	-117	-48	20,279	110	0	-5	-2	0	7,922	25	0	-3	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	690,922	56,886	12,717	-825	-1,186	-2,805	109,614	19,846	1,746	-336	-527	-855	675,620	69,349	11,776	-779	-1,331	-2,724	97,100	15,714	1,537	-292	-525	-857	Annex V.Part 1.32, 44(a)

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

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

All other banks

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	23,597	3,344	15,100	67	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
nancial liabilities designated at fair value through profit or loss	3,341	467	3,046	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
nancial liabilities measured at amortised cost	1,071,300	296,169	1,056,675	301,347	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	13,940	8,170	7,167	173	IFRS 9.6.2.1; Annex V.Part 1.26
ir value changes of the hedged items in portfolio hedge of interest rate risk	-2,771	-3	-1,483	0	IAS 39.89A(b), IFRS 9.6.5.8
ovisions	1,349	673	1,231	290	IAS 37.10; IAS 1.54(l)
ax liabilities	3,102	1,693	3,050	1,665	IAS 1.54(n-o)
are capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
her liabilities	8,889	2,221	6,728	2,141	Annex V.Part 2.13
abilities included in disposal groups classified as held for sale	1	1,870	1,398	998	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	1,122,749	314,605	1,092,912	306,680	IAS 1.9(b);IG 6
DTAL EQUITY	88,395	30,905	85,170	25,182	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	1,211,144	345,510	1,178,082	331,862	IAS 1.IG6

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



Breakdown of liabilities

All other banks

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		35,402	11,512	21,047	239	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	2,135	2	1,066	0	Annex V.Part 1.31
	Central banks	153,504	118,269	159,303	150,497	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	112,645	115,913	143,497	150,497	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,687	1,865	13,703	1,623	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,413	975	6,812	954	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	55,608	22,131	49,031	26,503	Annex V.Part 1.42(c),44(c)
Donosita	of which: Current accounts / overnight deposits	34,101	20,499	27,629	26,362	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	102,997	29,947	85,322	26,864	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	54,552	20,909	40,180	24,130	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	146,802	21,920	153,174	24,560	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	74,224	8,087	73,207	14,253	ECB/2013/33 Annex 2.Part 2.9.1
	Households	301,619	51,632	313,706	59,824	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	75,459	29,867	108,904	32,864	Annex V. Part 1.42(f), 44(c)
Debt securities issued		303,687	49,556	284,548	9,266	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	10,386	221	9,686	199	Annex V.Part 1.37
Other financial liabilities		1,736	1,316	1,087	2,210	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		1,112,178	308,150	1,081,988	301,587	



Market Risk All other banks

									7 ttt Ottiloi E	umo												
	SA						М									IM						
			VaR (Memorani	fum item)	STRESSED VaR	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memor	andum item)	STRESSED Var (M	lemorandum item)			ALL PRICE RIS	KS CAPITAL CH	RGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVøRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	250	46	85	32	134	30							12	2	37	7						
Of which: General risk Of which: Specific risk	230	30	8	3	27	6							12	2	37	7						
Of which: Specific risk Equities	20	15	0	0	0	0							0	0	0	0						
Of which: General risk	0	l o	0	0	0	0							ů	0	0	0						
Of which: Specific risk	0	0	0	ō	0	ō							0	0	0	0						
Foreign exchange risk	1,211	1,275	5	1	9	7							0	0	0	0						
Commodities risk	790	16	12	1	12	1							0	0	0	0						
Total	2,252	1,337	78	32	118	29	76	66	0	0	0	440	12	2	37	7	0	0	0	0	0	611
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	16/2024					
Traded Debt Instruments	184	12	63	22	80	23							0	0	0	0						
Of which: General risk	181	12	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	590 900	646	4	2	5	2							0	0	0	0						
Commodities risk Total	1,674	672	62	22	78	22	42	48	0	0	0	_	0	0	0	0	0	0	0	0	0	0
T OKUK	1,074	672	62	22	/6	22	42	40						U							•	Ü

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31/	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	143.694	232.584	5.047		69,340	70,345	2,840	
	Central sovernments or central banks Resional sovernments or local authorities	64,956	232,584	2,779		15.173	70,345 15,706	2,560	
	Public sector entities	49.806	11.485	2,014		4,980	4.725	1.163	
	Multilateral Development Banks	1,700	1,728	20		731	760	16	
	International Organisations	3,965	3,985	0		261	261	0	
	Institutions	20.369	18,280	5.270		9.362	8,973	2.526	
	Corporates	143.970	56,390	48,591		52,130	34.752	29.915	
	of which: SME	27.857	9,938	8,295		5.170	3,431	2.853	
	Retail	44,672	37,137	27,263		39,776	33,182	24,755	
Consolidated data	of which: SME	5,198	4,316	2,665		1,247	627	356	
Consolidated data	Secured by mortalistics on immovable property	11,355	10,257	4,302		7,864	7,264	3,008	
	of which: SME	2,374	2,131	943		761	706	348	
	Exposures in default	5,214	2,359	2,906	1,517	3,151	1,541	2,033	1,12
	Items associated with particularly high risk	418	295	445		288	173	259	
	Covered bonds	6,440	6,438	720		2,451	2,451	320	
	Claims on institutions and corporates with a ST credit assessment	294	285	126		234	230	85	
	Collective investments undertakings (CIU)	52	52	155		45	46	128	
	Equity	241	238	278		188	188	228	
	Other exposures	4,012	5,373	3,347		3,821	5,224	3,107	
	Standardised Total ²	501,189	453,768	103,262	2,663	209,795	185,822	73,169	2,300

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
	(mtsSUR, %)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	3,092	3,233	0		2,430	2,430	0				
	Regional governments or local authorities	256	256	0		15	15	0				
	Public sector entities	1	0	0		1	0	0				
	Multilateral Development Banks	8	8	0		8	8	0				
	International Organisations	177	177	0		0	0	0				
	Institutions	215	195	57		202	187	58				
	Corporates	1,078	605	556		580	224	161				
	of which: SME	10	4	3		4	0	0				
	Retail	381	38	27		358	20	15				
BELGIUM	of which: SME	17	15	9		3	1	1				
DEE0101-1	Secured by mortgages on immovable property	50	45	18		58	46	17				
	of which: SME	7	5	2		6	4	2				
	Exposures in default	4	2	2	2	0	0	0	0			
	Items associated with particularly high risk	3	3			3	3	4				
	Covered bonds	52	51	5		31	31	3				
	Claims on institutions and corporates with a ST credit assessment	11	3	1		3	3	1				
	Collective investments undertakings (CRII)		0	0			0					
	Equity	.1	1	1		1	1	1				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Esposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	15.913	15.913	2.658		12.817	12.817	2.650	
	Regional governments or contractouries	1,060	1.104	2,020		896	896	2,000	
	Public sector entities	2,492	2,418			1.091	1.091	10	
	Multilateral Development Banks	2,420	2,110	,		2,000	1,001		
	International Organisations								
	Institutions	3.041	2.576	572		1,658	1,336	244	
	Corporates	16.163	8,546	8.087		12.848	7,459	7.175	
	of which: SME	2,844	1.561	1,228		1,952	1,104	876	
	Retail	18,255	16.809	12,562		18,477	16,996	12.730	
	of which: SME	392	367	231		204	104	59	
GERMANY	Secured by morbiasies on immovable property	31	25	10		22	23	9	
	of which: SME	15	13	5		25	13	6	
	Exposures in default	1.268	638	895	335	1.191	652	921	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	712	712	72		585	585	58	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	26	26	26		24	24	24	
	Other exposures	720	1,902	725		737	1,971	720	
	Charles and Table				544				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR-W)	Original Exposure ¹	Exposure Value	fisk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,099	3,510	0		2,370	2,457	0	
	Resional sovernments or local authorities	1,208	1,433	287		1,121	1,389	276	
	Public sector entities	2,089	2,080	160		1,177	1,275	145	
	Multilateral Development Banks	7	7	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	2,761	2,385	521		1,768	1,727	242	
	Corporates	7,007	4,918	4,417		6,382	4,703	4,342	
	of which: SME	95	73	57		80	54	43	
	Retail	5,043 361	3,695	2,731 143		5,072 183	3,855 112	2,872	
FRANCE	of which: SME	346	201	112		341	304	113	
	Secured by mortisales on immovable property of which: 1986	346	38	112		46	41	113	
	Exposures in default	437	292	381	108	507	342	452	1
	Items associated with particularly high risk		4			4	4		
	Covered bands	1.141	1.140	114		522	521	52	
	Claims on institutions and corporates with a ST credit assessment	62	62	28		41	41	16	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	19	19	19		16	16	16	
	Other exposures	1,445	1,449	1,215		1,665	1,670	1,395	
	Standardised Total ²				173				11

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	includes general credit risk adjustr	neets.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	640	1.005			614	614		
	Central sovernments or central banks Resignal sovernments or local authorities	3,984	3,984	810		4.415	4.415	202	
	Regional governments or local authorities Public sector entities	601	561	203		598	578	202	
	Multilateral Development Banks	2	9	2		2	2	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,050	2,088	798		445	522	191	
	Corporates	11,863	8,505	6,092		9,274	7,040	5,292	
	of which: SME	1,246	684	579		450	234	192	
	Retail	332	25	64		273	24	18	
UNITED KINGDOM	of which: SME	90	71	46		20	1	1	
UNITED KINGDOM	Secured by mortgages on immovable property	592	532	235		570	513	209	
ı	of which: SME	112	100	59		109	94	55	
	Exposures in defautt	114	43	45	68	102	34	36	63
ı	Items associated with particularly high risk	6					0	1	
1	Covered bonds	479	478	69		221	221 47	44	
	Claims on institutions and corporates with a ST credit assessment	37	36	18		46	42	21	
1	Collective investments undertakings (CRII)			18		17	17	17	
1	Equity	18	18 25	18 25		17	17	17	
	Other exposures	Α	20	25	115		А	20	
	Standardised Total ²				115				207

Credit Risk - Standardised Approach

	All other banks								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)	10	60			27	37		
	Central avvernments or central banks Regional governments or local authorities	69	69			37	37		
	Public sector entities	16	18	0		30	10		
	Multilateral Development Banks					0			
	International Organisations	0	0	0		0	0	0	
	Institutions	224	224	48		164	164	37	
	Corporates	357	172	164		160	90	85	
	of which: SME	23	12	10		34	6	4	
	Retail	41	24	15		28	3	2	
SWEDEN	of which: SME	24	23	14		1	0	0	
OWEDEN	Secured by mortalailes on immovable property	6	6	2		12	11	4	
	of which: SME	0				0			
	Exposures in defautt Items associated with particularly high risk								
	Covered bonds	166	165	17		125	125	13	
	Claims on institutions and corporates with a ST credit assessment					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 ²								1
		Criginal exposure, unlike Diposure value, is n	norted before taking into account	any effect than to could compare on	factors or credit risk millistation tech	niques (e.r. substitution effects).			

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	1,584	1,564	0 73		1,442	1,442				
	Resional sovernments or local authorities	417	420	73		32	36	1			
	Public sector entities	2	2	2		9	9	2			
	Multilateral Development Banks International Organisations		1			2					
	Institutions	3.569	3,524	724		1.276	1,279	200			
	Corporates	804	434	353		878	427	255			
	of which: SME	1	1	1				0			
	Retail	160	135	29		54	16	12			
	of which: SME	110	109	80		1	0				
SWITZERLAND	Secured by mortalisies on immovable property	1,484	1,355	542		1,674	1,539	612			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	21	5	6	4	35	8	11			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	185	185	19		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	30	30	15		45	46	23			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	60	65	68		60	60	69			
	Other exposures	ž.	5	2		11	7	2			
	Standardised Total ²	_									

					Standardised App	oroach			
			As of 30/09/2	123				12/2023	
	(mtsEUR, N)	Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	1,006	1,005	1		655	654	0	
	Regional governments or local authorities	1,994	2,100	7		1,839	1,943	0	
	Public sector entities	132	82	4		122	72	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations			0		0		0	
	Institutions	85	83	39		22	22	9	
	Corporates	2,469	1,756	1,727		2,214	1,711	1,680	
	of which: SME	99	97 3.093	74 2.298		104 3.195	102 3.110	78 2.316	
	Retail	3,174	3,093			3,195	3,110	2,316	
SPAIN	of which: SME	46		29					
017111	Secured by mortalases on immovable property	41	30	11		38	31	11	
	of which: SME		10	101				3	
	Exposures in default	235	149	101	/3	245	150	199	63
	Items associated with particularly high risk								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment		20					3	
	Collective investments undertakings (CRII) Equity			, a					
	County Other exposures		25			3	27	3	
			23	Ü	122	0	2		115
	Standardised Total ²				122				115

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSLR, %) Central sovernments or central banks	758	758	42		482	482		
	Regional dovernments or local authorities	910	910	365		876	876	347	
	Public sector entities	126	125	26		131	130	27	
	Multilateral Development Banks	55	85	2		40	40	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,275	1,246	529		876	872	373	
	Corporates	7,675	2,944	1,714		1,817	2,072	918	
	of which: SME	146	146	119		0	0	0	
	Retail	744	741	434		2	1	1	
UNITED STATES	of which: SME	722	722	420		0	0	0	
OTTILE OTTILE	Secured by mortalisies on immovable property	48	47	22		17	17	7	
	of which: SME						0		
	Exposures in defautt	12	11	14	1	2	1	1	
	Items associated with particularly high risk Covered bonds			0			0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	63	63	35		34	34	7	
	Collective investments undertakings (CIU)			2			-		
	Councine investments undertakings (Citi) Equity								
	Other exposures	6	6	6			6		

		(2) rous case augustimite and promising in C									
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments an provisions ²		
	(minEUR, %)										
	Central sovernments or central banks	. 6		4		۰	177				
	Resional sovernments or local authorities	232	232	12		177	177				
	Public sector entities	60		12		~	64	12			
	Multilateral Development Banks						0				
	International Ordanisations Institutions	341	328	123		33	23	·			
	Corporates	1.267	523	257		253	249	165			
	of which: SME	45	At	39			0	0			
	Retail	7	7	5		2	2	1			
	of which: SME	6	5	4			0				
CANADA	Secured by mortalisies on immovable property	2	2	1		2	2	1			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	444	444	75		354	354	65			
	Claims on institutions and corporates with a ST credit assessment	2	2	1		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	6			0	6				
	Standardised Total ²				1						

					Standardised Ap	proach			
			As of 30/09/2	123				12/2023	
	(mhGEP NA	Original Esposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	65.782	152.394	2.053		139	139	0	
	Regional governments or local authorities	49,133	50,330	17		0	0		
	Public sector entities	42,054	4,186	712		52	2		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,101	1,459	435		234	234	61	
	Corporates	75,910	14,068	12,837		6,091	3,456	3,427	
	of which: SME	17,499	2,173	1,966		276	220	220	
	Retail	3,967	1,916	1,266		1,368	81	61	
NETHERLANDS	of which: SME	976	710	361		1	0	0	
THE ITTE IND ITTE	Secured by mortstades on immovable property	2,431	1,977	773		630	515	195	
	of which: SME	1,544	1,353	540		٥	0	0	
	Exposures in default	1,124	215	280	96	47	34	49	
	Items associated with particularly high risk	109	108	163			0		
	Covered bonds	2,630	2,630	263		135	135	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)		1	5		٥	0		
	Equity	39	37	37		.1	1	1	
	Other exposures	602	602	550		53	53	53	
	Standardised Total ²	** Original proposate a strike Denouse when it is			140				

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach										
					Standardise	d Approach							
				03/2024			As of 30	06/2024					
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)	226.568	321,644	4.731		57.902	50.094	2.414					
	Central dovernments or central banks Regional governments or local authorities	220,300 54,030	55.457	4,731		1,040	1.025	2,414					
	Public sector entities	54,159	11,246	1.071		200	807	3					
	Multilateral Development Banks	9531	9,531	7		030	600						
	International Organisations	6,701	6,701			273	273						
	Institutions	23.651	29,069	5.223		3,858	3.359	829					
	Corporates	141,634	54,303	49,266		39,288	25,988	24,435					
	of which: SME	25,646	8,419	6,832		6,463	4,587	3,685					
	Retail	44,107	37,907	27,936		37,802	33,184	24,714					
Consolidated data	of which: SME	4,672	3,787	2,364		1,450	868	495					
Consolidated data	Secured by mortsiages on immovable property	8,732	7,877	3,526		6,204	5,865	2,445					
	of which: SME	2,336	2,095	1,123		546	627	320					
	Exposures in default	4,152	1,879	2,339	1,345	2,624	1,163	1,492	1,047				
	Hems associated with particularly high risk	376	263	395		218	109	163					
	Covered bonds	6,897	6,896	767		2,627	2,627	348					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakinss (CIU)	47	47	85		47	47	80					
	Equity	210	207	246		162	162	201					
	Other exposures	3,551	4,973	2,856		3,447	4,960	2,767					
	Standardised Total ²	584,349	538,000	98,720	2,210	156,350	138,921	59,900	1,750				

				Standardis	ed Approach			
		As of 31/	03/2024			As of 30	06/2024	
Into D.S. Ni	Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Count of automations or control basis. Best of country of the cou	1,001 047 0 1,1054 0,003 4 1,105 1,1	1,725 3466 0 0 0 0 1,154 4 466 4 15 15 15 14 1 1 1 1 2 0 0 86 86 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 24 422 3 9 9 1 1 1 2 2 0 0	·	68 0 0 8 0 1122 98 0 1 1 0 0 0 0 1 1 1 0 0 0 1 1 1 1 1 1	63 0 3 3 117 22 0 0 0 0 0 0 4 14 14 0 0 0	0 0 0 0 2 25 20 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(mb EUP, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	23,203	23,203	2,391		26,264	26,264	2,385	
	Regional governments or local authorities	1,487	1,558	0		877	877	0	
	Public sector entities	3,935	3,865	6		746	747	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,815	2,349	605		296	674	130	
	Corporates	13,784	8,596	8,144		13,019	8,054	7,693	
	of which: SME	2,801	1,661	1,304		2,548	1,541	1,209	
	Retail	17,738	15,428	12,287		17,460	16,177	12,119	
GERMANY	of which: SME	384	309	198		78	75	43	
OLIG BUT	Secured by mortalisies on immovable property	10	10	3		10	10	3	
	of which: SME	1209	950			1282			
	Exposures in default	1,209	560	703	440	1,282	637	818	438
	Items associated with particularly high risk	730	730			654	654		
	Covered bands	730	/30	/3		604	604		
	Claims on institutions and corporates with a ST credit assessment	-							
	Collective investments undertakings (CIU)	23	23	23		24		24	
	Equity	395	1.675	393		508	2.001	507	
	Other emosures	395	1,0/3	293			2,001	307	
1	Standardised Total ²				664				627

					Standardise	ed Approach			
		As of 30	106/2024						
	(minU.R. %)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,300	1,511	0		261	261	0	
	Regional governments or local authorities	87	86	17		2	1	0	
	Public sector entities	1,219	1,219	20		34	34	0	
	Multifateral Development Banks	103	203	0		8	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,016	1,512	487		253	231	57	
	Corporates	5,395	4,026	3,819		5,009	3,895 1,205	3,609	
	of which: SME	78 5.868	63 4,288	45 3.176		1,393 5.898	1,205	961 3.259	
	Retail of which: SMI	3,868	4,200	140		460	4,417	3,259	
FRANCE	of which: SME Secured by mortalistis on immovable property	320	237	140		460	301	1/2	
	of which: SME		0	0				0	
	Exposures in default	302	182	237	26	337	214	287	96
	Items associated with particularly high risk		0	0		0		0	
	Covered bonds	1,001	1,001	100		398	398	40	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsis (CIU)	0	0	0		0	0	0	
	Equity	16	16	16		16	16	16	
	Other exposures	1,771	1,775	1,466		1,997	1,997	1,676	
	Standardised Total ²				150				153

		(2) Total value adjustments and pro	ovisions per country of counterparts	excludes those for securitisation e	apposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central accordants or central banks	3,895	4.371	5		0			
	Regional governments or local authorities			0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	9	9	2		9	9	2	
	International Organisations	0	0	0		0	0	0	
	Institutions	368	479	42		18	18	7	
	Corporates	10,259	7,293	6,190		5,170	2,782	2,738	
	of which: SME	492 104	290 92	235		451	237	193	
	Retail of which: SME	77	76	50			13	11	
UNITED KINGDOM	Secured by mortgages on immovable property	28	77	10		10	20	10	
	of which: SME	- 1		0		1	1	0	
	Exposures in default	85	13	16	69	59	3	3	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	482	482	70		185	185	37	
	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	18	18	18		18	18	18	
	Other exposures	۰				0	32		
	Standardised Total ²				82				70

	All Other Bulks								
					Standardis	ed Approach			
				63/2024			As of 30	106/2024	
	(relo DJR, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Control of Americans of Control Control American Common and Control American Common and Control American Control American Control American Control American	33 3 9 0 127 253 243 253 253 253 253 253 253 253 253 253 25	38 34 36 36 36 36 36 36 36 36 36 36 36 36 36	0 0 0 0 4 14 15 17 17 19 19 19 10 11 10 11 11 11 11 11 11 11 11 11 11	0	18 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 14 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 8 8 60 3 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure uplike Evons	ore value is negotiard before taking	into account any effect due to cred	It consumine for tors or conditions	mitigation techniques (e.e. substitut	ins effects)		

					Standardise	ed Approach									
			And of \$1000-70024 And of												
		Original Exposure ^b	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(minEUR, %)														
	Central dovernments or central banks Regional governments or local authorities						1,503	0							
	Regional governments or local authorities Public sector entities					0		0							
	Multilateral Development Banks	4	4			4	4								
	International Organisations	0	0	0		0	0	0							
	Institutions					885	885								
	Corporates	954	414	346		743	309	297							
	of which: SME	2	2	1		0	0	0							
	Retail					48	18	14							
SWITZERLAND	of which: SME					0	0	0							
	Secured by mortalistics on immovable property	1,650	1,519	604		1,756	1,640	654							
	of which: SME Exposures in default	.°	0	11				0							
	Exposures in default Items associated with particularly high risk		9	11	3		,	9							
	Covered bonds	170	170	21		192	192	26							
	Claims on institutions and corporates with a ST credit assessment					0									
	Collective investments undertakings (CIU)					0		0							
	Equity	66	66	66		59	59	50							
	Other exposures	16	13	3		23	19	4							
	Standardised Total ²				9										

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30s	06/2024	
	(min DUR. %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	765	767	0		311	311	0	
	Regional governments or local authorities	69	69						
	Public sector entities Multilateral Development Banks		0	0					
	International Organisations					0		0	
	Institutions	105	105	42		15	15	7	
	Corporates	1,937	1,487	1,395		1,744	1,393	1,361	
	of which: SME	497	441	345		173	157	122	
	Retail	3,976	3,876	2,878		4,204	3,999	2,972	
SPAIN	of which: SME	81	79	46		53	52	30	
OI 7 III V	Secured by mortalistics on immovable property	2	3	1		11	11	3	
	of which: \$345	100		95		100		73	40
	Exposures in default Hems associated with particularly high risk	.00	-						***
	Covered bonds	o o				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	5	5	5		5	5	5	
	Other exposures		0	0		0			
	Standardised Total ²				110				104

					Standardis	ed Approach			
			As of 31/	63/2024			As of 30:	106/2024	
	crain CUR, No.	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	24,405	24,406	80		224	224	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	۰	0	0		0	0	0	
	Multilateral Development Banks	91	91	2		46	45	3	
	Informational Organisations	1.092	1.091	319				53	
	Institutions	1,092	1,091 2,505	319 2,176		183 673	183	53	
	Corporates of which: SME	13,000	2,505	2,176		6/3	600	419	
	of which: SME Retail	530	528	312					
	of which: SME	514	514	301					
UNITED STATES	Secured by mortalistics on immovable property	41	40	18		17	17	7	
	of which: SME							0	
	Exposures in default	12	10	13	2	2	1	2	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinss (CIU)		0	2		0	0	1	
	Equity	۰	0			0	0	0	
	Other exposures		0	0		0	0	0	
	Physical Conditions (Natural)								

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
CANADA	Control Association of the Control State Con	3233 1235 0 0 0 5122 4139 8 8 6 2 2 1 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	31913 1355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	5 0 0 0 1312 222 22 32 4 1 0 0 0 0		9 855 855 855 855 855 855 855 855 855 85	9 855 95 95 95 95 95 95 95 95 95 95 95 95 9	0 0 0 0 1 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0	

					Standardise	ed Approach								
	(min DJR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount		Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²					
	Central appearments or central banks	132,240	225,388	1,802		77	77	0						
	Regional governments or local authorities					0	0	0						
	Public sector entities	48,772	5,929	1,045		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions													
	Corporates						3,121							
	of which: SME													
	Retail					200	2//	200						
NETHERLANDS	of which: SME													
	Secured by mortalists on immovable property of which: 546							0						
	Exposures in default	856	257	349	51	49	31	45	9					
	Hems associated with particularly high risk	145	148	223		0			_					
	Covered bonds	3,130	3,130	313		133	133	13						
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0						
	Collective investments undertakings (CIU)	1	1	5		0	0	0						
	Equity	42	38	35		0	0	0						
	Other exposures	465	465	437		0								
	Standardised Total ²				104				19					

Credit Risk - IRB Approach

All other banks

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, No		Of which: defaulted	VAIDE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	287.100	1.028	296,133	3.335	37	10	132.885	839	141,650	1.470	Ostaldated	,
	Institutions	90.461	0	85.554	5,862	0	1	70.014	0	70.611	1,276	0	ô
	Corporates	301.877	7.655	280.147	125,478	1.893	2.014	37,177	418	26.885	7.008	0	67
	Corporates - Of Which: Specialised Lending	29.581	781	27.577	8.664	198	235	1.627	42	659	519	0	27
	Corporates - Of Which: SME	74,808	2,333	77,460	28,358	667	572		0	0	0	0	0
	Retail	301,048	2,993	295,569	45,766	2,137	845		0	0	0	0	0
	Retail - Secured on real estate property	267,042	2,085	263,720	33,920	1,675	349	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	17,183	196	16,827	4,364	154	69		0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	249,859	1,888	246,893	29,556	1,521	280		0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34,005	909	31,849	11,847	463	497	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	30,974	830	28,521	10,781	439	450	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3,031	79	3,328	1,066	23	47	0	0	0	0	0	0
	Equity	4,240	0	4,240	10,594	0		417	0	417	1,251	0	
	Other non credit-obligation assets				15,214						1,065		
	IRB Tetal ²				206,249						12,069		

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

ii) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarte

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	95,026 586	0	95,026 665	197 74	0	0	94,142 680	0	94,142 746	75 33	0	0
	Corporates	2.177	31	2.194	1.378	9	20	103	0	333	90	0	0
	Corporates - Of Which: Specialised Lending	324	0	301	142	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	240	29	223	139	8	14	0	0	0	0	0	0
	Retail	738	16	715	207	17	6	0	0	0	0	0	0
	Retail - Secured on real estate property	501	10	502 17	102	14	3		0	0		0	
BELGIUM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	484	10	484	98	1.4	0		0				
	Retail - Qualifying Revolving	0	10	0	0	0	0	0	0	0		0	
	Retail - Other Retail	236	5	214	105	3	3		0	0	0	0	
	Retail - Other Retail - Of Which: SME	236	5	214	105	3	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	34	0	34	126	0	0	21	0	21	79	0	0
	Other non credit-obligation assets	_											
	IRB Total												

								IRB Ap	proach					
					As o	30/09/2023						31/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
GERMANY	Institutions Corporates Retail	se dictatif generation (Copposites Offfinish Specialized Leading Copposites Offfinish Steel Retail Secured on mail states property Retail Secured on mail states property Offfinish Steel Retail Secured on mail states property Offfinish Steel Retail Secured on mail states property Offfinish mail Steel Retail College Manufact Retail Colle	3,352 16,955 5,000 533 394 2,721 179 5 174 0 2,542 2,542 0	0 13 0 9 50 3 0 3 0 47 47 0	3,455 17,319 5,882 394 399 2,530 178 5 173 0 2,252 2,352 0	184 238 2,425 149 135 820 35 2 33 0 785 785 0	0 3 0 2 31 6 0 6 0 26	0 0 2 2 22 1 0 1 0 21 21 0	1,883 14,423 20 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,124 14,751 274 0 0 0 0 0 0	51 94 46 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	Equity Other non credit-obligation assets													

							IRB Ap	proach					
				As o	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
			Of which:	Value ¹		Of which:	and provisions		Of which:	Value ⁵		Ofwhich:	and provisions
	(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Count is basis and count of postments in Institutions Corporates Corporates Composition Control Conscious of Lending Corporates Control Control Conscious Control Co	2,324 24,914 4,821 379 205 2,195 24	0 239 0 2 59 0	2,553 24,960 4,778 233 194 1,631 24	309 258 2,993 200 84 552 3	0 71 0 1 29	0 0 230 1 1 28	2,574 20,950 133 0 0 0	0 0 0	2,771 21,010 321 0 0 0	133 151 49 0 0	0 0 0 0 0 0	0 0 0 0 0 0
FRANCE	Retail - Secured on one of state propose, - Offwhich: SHE Retail - Qualifying Newsing Retail - County of Secure on one of state propose, - Offwhich con-SHE Retail - Other Intell Retail - Other Intel	2 22 0 2,171 2,171 0	0 0 59 59	2 22 0 1,807 1,807 0	1 2 0 550 550 0	0 0 0 29 29	0 0 0 28 28	0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets	37	, i	37			Ů	, i	-	,	-	Ů	i i
	IRB Total												

				As of	30/09/2023					As of	f 31/12/2023		
		Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
Control	Libanics and central governments	22.167	0	22,292	380	0	,	16.626	0	16.626	138	0	
Institutio		19		285	70	0	0	11	0	228	56	0	
Corporal	ičes	27,722	162	26,573	6,678	46	51	14,159	0	13,901	262	0	
	Corporates - Of Which: Specialised Lending	1,665	0	967	662	0	1	605	0	284	182	0	0
		232	0	218	96	0	0	0	0	0	0	0	0
Retail		1,416	16	1,353	349	8	6	0	0	0	0	0	0
	Retail - Secured on real estate property	45	1	44	8	0	0	0	0	0	0	0	0
UNITED KINGDOM		3	0	3	1	0	0	0	0	0	0	0	0
UNITED KINGDOM		42	1	41	8	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,371	15	1,309	340	8	6	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,371	15	1,309	340	8	6	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	0	0		0	
Equity		89		89	212	0	0	22	0	22	81	0	
	on credit-obligation assets												
IRB Total					re taking into account any ef								

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2023						131/12/2023		
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,358 1.854	0 0	16,524 1,818	674 279	0	0	1,705 1,796	0	16,258 1,846	661 297	0	0 0
	Corporates	11,714	113	9,103	5,636	21	21	11,592	154	8,516	5,138	0	39
	Corporates - Of Which: Specialised Lending	404	109	281	166	21	9	614	0	190	169	0	1
	Corporates - Of Which: SME	31	0	21	18	0	0	0	0	0	0	0	0
	Retail	625	5	593	191	3	2		0	0		0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3		3	0	0	0		0	0		0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	3		3	0	0	0		0	0		0	
	Retail - Qualifying Revolving	0		0	0	0	0	ė.	0	0		0	
	Retail - Other Retail	623	5	590	191	3	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	623	5	590	191	3	2	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	10		10	19	0	0	۰	0	0	0	0	۰
	Other non credit-obligation assets												
	IRB Yotal	(2) Original exposure											

								IRB Ap	proach					
					As o	130/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		iks and central governments	483	0	483	0	0	0	1	0	1	0	0	0
	Institutions		7,914	0	7,979	62	0	0	8,068	0	8,296	25	0	
	Corporates	Corporates - Of Which: Specialised Lending	5,141 14	33	3,871	1,507	11	7	2	0	44	21	0	
		Corporates - Of Which: SME	14		14									
	Retail	Colpulates - Of Williams	20		20									
	HETAIL	Retail - Secured on real estate property	20		20	2	0	0		0	0		0	
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-SME	20		20	2	0	0	ě.	0	0	o o	0	o o
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		6	0	6	22	0	0	3	0	3	10	0	0

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	ntral banks and central governments thutions	109 4,384	0 0	109 4.482	28 71	0	0	115 4.562	0 0	115 4.663	34 104	0	0 0
	porates	1,951	5	1,634	1,320	1	5	148	0	13	6	0	0
		272	0	151	96	0	0	0	0	0	0	0	0
		77	0	73	60	0	0	0	0	0	0	0	0
Ret		774 29	26	685 29	303	16	15		0	0	0	0	
	Retail - Secured on real estate property	29		29		2			0			0	
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	28		28					0			0	
	Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
	Retail - Other Retail	745	26	656	298	14	15		0	0		0	
	Retail - Other Retail - Of Which: SME	745	26	656	298	14	15	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equ		1	0	1	4	0	0	0	0	0	0	0	0
	ner non credit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	28,536	0	28,595	161	0	2	1,756	0	1,806	112	0	0
	Institutions	4,272	0	4,303	607	0	0	1,595	0	1,629	58	0	0
	Corporates Corporates - Of Which: Specialised Lending	57,540 2,343	1,079	49,869 2,173	29,577	266 19	243	5,404	50	463	188	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,343 10.843	63 86	2,173 10.846	2,448 6.786	19	4 50		0	0			
	Corporates - Or Willon: SME Retail	10,543	360	9,750	3,656	196	116						
	Retail - Secured on real estate property	37	360	3,750	3,000	195	116		0	0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0									
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	37	1	37	4	1	ő		0	0	ě.	0	
	Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
	Retail - Other Retail	10.520	359	9.713	3.652	194	116		0	0		0	
	Retail - Other Retail - Of Which: SME	9,115	319	8,309	3,144	170	102	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1,404	40	1,404	508	23	13	0	0	0	0	0	
	Equity	620	0	620	1,538	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	2,552	0	2,580	57	0	0	2,751	0	2,751	59	0	0
	Institutions	4,820	0	4,838	159	0	0	4,807	0	4,825	48	0	0
	Corporates	5,442	29	5,097	2,225	9	14	115	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	80	0	81	59	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	512		499	141	0	1		0	0	0	0	0
	Retail	1,887	32	1,707	501	19	14		0	0	0	0	0
	Retail - Secured on real estate property	6	2	6	4	3	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	0
Grittibit	Retail - Secured on real estate property - Of Which: non-SME	6	2	6	4	3	0		0	0		0	0
	Retail - Qualifying Revolving	0	30	0	0		14			0		0	
	Retail - Other Retail	1,880		1,701	497	16			0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	1,873	30	1,693	496	16	14		0	0		0	0
	Retail - Other Retail - Of Which: non-SME	7		7	1							0	
l	Equity	41		41	78		0	۰		0	۰	0	
1	Other non credit-obligation assets												
	IRB Total												

								proach					
							IKBAP	proacn					
				As of	30/09/2023					Aso	f 31/12/2023		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	104,647	0	104,762	217	0	0	57	0	74	2	0	0
	Institutions	13,860	0	8,571	1,055	0	0	3,088	0	3,100	25	0	0
	Corporates	104,521	4,590	97,875	38,974	1,138	1,112	47	0	26	19	0	0
	Corporates - Of Which: Specialised Lending	21,648	466	21,535	4,005	130	174	0	0	0	0	0	0
	Corporates - Of Which: SME	38,033	2,189	37,654	11,850	607	476	0	0	0	0	0	0
	Retail	274,137	2,289	270,629	36,410	1,742	530	0	0	0	0	0	0
	Retail - Secured on real estate property	266,025	2,062	262,706	33,726	1,645	343	0	0	0	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	17,149	195	16,793	4,355	154	69	0	0	0	0	0	0
NETTIENEANDS	Retail - Secured on real estate property - Of Which: non-SME	248,875	1,866	245,913	29,372	1,491	275	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,112	227	7,923	2,683	97	187		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	6,493	189	6,005	2,127	97	154		0	0		0	0
	Retail - Other Retail - Of Which: non-SME	1,620	38	1,917	557	0	33	۰	0	0		0	0
	Equity	2,927		2,927	7,550	0	0	366	0	366	1,062	0	
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

							IRB Ap	proach					
											30/06/2024		
		Original E	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
			Of which:	Value		Of which:	and provisions		Of which:	Viliae		Of which:	and provision:
	(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	161,436	832	169,930	1,721	0	1	167,733	822	176,653	1,607	0	1
	Institutions	84,311	0	80,496	1,694	0	2	82,019	0	81,330	1,526		1
	Corporates	305,214	7,844	283,248	141,601	2,239	2,082	38,256	450	28,899	6,532		83
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	32,103 72,265	649 2.663	29,101 74,139	23,417 26,588	150 846	176 584	1,603	92	669	440		46
	Corporates - Of Which: SME Retail	72,265	2,663	74,139 294,851	26,588 45,145	2.183	979	0	0				
	Retail - Secured on real estate property	299,989	2,633 1.665	294,851 264,013	45,145 32,799	2,183 1,648	400	0	0		0		0
	Retail - Secured on real estate property - Of Which: SME	16,346	180	15.997	32,799	123	400						
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	250.405	1.485	248.016	28.832	1.526	309						i.
	Retail - Outlifving Revolving	250,405	1,400	240,010	20,032	1,526	0	0	0		0		0
	Rotal - Other Botal	33.237	968	30.838	12.346		579		0				0
	Retail , Other Retail , Of Which SMF	30,480	867	28,097	11.322	492	508	0	0		0		0
	Rutail , Other Rutail , Of Which non-SMF	2.757	101	2.741	1.024	42	72	0	0		0		0
	Equity	4.263	0	4.263	10.641	0		88	0	88	298		
	Other non credit-obligation assets	1,011		1,222	13,279			-			1,205		
	IRB Total ²				214,080						11,168		

							IRBAp	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	120,246	0	120,246	76	0		124,873	0	124,873	73	0	0
	Institutions	1,117	0	1,190	60	0		1,386	0	1,455	109		0
	Corporates	2,596	8	2,574	1,474	3	14	108	0	282	83		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	308 174	0	287 164	158 100	0		0	0		0		0
	Corporans - OrWhich: SME Retail	717	16	164	100 205	19	3						0
	Retail - Secured on real estate property	477	16	478	205 95	19 16			0		0		0
	Retail - Secured on real estate property - Of Which: SME	16	1.	16		0							0
BELGIUM	Retail - Secured on real estate property - Of Which: non-SME	461	10	461	91	16							0
	Retail - Qualifying Revolving	0	0	0	0	0		0	0		0		0
	Retail - Other Retail	240	5	218	109	3	3	0	0		0		0
	Retail - Other Retail - Of Which: SME	240	5	218	109	3	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0
	Equity	22	0	22	82	0	0	20	0	20	73	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	131/03/2024					Aso	30/06/2024		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 14)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		and central governments	1,102	0	1,143	51	0	0	1,118	0	1,154	57	0	0
	Institutions		16,925	0	17,204	119	0	0	14,411	0	14,839	174	0	0
	Corporates		5,617	14	5,331	2,241	4	9	6	0	204	28		0
			460	0	322	144	0	0	0	0	0	0	0	0
			363	9	332	148	3	4	0	0	0	0	0	0
	Retail		2,819	56	2,635	895	36	24	0	0		0	0	0
		Retail - Secured on real estate property	166	3	166	33	5	1	0	0	0	0	0	0
GERMANY			6	0	6	2	0		0	0		0		0
OLIU BUTI			160	3	160	31	5	1	0	0		0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2,653	53	2,469	862	31	23	0	0		0		0
		Retail - Other Retail - Of Which: SME	2,653	53	2,469	862	31	23	0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity		11	0	11	37	0			0		0		0
		dit-obligation assets												
	IRS Total													

							IRBAp	proach					
				As o	31/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	2,698	0	2,877	134	0	0	3,006	0	3,163	149	0	0
	Institutions Corporates	22,833 4.733	219	22,838 4,628	177 3.320	75	0 265	22,441 157	0	22,467 215	133 39	0	0
	Corporates Corporates - Of Which: Specialised Lending	4,733	219	4,628 289	3,320	75	265	157		215	39		
	Corporates - Of Which: SME	242	1	230	102	1	1	0	0	0	0		0
	Retail	2.341	68	1.949	634	35	30	0	0		0		0
	Retail - Secured on real estate property	23	0	23	3	0	0	0	0		0		0
5011105	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	0	0		0		0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	3	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,317	68	1,925	630	35	30	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,317	68	1,925	630	35	30	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	56	0	56	148	0	0	2	0	2	7	0	0
	Other non credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	16,303	0	16,303	189	0	0	16,991	0	16,991	178	0	0
	Institutions	9	0	219	50	0	0	10	0	233	48	0	0
	Corporates	30,970	247	30,016	6,265	85	65	16,169	0	15,999	312		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,806 250	0	1,165 219	791 96	0	2 0	617	0	293	184		0
	Corporates - Of Which: SME	1.368	22	1311	366	19			0				
	Retail - Secured on real estate property	1,368	22	1,311	366	13	7		0				
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	49		40	11	0		0	0		0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	45	1	45	10	0			0				
	Retail - Qualifying Revolving	0	o o	0	0	0		0	0	ő	0		0
	Retail - Other Retail	1.319	21	1.263	355	12	7	0	0		0		
	Retail - Other Retail - Of Which: SME	1.319	21	1.263	355	12	7	0	0		0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	32	0	32	100	0	0	24	0	24	90	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

							IRBAp	proach					
				As of	31/03/2024						f 30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Vatue adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	2,645	0	16,889	688	0	٥	3,384	0	18,049	733	0	0
	Institutions Corporates	1,646 12,587	0 281	1,738 9,399	284 5.787	23	48	1,706 11,484	0 157	1,800 8,991	248 4 943		36
	Corporates - Of Which: Specialised Lending	1,280	108	542	387	23	40	607	157	188	174		36
	Corporates - Of Which: SME	31	100	21	23	23		007	0	100	1/4		0
	Retail	649	9	616	214	5	3	0	0		0		0
	Retail - Secured on real estate property	3	0	3	1	0		0	0		0		0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	0	0	0	0		0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	647	9	613	213	5	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	647	9	613	213	5	3	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	9	0	9	17	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As o	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		ks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions		7,528	0	7,648	3	0		7,711	0	7,848	17		0
	Corporates		7,132	3	5,927	2,364	1	6	1	0	44	17		0
		Corporates - Of Which: Specialised Lending	14		14	23								
			2	0	3	2	0		0	0		0		0
	Retail		18 18	0	18	2	0		0	0		0		0
		Retail - Secured on real estate property	18	0	18	2	0		0	0		0		0
SWITZERI AND			0	0	0	0	0		0	0		0		0
OWNIZZINENIO			18	0	18	2	0		0	0		0		0
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
				0	0		0		0	0				0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0
	Equity			0	6	22	0	۰	3	0	3	10		
		redit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					Aso	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, NJ)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
SPAIN	Institutions Corporates Retail	Corporation - Off White - Specialists Leading Corporation - Off White - Specialists Leading Corporation - Off White - Specialists Red St Specialists - Sp	119 5,845 2,529 450 40 781 32 1 31 0 748 748 0	0 5 0 24 0 0 0 0 23 23 0	119 5,947 2,169 267 34 696 32 1 31 0 664 664	34 110 1,843 165 42 328 8 0 8 0 320 320 0 28	0 0 2 0 0 16 2 0 2 0 13 13 0	0 5 0 18 1 0 18 18 16 0	119 5,891 100 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	119 5,795 1 0 0 0 0 0 0	32 29 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total	eun-oughtsmete												

								IRBAp	proach					
					As o	31/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		ks and central governments	1,692	0	1,739	102	0	0	1,718	0	1,761	96	0	0
	Institutions		2,727	0	2,764	65	0	0	4,324	0	4,348	42	0	0
	Corporates		56,971	1,323	48,204	28,478	389	303	4,878	44	489	179	0	0
		Corporates - Of Which: Specialised Lending	2,475	82	2,200	2,338	27	5	0	0		0		0
			10,579	410	10,105	5,914	133	85	0	0		0		0
	Retail	Retail - Secured on real estate property	10,563 40	378	9,788	3,873	217	117	0	0		0		0
		Retail: - Secured on real estate property - Of Which: SME	40	1	40					0				0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	40	1	40		1		0	0		0		0
		Retail - Qualifying Revolving			0					0				0
		Retail - Other Retail	10.523	377	9.748	3,868	216	117		0				0
		Retail - Other Retail - Of Which: SME	9.173	328	8,398	3,357	186	108	0	0	ě	0		0
		Retail - Other Retail - Of Which: non-SME	1,350	49	1,350	512	30	9		0		0		0
	Equity		1,037	0	1,037	2,433	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRS Total													

Inst				As of									
Inst					31/03/2024					As of	130/06/2024		
Inst		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure a	amount	Value adjustments
Inst	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
	Central banks and central governments	3,708	0	3,708 5,788	83 133	0	0	4,249	0	4,249	95 57	0	0
Car	institutions Corporates	5,770 5.413	42	5,786	133 2.154		15	5,521 113	0	5,541	57		
	Corporates - Of Which: Specialised Lending	74	42	75	39		15	113					
	Corporates - Of Which: SME	595	0	578	177	0	1	0	0		0		0
Ret		1.940	41	1.758	542	27	19	0	0	o o	0		0
	Retail - Secured on real estate property	6	2	6	5	5	0	0	0		0		0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0		0
CANADA		6	2	6	5	5	0	0	0		0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	۰	0	۰	0
	Retail - Other Retail	1,933	39	1,752	536	22	18	0	0	۰	0		0
	Retail - Other Retail - Of Which: SME	1,927	39	1,745	535	22	18	0	0		0		0
Equ	Retail - Other Retail - Of Which: non-SME	42	0	42	81	0		0	0		0		0
	Other non credit-obligation assets	42	3	42							, i		-
	R8 Total												

							IRB Ap	nroach					
							III AA	proacti					
				As of	31/03/2024					Aso	f 30/06/2024		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,058	0	1,091	206	0	0	7	0	22	1	0	0
	Institutions	9,087	0	4,908	293	0	1	4,073	0	4,088	50	0	0
	Corporates	98,703 22,396	3,753	94,120	52,130	1,115	1,021	70	0	35	19		0
	Corporates - Of Which: Specialised Lending		2.057	22,217 36,553	17,305	76	101		0		0		0
	Corporates - Of Which: SME Retail	37,148 270.964	1.784	36,553 267,778	12,084 34,358	635 1.690	461 633	0	0		0		0
	Retail - Secured on real estate property	265,768	1,643	263,029	34,358	1,616	394	0	0		0		0
	Retail - Secured on real estate property - Of Which: SME	16.312	180	15.963	3,959	123	91	0	0		0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	249.456	1.463	247.066	28.646	1.494	303	0	0		0		
	Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
	Retail - Other Retail	5,196	141	4,749	1,753	74	240	0	0		0	0	0
	Retail - Other Retail - Of Which: SME	5,180	133	4,749	1,753	74	177	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	16	9	0	0	0	63	0	0	0	0	0	0
	Equity	2,881	0	2,881	7,389	0	0	35	0	35	100	0	0
	Other non credit-obligation assets												
	IRS Total												



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
	(
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
												Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi ddaing	profit or loss	comprehensive income	amorasca cost							
] ME - 0]		383	383	0	0	10:	2	0	0	0	0	0		0
[3M - 1Y] [1Y - 2Y]		1 5	1	0	0		1 5	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Austria	0	00	0	0	4	0	0	0	0	0	0		0
[5Y-10Y[30	30	0	0		30	0	0	0	0	0		0
[10Y - more Total		508			0	15:		0	0	0	0	0		0 22
[0 - 3M [[3M - 1Y [1,670 114	1,670 114 196	0	0	95i 10i 19i	720	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	196 10 874	196 10 874	0	0	19	0	0	0	0	0	0		0
[5Y - 10Y [1,161	1,161	0	0	42	1,161		0	0	0	0		0
[10Y - more Total [0 - 3M [4,024	4,024	0	0	1,68	2,337	0	0	0	0	0		0 72
[3M-1Y] [1Y-2Y]		0		0	0		0	0	0	0	0	0		0
1 2Y - 3Y I 13Y - 5Y I	Bulgaria	0	0	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
Total [0 - 3M [14	14	0	0		14	0	0	0	0	4		0 1
[3M - 1Y] [1Y - 2Y]		75 152	74 152	0	0	3	48 117	0	0	0	0	1		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus	1 102 238		0	0		1 101 238	0	0	0	0	0		0
[10Y - more Total	4	21	21	0	0	6:	21	0	0	0	0	0		0 0
[0-3M[[3M-1Y[302	303				540	·	,					
[1Y - 2Y [[2Y - 3Y [Court Bountile													
[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total														
[0-3M[[3M-1Y[8	8	0	0		8	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Denmark	200		0	0		0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]		0		0	0		0	0	0	0	0	0		0
f10Y - more Total [0 - 3M [15	15	5 0	0		15	0	0	0	0	0		0 2
[0-3M] 13M - 1Y 1Y - 2Y		0		0	0		0	0	0	0	0	0		0
[2Y-3Y] [3Y-5Y]	Estonia	0		0	0		0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more		5		0 0	0		5	0	0	0	0	0		0
Total		5		0	0		5	0	0	0	0	0		0 0



General governments exposures by country of the counterparty

Campaigness								All other banks							
Part								As of 31/12/2023							
April 1 Apri								ect exposures	Dire						
Name		nce sheet	Off balar		tives	Derivat				neet	On balance sh			(mln EUR)	
Transfer		heet exposures	Off-balance s												
Process Proc	Risk weighted exposure			i negative fair value	Derivatives with	sitive fair value	Derivatives with pos	ı	ssets by accounting portfolio	Non-derivative financial a					
15 CT	amount	Provisions	Nominat	Notional amount	Carrying amount	Notional amount	Carrying amount	of which: Financial assets at	value through other	designated at fair value through	of which: Financial assets held	derivative financial assets (net	Total gross carrying amount of non-derivative thnancial assets	Country / Region	Residual Maturity
1-0-MET 1-0-	0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6	0 43 0 0 0 0 0 0 0 0 0 52 0 0 0 94		0	2 482 9 49 0 0 0 0 1 61 1 4 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	48 4 5	Finland	[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y
10-341	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		121	0 0 0 0 25 0 0	0 0 0 1 0	0 0 0 1 1 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 5 0 0 8 4 4 2 2 9 9 9	0	35 £ 27 44 207 1,711	0 1,705 0 1 0 777 0 54 0 17 0 301			7 2,169	26,51 16 10 9 24 2,05	France	[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]
[10-347	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		5 0 2 0 3 0 5 0 5 0 7 0	6 22 25 1 44 44 44	0 267 0 69 0 515 0 236 0 302 0 165 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 586 1 91 4 544 1 241 3 343 0 170 7 47	59 9 54 24 34 17 4	Germany	10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more
[9-Mf] [M-MF] [M														Croatia	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]
[0-34f	0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			3 7 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		Greece	[5Y-10Y[[3M-1Y] [1Y-2Y] [2Y-3Y] [0-3M]
[18:34] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0														Hungary	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y]
EXY-XV Instant 10 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 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Ireland	[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y]
Volume	0 0 0 0 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 2 0 7 40 2 2 24 1 0 515 0 1,208	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 464 55 213 733 2,344 7,255	0 0 0 195 0 195 0 0 105 0 0 129 0 92 0 92		0	1 11 0 660 3 163 3 213 4 8864 0 2 536	1 66 16 21 86 2,53 7,38	Italy	[0-3M[13M-1VI 13Y-2VI 12Y-3V] 12Y-10VI 10Y-more



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
												-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illialiciat assets (flet											umount
		illialitiat assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value through	of which: Financial assets at fair value through other	OI WITICIT. FITIALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	profit or loss	comprehensive income	amortised cost							
[0-3M[171-M2]				0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Latvia	7		0	0	0	7 0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Latvia	6	6	0	0	0	6	0	0	0	0	0		0
[10Y - more Total [0 - 3M [11	12	0	0	0	0 12	0	0	0	0	0		0 2
[3M-1Y] [1Y-2Y]			5	0	0	0	5	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Lithuania			0	0	0	5 0	0	0	0	0	0		0
			0	0	0	0	0	0	0	0	0	0		0
10-3M1 13M-1Y1		526 96		0	0	347	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Luxembourg	26 133 108 45	26 139	0	0	8 119		0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]		105 45	105	0	0	105	0 18	0	0	0	0	0		0
[10Y - more Total [0 - 3M[944	944	0	0	610	57	0	0	0	0	0		0 48
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y]	Malta													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[90	90	0	0	50	40	0	0	0	0	0		0
[1Y-2Y[[2Y-3Y[Netherlands	84	84	0	0	84	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]				0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M[173	173	0	0	133	40	0	0	0	0	0		0 2
[3M - 1Y [0	0	0	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Poland			0	0	0	0	0	0	0	0	0		0
[10Y - more Total	-	393	393	0	0	0	393 393	0	0	0	0	0		0 76
[0-3M[[3M-1Y[11	11	0	0	11	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Portugal	8 5 156	8 5 1 No	0	0	8 0	5	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [65	66	0	0	147 69	0 0 2 010	0	0	0	0	0		0
[10Y - more Total [0 - 3M[1	2,010 2,260	2,010 2,256	0	0	235	2,010 2,015	0	0	0	0	0		0 22
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania													
[5Y - 10Y [[10Y - more Total	4													



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Stovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 3 3 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	16 133 23 21 1.67	5 135 2 232 9 219 1 1,669	6		1 1 38 88 121 124 7	0 7 128 38 107 35 1,493 1,198		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		167
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	1222 16 15 15 11 11 1 1	1 161 150 150 150 150 150 150 150 150 150 15	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	163 6 8 0 100 18 0 206		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		661
[0 - 3M[[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	United Kingdom	2.95° 363 31 1: 1: 4.407 7.77	5 365 0 30 0 0 12 9 9 9	6		2,956 365 30 0 0 0 0 0 0 3,352	0 0 12 9 4.406		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,072
[0 - 3M[iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		



General governments exposures by country of the counterparty

							All other banks							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[13M - 1Y 14Y - 2Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Australia	511 6 6 2 21 5: 101 700	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		519 0 0 0 23 13 0 554	0 0 0 5 38 108		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0		49
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [15Y - 10Y] [10Y - more Total	Canada	2,76 2 1 1 3 3 3 4 6 5	4 2,764 5 25 0 10 1 31 7 37 5 65 4 54	0		2,751 2,751 0 0 0 4 6 0 2,772	3 25 10 31 33 55 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Hong Kong		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	4: 1: 1,757 1,757	1 43 7 17 9 9 9 7 7 7 7 3 3 3 0 2 1.792 2 1.792	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 17 0 7 0 0 0	0 9 0 3 3 1,792 1,804	() () () () () () () () () ()	0 0 0	0	0	0 0 0 0		754
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	511 299 31 51- 66: 799 3.33	8 618 5 295 0 30 4 514 2 662 9 756 2 3322	0	122	228 218 0 0 499 619 15 0 1,780	99 77 30 15 42 611 332 1,206	0 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		100
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		-
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland	1 1 1 1	2 2 2 1 1 1 1 1 0 0 0 1 1 1 1 1 1 1 1 1	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 1 0 17 13 10 2 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Other advanced economies non EEA	4. 4. 9. 1. 2. 1. 1. 1.	4 44 7 97 9 9 8 28 4 4	0		9 20 3 4 4 9 9 18 4 0 9 59	43 24 94 5 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		



General governments exposures by country of the counterparty

								All other banks							
								As of 31/12/2023							
							Dire	ect exposures							
		(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
						Non-derivative financial a	assets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	n negative fair value	Off-balance she	eet exposures	
												-			Risk weighted exposure
Res	sidual 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 Natue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Other Central and eastern Europe countries non EEA	0 0 11 0 0	0 0 11 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	[10Y - more Total [0 - 3M]	-	191 193 5	181 3 193 5 5	0		0 0 0 0 0 5	181 193	3	0 0	0	0	283 283 0	0	0
	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Middle East	4 0 15 74 10 0	4 0 0 5 15 5 4 74 0 10 0 0 0 0 5 108 8	0		0 4 0 0 4 0 0 8 0 0 0 0 0 0 0 0	11 66 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 0 0	0	0 0 0 0 15	0 0 0 0	2
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	7 0 18 18 6 0	7 0 18 18 5 6 0 0 2.215	0 0 0 0		0 6 0 0 15 0 15 0 5 0 0 0 0	(((() (2,21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0	
	Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Yf [13Y-5Yf [10Y-more	Africa	2.265 0 4 3 22 22 207 950	0 4 30 30 2 22 2 42 42 70 950	0 0 0 0		0 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 30 22 44 200 950	0 4 0 2 2 2 7 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	1,620 0 0 0 0 0 0 0 0 47 615	0 0 0 0 0	19
	Total 10-3M1 [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	1,256 0 0 66 64 342 45 0	1,285 0 0 6 1 6 4 2 342 45 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,255 () () () () () () () () () ()	0 0 6 6 4 4 4 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	662 0 0 0 0 0 0	0 0 0 0 0	1

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

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

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

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

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

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

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

Land America: Agentina, Belar, Uniquery, Venezuels, Antiqua And Earbuda, Costa Rica, Costa

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

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

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

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



General governments exposures by country of the counterparty

							As of 30/06/2024							
						Dir	AS OT 30/06/2024							
						Diff	ect exposures							4
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	amount
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [326 1	326	0	0	326	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Austria	39	35	0	0		39	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [47 25	47	0	0	47	0 25	0	0	0	0	0		0
[10Y - more Total		437		0	0	372	0 65	0	0	0	0	0		0 13
[0 - 3M [3M - 1Y [1Y - 2Y		1,207 197	1,207 197	0	0	1,197 197 10	10 0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Belgium	7 462	7	0	0	424	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		28 0 1,911	28 (1,911	0	0	1,835	28 0	0	0	0	0	0		0
Total [0-3M[[3M-1Y]		1,911	1,911	0	0	1,835	76	0	0	0	0	0		0 69
[1Y - 2Y [Bulgaria	0	0	0	0		0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	bugana	0	0	0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M [0	0	0	0		0	0	0	0	0	0		0 0
[3M-1Y] [1Y-2Y]		2	156	0	0	36	2 120	0	0	0	0	1 0		0
[2Y - 3Y [[3Y - 5Y [Cyprus	108	108	0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		488 0 763		0	0	(487 0 726	0	0	0	0	0 0 12		0
Total [0-3M[[3M-1Y[763	762	0	0	36	726	0	0	0	0	12		0
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y [[5Y - 10Y [Стесп керивис													
[10Y - more Total [0 - 3M [,		_	^	^	^	^		
[0-3M[[3M-1Y[[1Y-2Y[2 86	2	0	0		2	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Denmark	0	0	0	0		0 5	0	0	0	0	0		0
[5Y - 10Y [[10Y - more	1	0	(0 0	0		0	0	0	0	0	0		0 5
Total [0-3M[[3M-1Y]		93	93	0	0		0	0	0	0	0	0		0
[1Y-2Y] [2Y-3Y]		0		0	0		0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Estonia	0	0	0	0	C C	0 5	0	0	0	0	0		0
[10Y - more Total	1	5	5	0	0		0	0	0	0	0	0		0 0



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
	(IIIII EON)													-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			,		of thicks financial access	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[(0	0	0	0	0	0	0	0	0		0
		1	10	1 0	0	0	1	0	0	0	0	0		0
[3Y-5Y] [5Y-10Y]	Finland	66	66	6 0		51	15 29	0	0	0	0	0		0
[10Y - more Total		117	111	0 0	0	0	0	0	0	0	0	0		0 7
[0-3M[[3M-1Y[2,574 263	2,574	4 0	0	1,909 30	129	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [France	55 25	50	9 0	0	45 10		0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Times	286		0 0	0	0 242	0 44	0	0	0	0	0		0
[10Y - more Total		3,206	3,201	0 5	0 0	2,236	0 201	0	0	0	0	2 2		0 245
[0-3M] [3M-1Y]		241 857 174 233 210 166	24:	7 0	0	0 506 175 209	9	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany	237	179 233 211			209 210	28	0	0	0	0	1		0
[5Y - 10Y [[10Y - more		168	160	B 0		160	8	0	0	0	0	0		0
Total [0-3M]		1,886	1,888	0	0	1,259	57	0	0	0	0	2		0 54
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y]	Croatia													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [0	0	0	0	0	0	0	0	0		0
[3M-1Y[[1Y-2Y[[2Y-3Y[0 0		0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Greece	36	31	6 0 4	0	0	36 14	0	0	0	0	0		0
[10Y - more Total	1	57	55	7 0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[
f 1Y - 2Y f f 2Y - 3Y f	Hungary													
[3Y - 5Y [[5Y - 10Y [Hangary													
[10Y - more Total	1													
[0.3M[[3M-1Y[0		0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Ireland	0		0 0		0	0	0	0	0	0	0		0
[5Y - 10Y [0.00	0	0 0	0	0	0	0	0	0	0	0		0
[10Y - more Total [0 - 3M[1	69	6	3 6	0	63	0	0	0	0	0	0		0 0
[3M - 1Y [[1Y - 2Y [105	109	0		0	0 5	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Italy	65	6:	5 3		65	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more		92	90	0 0	0	92 0	0	0	0	0	0	0		0
Total	1	349	349	9 0	0	324	26	0	0	0	0	0		0 8



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2024		_			_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latvia		0 1 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10-3M	Luxembourg	300 6 55 130 100 33 6	0 50 135 103 37	0 0 0 0 0	0 0 0 0 0	0 0 0 32 115 103 30 0	20 0 7 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta	82	02/	·		250	~/	v		·	·			39
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	8	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 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland		0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	() () () () () () () () () ()	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 193 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania													



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ice sheet	
	(IIIII EON)													-
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
						of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ioi adding	profit or loss	comprehensive income	amorasca cost							
[0-3M[0		0	0	0	0	0	0	0	0	0		0
13M - 1Y 12Y - 2Y 12Y - 3Y		4	4	4 0	0	3	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Slovakia	0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total		0		0 0	0	0	0	0	0	0	0	0		0 1
[0-3M[[3M-1Y[_		-		-		
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] 5Y - 10Y	Slovenia													
[10Y - more Total														
10-3M1 13M-1Y1		0	30	0 0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Spain	73	73	0 0	0	73 0	0	0	0	0	0	0		0
[3Y - 5Y [117 114	117	7 4	0	108 114	9	0	0	0	0	0		0
[10Y - more Total		334	334		0	295	38 1.233	0	0	0	0	0		0 6
[0-3M[[3M-1Y[[1Y-2Y[2,593 404 227 135	2,593 404 227	4 0	0	0	1,233	0	0	0	0	0		0
[2Y-3Y] [3Y-5Y]	Sweden	135	135	5	0	0	4	0	0	0	0	0		0
[5Y - 10Y [18	18	B 0	0	0	18 0	0	0	0	0	0		0
[10Y - more Total [0 - 3M [3,381 4,701	3,381 4,701	1 0	0	0 4,655		0	0	0	0	0		0 733 0
[3M-1Y[[1Y-2Y[31	31	0 0	0	31	0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [United Kingdom	7	7	0 0	0	7 0	0 10	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		0	0	0 0	0	0	0	0	0	0	0	0		0
] ME - 0]		4,749	4,745	9 0	0	4,693	10	0	0	0	0	0		0 145
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Iceland													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[0		0 0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [0		0 0	0	0	0	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Liechtenstein	0		0 0	0	0	0	0	0	0	0	0		0
f10Y - more Total	4	0		0 0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y]		0		0 0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Norway	0		0	0	0	0	0	0	0	0	0		0
[10Y - more Total	-	0		0 0	0	0	0	0	0	0	0	0		0 2



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
	, Long													
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
			,			of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[801	801	1 0	0	801	0	0	0	0	0	0		0
f 3M - 1Y f f 1Y - 2Y f		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
[5Y - 10Y [[10Y - more Total		0	801	0 0	0	0	0	0	0	0	0	0		0 17
[0-3M[[3M-1Y[4,249	4,245	9 0	0	4,040	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [24	24	4 0	0	0	24 19	0	0	0	0	0		0
[3Y - 5Y] 5Y - 10Y	Canada	18	18	0 0	0	0	18	0	0	0	0	0		0
[10Y - more Total		4,335	4,335	0 0	0	4,040	0	0	0	0	0	0		0 95
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0		0
[1Y-2Y[[2Y-3Y[Hong Kong	3 5	3	3 5	0	0	3 5	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Tiong rong	0	0	0 0	0	0	0	0	0	0	0	0		0
[10Y - more Total		8	(8	0 8 0	0	0	0	0	0	0	0	0		0 0
[0-3M[[3M-1Y[0		0 0	0	0	0	0	0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Japan	9	9	0 0	0	0	9	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [300	3	0 0	0	0	3	0	0	0	0	0		0
[10Y - more Total [0 - 3M [12	12	2 0	0	475		0	0	0	0	0		0 2
[0-3M] [3M-1Y] [1Y-2Y]		522 204 31	204	4 0	0	94	111 31		0	0	0	0		0
[2Y-3Y] [3Y-5Y]	u.s.	31 548 657	548 657	8 0	0	518 631	30	0	0	0	0	0		0
[5Y - 10Y [26	26	6 0	0	0	26	0	0	0	0	0		0
[10Y - more Total [0 - 3M [1,988	1,988	0 0	0	1,717	271	0	0	0	0	0		0 99
[3M-1Y[[1Y-2Y]		2	2	2 0	0	0	2 0	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [China	0	0	0 0	0	0	0	0	0	0	0	0		0
[5Y - 10Y [[10Y - more Total		0	0	0 0	0	0	0	0	0	0	0	0		0
] ME - 0]		2		0 0	0	0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [9 15	15	5 0	0	0	9 15	0	0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Switzerland	8	8	6 0	0	0	8	0	0	0	0	0		0
[5Y - 10Y [2 0	2	0 0	0	0	2 0	0	0	0	0	0		0 0
] ME - 0]		21	21	1 0	0	0	21	0	0	0	0	0		0
[3M-1Y] [1Y-2Y] [2Y-3Y]		83	83	0 0	0	0	83	0	0	0	0	0		0
[3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	10	10	0 0	0	0	10	0	0	0	0	0		0
[10Y - more Total	4	0	112	0 0	0	0	0	0	0	0	0	0		0 1
TOUR		113	110	-			113		U	U		Ů		- 1



General governments exposures by country of the counterparty

							All other banks							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial a	essets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair a value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	257	0 8 8 0 0 0 0 0 0 0 7	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 0 0 0 0 257		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 208		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[15Y-10Y] [100'-more Total	Middle East	264 264 264 264 264 264 264 264 264 264	264 264 0 0 0 10 10 10 10 10 10 10 10 10 10 10	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	264 0 0 10 48 10 16		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	208 0 0 0 0 0 9		0 0
10 - 3Mf 13M - 1Yf 11Y - 2Yf 12Y - 2Yf 13Y - 5Yf 15Y - 10Yf 10Y - more	Latin America and the Caribbean	2.38(2.24)	0 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	2,189 2,189		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1,703		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	6 44 11 3 207 972	0 0 40 40 55 55 57 207 207 207 207 207 207 207 207 207 20	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40 15 30 207 972		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 31 447		2
Total 10 - 3M1 [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more Total	Others	1.264 21,526 21,	0 11 9 69 9 299 1 101 76	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,264 0 11 0 211 27 76 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	478 0 0 0 0 0 0 0 0		1

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

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

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

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

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

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

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

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

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

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

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

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



Performing and non-performing exposures

					As of 30/09/2023									As of 31/12/2023				
		Gros	s carrying amount! Nominal an	nount		Accumulated impain credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gross	s carrying amount/ Nominal a	mount		Accumulated impain credit risk and provis	ment, accumulated negative chi	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		one 200 days and C-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b			ede 230 days and C=90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	316,184		0	0	0					140,770		0			0	2 0		
Debt securities (including at amortised cost and fair value)	90,674		85	85	85	14	48	46		54,203		85	85		15 12	3 48		.8 0
Central banks	213		85	85	85		48	46		85		85	88		15	0 48	4	.s o
General governments	56,348	0	0	0	0	1	0		0	36,372	. 0	0			0	7 0		0
Credit institutions	15,820	0	0	0	0				0	6,083		0			0	1 0		0
Other financial corporations	8,871	0	0	0	0		0		0	3,560	0	0			0	1 0		0
Non-financial corporations	9,423	0	0	0	0	12	0		0	8,100	. 0	0			0 11	3 0		0
Loans and advances(including at amortised cost and fair value)	764,095	1,153	13,390	13,208	12,744	1,95	2,899	2,806	8,570	133,842	327	2,351	2,296	1,78	7 80	3 953	85	56 1,181
Central banks	3,396	0	0	0	0				0	2,877		0			0	0 0		0
General governments	45,392	22	275	275	258	1	25	15	229	10,111	4	37	36		10	9 13		9 4
Credit institutions	64,426	1	1	1	1		0		1	37,445	. 0	1	1		0	1 0		0
Other financial corporations	46,989	102	169	167	166	3	51	51	85	15,279	1	100	96		12	1 25	1	4 53
Non-financial corporations	311,406	659	9,368	9,255	9,034	1,36	2,090	2,036	5,711	35,108	224	1,199	1,173	91	1 46	9 456	40	6 623
of which: small and medium-sized enterprises	128,998	371	4,267	4,196	4,110	59	804	776	2,987	9,142	28	340	326	26	13	2 112	9	4 221
of which: Loans collateralised by commercial immovable property	102,670	150	3,998	3,927	3,880	23	612	606	2,987	4,196	23	147	133		1 4	6 30	2	4 113
Households	292,487	369	3,577	3,510	3,285	53	732	696	2,544	33,025	97	1,016	988	75	14 31	3 458	42	7 500
of which: Loans collateralised by residential immovable property	248,351	311	2,288	2,257	2,128	13	209	190	1,979	5,477	40	311	311	15	12 -	9 68	4	8 225
of which: Credit for consumption	25,992	20	688	662	596	34	356	350	189	21,636	27	505	484	43	13 29	2 289	28	2 193
DEBT INSTRUMENTS other than HFT	1,170,958	1,153	13,475	13,293	12,829	2,10	2,947	2,854	8,570	328,815	327	2,437	2,380	1,87	92	7 1,001	90	0 1,181
OFF-BALANCE SHEET EXPOSURES	158,456		1,707	1,613	1,651	10	185	184	622	20,211		202	163	16	3	6 54		4 26



Performing and non-performing exposures All other banks

									All othe	I Danks								
					As of 31/03/2024									As of 30/06/2024				
		Gros	s carrying amount/ Nominal as	nount		Accumulated impairs credit risk and provis	nent, accumulated negative cha	nges in fair value due to			Gros	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁹					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	307,613	3 0	0	0	0				0	175,911	2	0	0		0 1			0
Debt securities (including at amortised cost and fair value)	70,817	7 0	0	0	0	11			0	28,297		61	61		0 4			0
Central banks	127	7 0	0	0	0				0		0	0	0		0	0		0 0
General governments	44,049	9 0	0	0	0	4			0	20,396	0	61	61		0 1	. 0		0 0
Credit institutions	16,502	2 0	0	0	0	1	0		0	4,774	0	0	0		0 1	. 0		0
Other financial corporations	7,086	0	0	0	0	1	0		0	2,016	0	0	0		0 1	. 0		0
Non-financial corporations	3,054	4 0	0	0	0	1	0		0	1,107	0	0	0		0 1	. 0		0
Loans and advances (including at amortised cost and fair value)	758,166	1,307	12,293	12,258	11,776	2,056	2,809	2,724	8,070	114,978	544	1,966	1,956	1,53	7 746	933	85	7 791
Central banks	6,163	3 0	0	0	0		0		0	3,644		0	0		0	0		0
General governments	35,079	5	243	243	243	3	7	1	229	11	0	1	1		1 0	0		0
Credit institutions	72,260	0	1	1	1	4	0		1	39,062		0	0		0	0		0
Other financial corporations	45,532	2 12	129	129	128	25	42	40	2 49	9,980	4	34	33	3	2 11	. 12	1	2 5
Non-financial corporations	310,921		9,001	8,969	8,697	1,538	2,126	2,081	5,692	31,047	367	974	968	73	1 427	458	41	4 419
of which: small and medium-sized enterprises	127,388	460	4,728	4,724	4,613	736	885	852	3,422	8,789	90	371	366	27	3 100	236	20	4 113
of which: Loans collateralised by commercial immovable property	102,244	4 186	4,445	4,443	4,380	268	640	632	3,445	4,293	15	141	141	9	2 66	31	2	3 87
Households	288,212	2 436	2,919	2,916	2,707	480	634	596	2,099	31,236	173	967	954	77	3 307	462	43	1 366
of which: Loans collateralised by residential immovable property	248,562	2 247	1,826	1,826	1,705	180	207	183	1,593	4,430	23	262	262	15	-10	66	4	4 178
of which: Credit for consumption	24,106	151	584	581	514	231	337	328	212	22,488	110	526	524	47	0 286	296	29	1 141
DEBT INSTRUMENTS other than HFT	1,136,596	1,307	12,293	12,258	11,776	2,070	2,809	2,718	8,070	319,187	546	2,026	2,017	1,53	7 751	933	85	7 791

1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to exelit it is an elicitorisciped with a positive sign if they are decreasing assess. Following this sign convention, information is disclosed with the opposite sign of what is reported accommissationary and the production of the production o

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



Forborne exposures

			As of 30/	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi		Gross carryinį exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)			-	_	_		-		_		-	-
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,553	5,793	1,366	1,309	7,041	3,620	989	572	187	181	647	463
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	126	125	14	14	77	1	33	31	11	11	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	67	41	11	8	32	29	23	13	2	2	12	11
Non-financial corporations	6,990	4,494	1,190	1,148	4,776	2,635	594	264	111	100	392	275
of which: small and medium-sized enterprises	3,187	1,879	164	146	2,634		220	80	26	22	174	
Households	2,369	1,133	151	139	2,156	954	339	263	64	69	243	176
DEBT INSTRUMENTS other than HFT	9,553	5,793	1,366	1,309	7,041		989	572	187	181	647	
Loan commitments given	752	372	37	36	175	54	49	39	15	14	8	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	83						80					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	222						211					

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

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

(I) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

All other banks

1			As of 31/0	3/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of h forbearance		exposures with		al guarantees received rbearance measures	Gross carryin; exposures wit measures			exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	Ů	0	0	0	0
Debt securities (including at amortised cost and fair value)						U						U
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)	10,179	5,876	1,103	1,056	7,805	4,083	635	335	97	97	425	205
Central banks	0	0	0	0	0	0	0	0	0	0	0	o
General governments	120	120	2	2	75	75	0	0	0	0	0	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	35	16	8	4	14	12	15	3	3	3	2	0
Non-financial corporations	7,742	4,673	954	921	5,636	3,096	348	133	43	39	235	76
of which: small and medium-sized enterprises	3,731	2,255	192	180	2,995		149	61	21	19	110	
Households	2,281	1,067	138	128	2,080	900	271	199	51	56	189	128
DEBT INSTRUMENTS other than HFT	10,179	5,876	1,103	1,056	7,805		635	335	97	97	425	
Loan commitments given	720	419	31	29	147	80	65	59	13	13	3	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	79						72					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria. ³	200						183					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 /F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/465-11 Son Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments are generally reported with a positive sign.

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



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

			4	0/09/2023						31/12/2023					4(0	1/03/2024					4::10	0/06/2024		
			ASOIS	0/09/2023					AS OF 2	1/12/2023					ASOIS	1/03/2024					AS OF 31	1/06/2024		
	Gross carry	ingamount			_	Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry					Accumulated
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	ş	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	g	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	73,616	2,613	2,599	73,566	587	0	172	10	10	172	6	0	73,090	3,156	3,156	73,085	611	0	165	10	10	165	6	0
B Mining and quarrying	1,178	10	8	1,178	3	0	16	0	0	16	0	0	992	10	10	992	3	0	18	0	0	18	0	0
C Manufacturing	40,792	1,210	1,201	40,784	503	0	2,096	53	50	2,096	28	0	39,984	1,109	1,108	39,964	542	0	2,192	54	53	2,192	31	0
D Electricity, gas, steam and air conditioning supply	8,830	302	302	8,820	148	0	185	57	57	180	29	0	9,594	202	202	9,592	81	0	85	2	1	85	2	0
E Water supply	1,699	29	25	1,696	16	0	132	1	1	129	1	0	1,670	27	27	1,670	16	0	92	1	1	92	1	0
F Construction	11,293	632	623	11,117	261	0	2,182	108	105	2,059	88	0	10,921	620	618	10,913	264	0	1,599	104	104	1,599	92	0
G Wholesale and retail trade	54,148	1,698	1,660	54,138	889	0	15,799	459	458	15,798	314	0	54,823	1,622	1,615	54,797	1,118	0	16,394	473	473	16,394	329	0
H Transport and storage	8,872	564	556	8,857	151	0	1,300	98	96	1,285	62	0	9,469	415	414	9,469	128	0	1,150	116	116	1,150	77	0
I Accommodation and food service activities	6,108	297	295	6,108	88	0	1,025	31	29	1,025	30	0	6,186	288	287	6,186	91	0	1,011	30	30	1,011	30	0
J Information and communication	3,091	71	69	3,082	55	0	280	12	11	271	11	0	3,136	87	87	3,124	76	0	265	10	10	253	11	0
K Financial and insurance activities	2,195	106	106	2,195	43	0	482	61	61	481	25	0	2,502	77	77	2,502	30	0	149	0	0	149	0	0
L Real estate activities	66,954	699	696	66,660	134	0	3.192	103	101	3.036	44	0	67.425	360	360	67.220	93	0	1.580	27	27	1.580	21	0
M Professional, scientific and technical activities	8,556	273	261	8,546	214	0	2.381	47	44	2.380	107	0	7.130	219	219	7.127	176	0	1.930	34	33	1.930	89	0
N Administrative and support service activities	9.058	301	294	8,993	169	0	3.029	59	56	2.967	99	0	9.311	285	283	9.297	236	0	2.350	79	77	2.350	137	0
O Public administration and defence, compulsory social security	130	36	36	129	14	0	512	35	35	510	14	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	926	29	28	926	19	0	279	9	7	279	9	0	1.020	20	20	1.020	20	0	273	7	7	273	9	0
Q Human health services and social work activities	9,701	336	335	9,661	93	0	816	15	13	784	15	0	9,588	379	378	9,338	102	0	583	9	9	583	11	0
R Arts, entertainment and recreation	1,499	97	88	1,499	26	0	141	5	5	141	4	0	1,487	78	78	1,485	28	0	93	4	4	93	4	0
S Other services	2,760	64	64	2.531	45	0	1.089	36	34	1.089	41	0	2,595	47	47	2.594	45	0	1.117	14	14	1.117	36	0
Loans and advances	311,406	9,368	9,246	310,486	3,458	0	35,108	1,199	1,173	34,701	925	0	310,921	9,001	8,987	310,373	3,662	0	31,047	974	968	31,035	886	0

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



2024 EU-wide Transparency Exercise Collateral valuation - loans and advances All other banks

	As of 30/09/2023						As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
(min EUR)						Loans and advances					Loans and advances					Loans and advances					
		Performing	Non-performing			Performing		Non-performing			Performing		Non-performing	ion-performing		Performing		Non-performing			
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that not past due or pa due <= 90 days	
	52,615	52,016	70	599	141	49,852	49,302	69	550	124	59,278	58,737	89	541	121	63,082	62,573	78	509	122	
	51,006	50,456	66	551	133	48,174	47,667	65	507	117	56,908	56,412	82	496	113	60,042	59,572	72	470	115	
	8,343	7,846	36	497	123	8,492	8,024	32	468	108	8,469	8,019	53	450	102	8,590	8,163	42	427	104	
Of which instruments with LTV higher than 60% and lower qual to 80%	839	758		80	25	758	679		79	26	825	751		74	23	744	678		66	21	
Of which instruments with LTV higher than 80% and lower or at to 100%	420	349		71	24	356	293		63	11	364	300		63	14	332	272		60	15	
Of which instruments with LTV higher than 100%	411	279		133	14	389 148	272		117	13	374 153	255		119	13	367 143	258		109	13	
umulated impairment for secured assets lateral	160	16	1	143	19	148		2	140	1/	153	-	2	149	19	143	2	2	141	20	
f which value capped at the value of exposure	49,393	49,049	21	344	98	46,558	46,249	23	308	83	55,248	54,959	32	288	79	58,776	58,505	24	271	79	
Of which immovable property	7,835	7,506	20	328	94	8,007	7,710	22	297	81	7,980	7,704	29	276	75	8,109	7,848	21	261	76	
which value above the cap	2,659,363	2,659,165	4	198	50	2,708,501	2,708,313	4	188	47	2,802,480	2,802,289	5	191	47	2,881,672	2,881,486	5	186	47	
	4,495	4,292	3	203	47	4,471	4,280	4	191	44	4,327	4,134	5	193	43	4,253	4,067	5	186	44	
cial guarantees received	121	113	0	8	2	106	98	0	8	2	107	100	1	7	2	111	105	0	6	2	
	-277	-4	0	-273	-20	-270	-4	0	-266	-22	-263	-4	0	-259	-20	-278	-4	0	-275	-19	