

2024 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	xxxxxxxxxxxxxxxxxxxxxx
Country Code	OT

2024 EU-wide Transparency Exercise

Key Metrics

All other banks

(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
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

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Leverage ratio

All other banks

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	36,133	25,380	33,660	23,443	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	36,133	25,380	33,660	23,443	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	37,371	25,932	34,733	24,905	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	35,373	25,361	32,954	23,658	C01.00 (0000,0000)	Article 52 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	13,463	9,408	6,585	2,322	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	31,936	24,806	20,054	14,257	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-952	-510	-466	-384	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	-5,464	-5,005	5,040	9,355	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	100	72	17	38	C01.00 (0000,0000)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2,353	-2,099	-1,679	-1,654	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(23), 36(1) point (b) and 37 of CRR; Article 41(25), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-122	-108	-83	-83	C01.00 (0000,0000)	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-134	-20	-133	-14	C01.00 (0000,0000)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	66	-10	-8	-10	C01.00 (0000,0000)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) point (i) and 89 to 91 of CRR; Article 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR; Article 36(1) point (i) and 27(2) of CRR; Article 36(1) point (j) and 131(b) of CRR and Article 36(1) point (i) and 122(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-892	-892	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-146	-115	-91	-94	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-152	-18	-72	-88	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-225	-147	-140	-60	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.3 - 1.1.2)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,186	258	1,062	135	C01.00 (0000,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,186	258	1,062	135	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	36,559	25,620	34,016	23,793	C01.00 (0000,0000)	Article 34 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	813	313	717	213	C01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	807	303	707	205	C01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	6	9	10	8	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) - C 01.00 (0000,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT	134,886	105,486	115,118	85,340	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	26.68%	24.04%	28.63%	27.22%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	26.96%	24.29%	29.55%	27.89%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.56%	24.58%	30.17%	28.13%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	35,173	25,361	32,954	23,658	A.1.A.12.A.1.3+MIN(A.2.A.1.A.2.2-A.4.A+MIN(A.2.A.2.A.2.2-A.4.3))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	26.68%	24.04%	28.63%	27.22%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

All other banks

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	105,751	83,841	92,376	70,654	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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, s001))
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 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	2,825	876	2,261	461	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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 (r0600, 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 (r0690, 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 Securitisations)

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

2024 EU-wide Transparency Exercise

P&L
All other banks

(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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

All other banks

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	316,693				140,891				308,190				176,022				IAS 1.54 (i)	
Financial assets held for trading	34,392	4,947	27,272	2,073	2,852	49	931	1,872	25,302	3,762	21,398	142	131	30	101	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	4,234	196	670	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	328	128	0	0	866	59	807	0	0	0	0	0	IFRS 7.8(a)(iii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	803,495				365,226				772,866				121,226				IFRS 7.8(c); 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 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	41,349	833	0	-7	0	0	17,583	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)
	Loans and advances	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 amortised cost	Debt securities	41,696	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)
	Loans and advances	690,522	56,886	12,717	-825	-1,186	-2,805	109,614	19,846	1,746	-36	-527	-855	675,620	69,349	11,776	-779	-1,351	-2,724	97,100	15,714	1,537	-292	-525	-657	Annex V Part 1.32.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	23,597	3,344	15,100	67	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,341	467	3,046	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	1,071,300	296,169	1,056,675	301,347	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	13,940	8,170	7,167	173	IFRS 9.6.2.1; Annex V.Part 1.26
Fair 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
Provisions	1,349	673	1,231	290	IAS 37.10; IAS 1.54(l)
Tax liabilities	3,102	1,693	3,050	1,665	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	8,889	2,221	6,728	2,141	Annex V.Part 2.13
Liabilities 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
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	1,122,749	314,605	1,092,912	306,680	IAS 1.9(b); IG 6
TOTAL EQUITY	88,395	30,905	85,170	25,182	IAS 1.9(c), IG 6
TOTAL 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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		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
	Debt securities	2,135	2	1,066	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	34,101	20,499	27,629	26,362	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		1,112,178	308,150	1,081,988	301,587	

2024 EU-wide Transparency Exercise
Market Risk
All other banks

	SA				IM								IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023								As of 31/12/2023											
Traded Debt Instruments	250	46	85	32	134	30						12	2	37	7							
Of which: General risk	230	30	8	3	27	6						12	2	37	7							
Of which: Specific risk	20	15	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	1,211	1,275	5	1	9	7						0	0	0	0							
Commodities risk	795	16	12	1	12	1						0	0	0	0							
Total	2,252	1,327	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 30/06/2024											
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	646	4	2	5	2						0	0	0	0							
Commodities risk	900	15	3	1	5	1						0	0	0	0							
Total	1,674	672	62	22	78	22	42	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data	143,094	223,244	9,967		69,340	76,345	2,660	
Central governments or central banks	34,966	36,861	2,759		31,713	32,786	2,784	
Regional governments or local authorities	49,899	14,493	2,024		4,989	4,725	1,393	
Public sector entities	1,780	1,729	20		721	700	16	
Multinational Development Banks	3,895	3,895	0		261	261	0	
International Organisations	20,388	20,388	1,236		9,382	9,382	2,288	
Institutions	143,078	96,398	48,931		53,138	34,762	29,915	
Corporates	27,857	9,591	8,295		5,179	3,421	2,851	
of which: SME	14,672	5,127	4,261		2,076	1,182	24,250	
Retail	5,198	4,319	2,895		1,247	827	396	
Secured by mortgages on immovable property	11,268	10,291	4,262		7,884	7,884	3,084	
of which: SME	2,374	2,131	943		761	708	348	
Retail	2,224	2,000	2,000	1,217	2,151	1,244	2,023	
of which: SME	438	298	445		288	173	298	
Secured by mortgages with a ST credit assessment	6,648	6,648	728		2,651	2,651	228	
of which: SME	294	298	128		234	238	85	
Claims on institutions and corporates with a ST credit assessment	12	12	0		48	48	0	
Covered bonds	241	238	278		188	188	228	
Collective investments undertakings (CUI)	6	6	0		6	6	0	
Equity	241	238	278		188	188	228	
Other exposures	4,021	5,571	3,477		3,811	5,221	3,377	
Standardised total ⁴	216,189	453,798	102,252	2,661	209,794	184,822	71,089	2,211

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Exposure value does not include the securitisation portion unless in the results prior to the 2012 exercise.
³ Only the most relevant categories are disclosed. These have been selected over the following one: Creditlines of counterparties covering up to 5% of total eligible exposures or Top 10 counterparties ranked by original exposure, calculated as of last quarter.
⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
BELGIUM	3,592	3,731	0		2,453	2,453	0	
Central governments or central banks	298	298	0		18	18	0	
Regional governments or local authorities	11	0	0		11	0	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	177	177	0		0	0	0	
International Organisations	235	196	57		202	187	58	
Institutions	1,278	652	106		586	228	162	
Corporates	10	4	4		4	0	0	
of which: SME	283	28	27		258	28	18	
Retail	17	15	0		13	13	13	
Secured by mortgages on immovable property	59	48	18		58	48	17	
of which: SME	4,046	4,046	728		2,651	2,651	228	
Retail	4	0	0	0	0	0	0	0
Secured by mortgages with a ST credit assessment	52	51	0		31	31	0	
Covered bonds	12	12	0		12	12	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	0	0	0		0	0	0	
Equity	21	21	21		21	21	21	
Other exposures	21	21	21		21	21	21	
Standardised total ⁴			361				355	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
GERMANY	15,912	15,912	2,658		12,917	12,917	2,658	
Central governments or central banks	1,068	1,068	0		896	896	0	
Regional governments or local authorities	2,482	2,428	0		1,091	1,091	10	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,884	2,378	375		1,288	1,288	248	
Corporates	36,323	8,548	8,887		12,848	7,439	7,175	
of which: SME	2,844	1,561	1,228		1,292	1,194	876	
Retail	30,269	18,689	12,662		11,477	6,598	21,728	
Secured by mortgages on immovable property	382	367	231		294	194	59	
of which: SME	25	25	25		25	25	25	
Retail	13	13	13		13	13	13	
Secured by mortgages with a ST credit assessment	1,298	628	858	323	1,161	652	823	
of which: SME	712	0	0		0	0	0	
Secured by mortgages with a ST credit assessment	712	712	712		588	588	588	
Covered bonds	11	11	11		11	11	11	
Claims on institutions and corporates with a ST credit assessment	11	11	11		11	11	11	
Collective investments undertakings (CUI)	26	26	26		26	26	26	
Equity	26	26	26		26	26	26	
Other exposures	221	1,507	721	541	727	1,511	720	542
Standardised total ⁴			721	541			720	542

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE	3,599	3,511	0		2,311	2,407	0	
Central governments or central banks	1,208	1,423	287		1,121	1,389	276	
Regional governments or local authorities	2,089	2,089	190		1,171	1,279	140	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	2,763	2,388	521		1,768	1,727	242	
Institutions	7,007	4,921	4,427		6,382	4,703	4,362	
Corporates	5,463	71	67		60	54	60	
of which: SME	385	3,899	3,791		5,071	3,855	3,877	
Retail	362	249	143		183	112	60	
Secured by mortgages on immovable property	348	301	112		341	304	112	
of which: SME	46	28	28		46	42	46	
Retail	437	292	381	303	507	343	451	323
Secured by mortgages with a ST credit assessment	1,141	1,141	114		523	523	52	
Covered bonds	62	62	28		41	41	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	19	19	19		19	19	19	
Equity	28	28	28		28	28	28	
Other exposures	1,440	1,440	1,221	171	1,075	1,075	1,220	184
Standardised total ⁴			1,721	171			1,675	1,220

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
UNITED KINGDOM	640	1,660	4		611	611	0	
Central governments or central banks	3,098	3,098	0		4,428	4,428	368	
Regional governments or local authorities	651	581	203		598	578	202	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	2,020	2,089	796		448	527	591	
Institutions	11,883	8,269	8,269		9,214	7,688	8,269	
Corporates	1,246	684	579		450	234	192	
of which: SME	322	25	64		273	24	14	
Retail	90	71	46		20	11	11	
Secured by mortgages on immovable property	112	100	58		100	94	58	
of which: SME	112	100	40	63	100	94	38	63
Secured by mortgages with a ST credit assessment	112	112	112		112	112	112	
of which: SME	479	479	69		271	271	44	
Covered bonds	27	26	14		46	46	21	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CUI)	181	181	181		181	181	181	
Equity	25	25	25		25	25	25	
Other exposures	25	25	25		25	25	25	
Standardised total ⁴			112	112			112	112

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

All other banks

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	69	69	0	0	27	27	0	0
	Regional governments or local authorities	19	19	0	0	20	20	0	0
	Public sector entities	181	181	0	0	261	261	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	224	224	46	46	164	164	37	37
	Corporates	2057	2152	264	264	186	186	88	88
	of which: SME	12	12	10	10	14	14	4	4
	Retail	43	241	19	19	18	18	0	0
	of which: SME	24	72	14	14	1	1	0	0
	Secured by mortgages on immovable property	6	6	2	2	12	11	4	4
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	7	1	7	7	7	1	7	7
	Items associated with particularly high risk	186	186	17	17	125	125	13	13
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³									

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in CHF, %)									
SWITZERLAND	Central governments or central banks	1,507	1,507	0	0	1,402	1,402	0	0
	Regional governments or local authorities	427	426	74	74	26	26	0	0
	Public sector entities	9	9	2	2	9	9	2	2
	Multinational Development Banks	0	0	0	0	4	4	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	3,089	3,034	734	734	2,778	2,788	288	288
	Corporates	804	424	353	353	878	427	304	304
	of which: SME	0	0	0	0	0	0	0	0
	Retail	188	124	98	98	54	38	13	13
	of which: SME	132	109	80	80	34	19	10	10
	Secured by mortgages on immovable property	3,484	3,205	542	542	1,674	1,539	614	614
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³									

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	1,505	1,505	0	0	603	604	0	0
	Regional governments or local authorities	1,994	2,100	7	7	1,839	1,943	0	0
	Public sector entities	123	85	4	4	123	72	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	83	83	39	39	20	20	9	9
	Corporates	2,489	1,796	1,277	1,277	2,214	1,711	1,080	1,080
	of which: SME	90	92	24	24	104	102	24	24
	Retail	3,175	3,095	2,298	2,298	3,109	3,110	2,339	2,339
	of which: SME	46	46	20	20	0	0	0	0
	Secured by mortgages on immovable property	41	36	11	11	36	31	11	11
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	238	148	181	181	248	198	198	198
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³				122				111	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	793	793	42	42	492	492	0	0
	Regional governments or local authorities	895	895	386	386	896	896	345	345
	Public sector entities	138	125	26	26	131	130	27	27
	Multinational Development Banks	86	86	0	0	46	46	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	342	329	122	122	38	38	0	0
	Corporates	1,487	523	267	267	252	249	165	165
	of which: SME	48	48	28	28	0	0	0	0
	Retail	7	7	5	5	3	3	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	48	47	22	22	17	17	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	121	11	18	18	2	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³				72				62	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CANADA	Central governments or central banks	230	230	0	0	177	177	0	0
	Regional governments or local authorities	80	80	12	12	80	80	12	12
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	342	329	122	122	38	38	0	0
	Corporates	1,267	523	267	267	252	249	165	165
	of which: SME	48	48	28	28	0	0	0	0
	Retail	7	7	5	5	3	3	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	48	47	22	22	17	17	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	121	11	18	18	2	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³				72				62	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	65,762	65,294	2,063	2,063	139	139	0	0
	Regional governments or local authorities	49,123	50,350	177	177	0	0	0	0
	Public sector entities	42,264	43,864	724	724	26	26	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,103	1,409	435	435	234	234	61	61
	Corporates	70,388	14,068	6,086	6,086	12,827	2,468	2,468	2,468
	of which: SME	17,469	2,173	1,966	1,966	278	228	228	228
	Retail	3,968	1,915	1,268	1,268	88	88	0	0
	of which: SME	978	724	351	351	1	1	0	0
	Secured by mortgages on immovable property	2,451	1,977	775	775	630	515	195	195
	of which: SME	1,344	1,262	540	540	0	0	0	0
	Exposures in default	1,124	215	280	280	97	47	34	49
	Items associated with particularly high risk	189	189	189	189	0	0	0	0
Covered bonds	2,639	2,639	263	263	139	139	14	14	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ³				142				24	

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

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

ISDA/ICR, %)		Standardised Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³		
Consolidated data		296,568	322,464	4,732	57,902	58,084	2,434				
National governments or local authorities		54,209	54,407	772	1,940	1,021	3				
Public sector entities		54,139	13,246	1,071	809	807	0				
Multilateral Development Banks		15,511	15,511	7	565	565	0				
International Organisations		6,793	6,793	0	273	273	0				
Institutions		23,913	23,909	1,233	3,648	3,269	828				
Corporates		141,834	54,303	49,296	39,288	25,984	24,426				
of which: SME		23,846	16,403	18,322	6,463	1,387	1,005				
Retail		44,107	27,007	27,006	37,002	30,164	24,714				
Secured by mortgages on immovable property		4,872	5,787	2,264	1,450	985	485				
of which: SME		4,724	5,677	2,264	1,204	805	446				
of which: SME		2,239	2,285	1,123	846	927	329				1,047
Exposures in default		4,124	1,879	1,338	1,524	1,463	1,463				
Items associated with particular high risk		376	363	365	218	209	163				
of which: SME		4,507	4,506	707	1,307	1,254	1,257				
Covered bonds		0	0	0	0	0	0				
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0				
Collective investments undertakings (CIU)		210	207	205	162	162	201				
Equity		10	10	10	10	10	10				
Other securities		2,511	2,511	2,509	2,447	2,465	2,787				
Standardised Total⁴		264,245	328,000	58,728	22,938	124,021	59,906				4,799

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Exposure value does not include the securitisation portfolio until the results prior to the 2024 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

ISDA/ICR, %)		Standardised Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³		
BELGIUM		1,203	1,225	0	68	68	0				
National governments or local authorities		0	0	0	0	0	0				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organisations		1,124	1,124	0	0	0	0				
Institutions		39	39	74	132	117	29				
Corporates		46	46	0	0	0	0				
of which: SME		4	4	3	0	0	0				
Retail		14	14	0	0	0	0				
of which: SME		1	1	1	0	0	0				
Secured by mortgages on immovable property		1	1	1	0	0	0				
of which: SME		1	1	1	0	0	0				
Exposures in default		0	0	0	0	0	0				0
Items associated with particular high risk		0	0	0	0	0	0				
Covered bonds		86	86	9	41	41	4				
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0				
Collective investments undertakings (CIU)		0	0	0	0	0	0				
Equity		0	0	0	0	0	0				
Other securities		0	0	0	0	0	0				
Standardised Total⁴		1,203	1,225	0	68	68	0				0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

ISDA/ICR, %)		Standardised Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³		
GERMANY		22,202	22,202	2,395	20,264	20,264	2,385				
National governments or local authorities		1,407	1,404	877	977	977	0				
Public sector entities		3,926	3,885	6	746	747	1				
Multilateral Development Banks		0	0	0	0	0	0				
International Organisations		0	0	0	0	0	0				
Institutions		2,815	2,808	603	966	896	218				
Corporates		13,784	8,356	8,144	13,019	8,054	7,650				
of which: SME		12,892	7,861	7,304	12,548	7,541	7,109				
Retail		19,738	36,428	12,987	17,460	36,177	13,119				
Secured by mortgages on immovable property		384	309	198	78	79	43				
of which: SME		11	12	3	12	12	3				
Exposures in default		0	0	0	0	0	0				438
Items associated with particular high risk		0	0	0	440	418	828				
Covered bonds		0	0	0	0	0	0				
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0				
Collective investments undertakings (CIU)		0	0	0	0	0	0				
Equity		21	21	21	24	24	24				
Other securities		391	1,071	353	508	2,001	507				
Standardised Total⁴		22,202	22,202	2,395	20,264	20,264	2,385				438

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

ISDA/ICR, %)		Standardised Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³		
FRANCE		1,909	1,911	0	261	261	0				
National governments or local authorities		87	86	17	2	2	0				
Public sector entities		1,239	1,239	28	344	344	0				
Multilateral Development Banks		103	103	0	8	8	0				
International Organisations		0	0	0	0	0	0				
Institutions		2,016	1,912	467	253	251	57				
Corporates		5,395	4,026	1,819	5,009	3,866	5,009				
of which: SME		79	62	1,306	1,301	1,291	961				
Retail		5,869	4,288	1,179	5,899	4,417	3,259				
Secured by mortgages on immovable property		0	0	0	0	0	0				
of which: SME		0	0	0	0	0	0				
Exposures in default		302	382	237	96	214	287				96
Items associated with particular high risk		0	0	0	0	0	0				
Covered bonds		1,091	1,091	100	356	356	40				
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 securities		1,712	1,712	1,490	1,907	1,907	1,878				
Standardised Total⁴		1,909	1,911	0	261	261	0				96

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

ISDA/ICR, %)		Standardised Approach									
		As of 31/03/2024				As of 30/06/2024					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³		
UNITED KINGDOM		3,396	4,374	0	0	0	0				
National governments or local authorities		0	0	0	0	0	0				
Public sector entities		0	0	0	0	0	0				
Multilateral Development Banks		0	0	0	0	0	0				
International Organisations		0	0	0	0	0	0				
Institutions		368	479	60	18	18	7				
Corporates		18,226	17,381	8,129	15,171	15,261	3,728				
of which: SME		492	200	229	451	227	190				
Retail		184	62	62	62	11	11				
of which: SME		77	76	50	0	0	0				
Secured by mortgages on immovable property		28	27	18	28	28	28				
of which: SME		1	1	0	1	1	0				
Exposures in default		89	13	96	59	3	3				96
Items associated with particular 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		14	14	14	14	14	14				
Other securities		0	0	0	0	0	0				
Standardised Total⁴		3,396	4,374	0	0	0	0				96

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty include those for securitisation exposures but include general credit risk adjustments.

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	Capital instruments or central banks	39	39	0		39	39	0	
	Regional governments or local authorities	14	14	0		14	14	0	
	Public sector entities	3	3	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	197	197	43		197	197	43	
	Corporates	203	147	143		203	147	143	
	of which SME	24	15	12		24	15	12	
	Retail	25	26	17		25	26	17	
	of which SME	21	24	15		21	24	15	
	Secured by mortgages on immovable property	10	10	3		10	10	3	
	of which SME	0	0	0		0	0	0	
	Exposures by default	0	7	11	0	0	9	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	125	125	13		106	106	13		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	Capital instruments or central banks	1,354	1,354	0		1,363	1,363	0	
	Regional governments or local authorities	324	324	0		311	311	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,211	4,629	1,059		4,885	4,885	1,217	
	Corporates	954	414	346		743	365	297	
	of which SME	2	2	2		2	2	2	
	Retail	159	132	95		48	18	9	
	of which SME	109	108	79		40	14	8	
	Secured by mortgages on immovable property	1,800	1,828	804		1,756	1,846	804	
	of which SME	0	0	0		0	0	0	
	Exposures by default	11	0	0	3	0	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		166	166	28		
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	86	86	86		59	59	59		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SPAIN	Capital instruments or central banks	791	791	0		311	311	0	
	Regional governments or local authorities	69	69	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,008	1,008	42		15	15	7	
	Corporates	1,807	1,487	1,395		1,744	1,393	1,363	
	of which SME	407	461	360		341	341	322	
	Retail	1,970	1,876	2,879		4,104	3,999	2,972	
	of which SME	81	79	46		79	25	26	
	Secured by mortgages on immovable property	3	3	1		11	11	3	
	of which SME	0	0	0		0	0	0	
	Exposures by default	100	54	66	42	100	57	73	40
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	9		9	9	9		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	Capital instruments or central banks	24,406	24,406	86		224	224	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	91	91	2		46	46	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,092	1,091	339		183	183	33	
	Corporates	11,060	11,059	11,176		872	868	428	
	of which SME	95	95	77		0	0	0	
	Retail	528	528	323		1	1	1	
	of which SME	514	514	303		0	0	0	
	Secured by mortgages on immovable property	41	46	17		18	17	1	
	of which SME	0	0	0		0	0	0	
	Exposures by default	12	10	13	2	2	2	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CANADA	Capital instruments or central banks	219	219	0		0	0	0	
	Regional governments or local authorities	135	135	0		85	85	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	821	809	318		805	805	317	
	Corporates	419	405	226		124	124	80	
	of which SME	45	39	22		0	0	0	
	Retail	8	8	5		2	2	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	2	
	of which SME	0	0	0		0	0	0	
	Exposures by default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	477	477	203		477	477	203		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

(ISDA, %)		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	Capital instruments or central banks	132,240	132,368	1,802		77	77	0	
	Regional governments or local authorities	50,790	50,970	22		0	0	0	
	Public sector entities	49,772	49,829	1,046		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,843	5,830	798		203	203	52	
	Corporates	79,875	79,869	12,219		4,629	4,629	1,648	
	of which SME	10,761	1,463	1,323		316	256	236	
	Retail	9,262	1,899	1,396		319	277	208	
	of which SME	761	761	209		0	0	0	
	Secured by mortgages on immovable property	2,229	1,835	948		1	1	1	
	of which SME	1,793	1,320	842		0	0	0	
	Exposures by default	895	297	349	51	49	31	45	0
	Items associated with particularly high risk	148	148	223		14	14	14	
Covered bonds	3,128	3,128	313		133	133	13		
Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	42	38	39		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

All other banks

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
Consolidated data	Central banks and central governments	287,300	1,028	299,530	5,335	37	0	132,853	839	141,859	1,470	0	1
	Institutions	95,483	0	85,564	3,862	0	0	70,014	0	76,611	3,776	0	0
	Corporates	302,877	7,855	288,147	135,478	1,893	2,034	37,177	418	28,883	7,088	0	67
	Corporates - Of which: Specialised Lending	29,581	761	27,871	6,964	196	205	1,827	42	659	619	0	27
	Corporates - Of which: SME	74,898	2,333	77,465	28,358	667	972	0	0	0	0	0	0
	Retail	360,048	2,093	295,569	45,766	2,137	845	0	0	0	0	0	0
	Retail - Secured on real estate property	260,042	2,093	253,761	33,020	1,875	149	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	17,183	196	16,827	4,364	154	89	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	248,859	1,888	246,934	29,556	1,521	160	0	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	969	33,849	11,847	463	497	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	38,974	830	28,921	30,761	438	493	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	3,031	79	3,328	1,086	23	47	0	0	0	0	0	0
	Equity	4,340	0	4,340	0	0	0	427	0	427	0	0	0
	Other non-credit-obligation assets										1,065		
IRB Total ^b			206,249							12,869			

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

(2) IRB Total disclosed includes the Securitisation position unless in the results prior to the 2019 exercise.

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

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
BELGIUM	Central banks and central governments	95,028	0	95,028	197	0	0	94,142	0	94,142	75	0	0
	Institutions	98	0	98	14	0	0	86	0	86	23	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	138	8	14	14	0	0	0	0	0
	Retail	738	16	715	207	17	6	0	0	0	0	0	0
	Retail - Secured on real estate property	562	15	542	14	14	3	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	17	1	17	4	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	464	10	454	98	14	3	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	236	5	214	105	3	3	0	0	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													

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

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
GERMANY	Central banks and central governments	3,352	0	3,455	184	0	0	1,683	0	1,124	51	0	0
	Institutions	16,935	0	17,019	236	0	0	14,423	0	14,751	94	0	0
	Corporates	5,809	13	5,882	2,625	3	9	29	0	274	46	0	0
	Corporates - Of which: Specialised Lending	533	0	394	149	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	384	9	359	135	2	2	0	0	0	0	0	0
	Retail	2,721	50	2,530	820	31	22	0	0	0	0	0	0
	Retail - Secured on real estate property	179	3	176	35	6	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	5	0	5	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	174	3	173	33	6	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,542	47	2,352	785	28	21	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	2,542	47	2,352	785	28	21	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	11	0	11	38	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
FRANCE	Central banks and central governments	2,324	0	2,323	309	0	0	2,374	0	2,771	133	0	0
	Institutions	24,914	0	24,905	256	0	0	28,909	0	21,016	311	0	0
	Corporates	4,821	239	4,778	2,993	71	230	133	0	321	49	0	0
	Corporates - Of which: Specialised Lending	379	9	233	200	0	1	0	0	0	0	0	0
	Corporates - Of which: SME	205	7	194	84	1	1	0	0	0	0	0	0
	Retail	2,195	59	1,831	552	29	28	0	0	0	0	0	0
	Retail - Secured on real estate property	24	0	24	3	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	2	0	2	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	22	0	22	2	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	2,171	59	1,807	550	29	28	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	2,171	59	1,807	550	29	28	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	57	0	57	153	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023				As of 31/12/2023							
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	22,167	0	22,252	300	0	1	18,526	0	18,028	138	0	0
	Institutions	19	0	20	70	0	0	11	0	29	56	0	0
	Corporates	27,722	182	26,573	8,878	46	51	14,159	0	13,001	282	0	0
	Corporates - Of which: Specialised Lending	1,895	0	957	602	0	1	605	0	284	182	0	0
	Corporates - Of which: SME	232	0	218	96	0	0	0	0	0	0	0	0
	Retail	1,418	98	1,353	349	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	65	1	64	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	3	0	3	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	42	1	41	0	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	1,289	349	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	1,371	15	1,289	349	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	60	0	60	212	0	0	22	0	22	61	0	0
	Other non-credit-obligation assets												
IRB Total													

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
SWEDEN		IRB EUR, %											
Central banks and central governments		2,208	0	16,224	674	0	0	1,705	0	16,224	661	0	0
Institutions		1,854	0	1,818	279	0	0	1,796	0	1,846	297	0	0
Corporates		11,744	113	8,193	5,836	21	21	11,992	154	8,106	5,338	0	39
	Corporate - Of which: Specialised Lending	404	109	281	186	21	9	614	0	190	169	0	1
	Corporate - Of which: SME	21	0	21	28	0	0	0	0	0	0	0	0
	Corporate - Of which: Other	625	5	593	191	3	2	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	3	0	3	0	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	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	0	10	19	0	0	0	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		22,827	122	27,055	12,109	24	23	26,788	158	27,076	12,169	0	39

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
SWITZERLAND		IRB EUR, %											
Central banks and central governments		483	0	483	0	0	0	1	0	1	0	0	0
Institutions		7,844	0	7,976	623	0	0	8,268	0	8,296	26	0	0
Corporates		5,141	33	3,871	1,807	11	7	2	0	44	21	0	0
	Corporate - Of which: Specialised Lending	14	0	14	1	0	0	0	0	0	0	0	0
	Corporate - Of which: SME	5	0	5	6	0	0	0	0	0	0	0	0
	Corporate - Of which: Other	20	0	20	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	28	0	28	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	28	0	28	2	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	22	0	0	3	0	3	10	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		13,328	33	12,763	1,832	11	7	19,582	0	19,640	46	0	0

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
SPAIN		IRB EUR, %											
Central banks and central governments		109	0	109	28	0	0	115	0	115	28	0	0
Institutions		4,284	0	4,482	71	0	0	4,242	0	4,482	194	0	0
Corporates		1,851	5	1,834	1,320	1	5	148	0	13	6	0	0
	Corporate - Of which: Specialised Lending	232	0	111	86	0	0	0	0	0	0	0	0
	Corporate - Of which: SME	77	0	73	60	0	0	0	0	0	0	0	0
	Corporate - Of which: Other	774	26	303	18	15	0	0	0	0	0	0	
	Retail - Secured on real estate property	29	0	29	5	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	28	0	28	5	2	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	745	26	656	288	14	15	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	745	26	656	288	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
Equity		1	0	1	4	0	0	0	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		6,302	31	6,823	1,446	19	20	6,513	0	6,684	238	0	0

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
UNITED STATES		IRB EUR, %											
Central banks and central governments		28,536	0	28,596	161	0	2	1,704	0	1,808	112	0	0
Institutions		4,272	0	4,303	607	0	0	1,595	0	1,629	56	0	0
Corporates		53,140	1,079	49,889	29,377	266	243	5,404	50	463	188	0	0
	Corporate - Of which: Specialised Lending	2,242	62	2,179	2,486	19	4	0	0	0	0	0	0
	Corporate - Of which: SME	10,843	88	10,843	6,798	37	59	0	0	0	0	0	0
	Corporate - Of which: Other	18,537	389	18,767	12,893	188	180	0	0	0	0	0	0
	Retail - Secured on real estate property	37	1	37	4	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	37	1	37	4	1	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	18,539	389	18,623	12,883	188	180	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	9,115	319	9,309	3,144	170	102	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	1,404	40	1,404	538	23	53	0	0	0	0	0	0
Equity		620	0	620	1,338	0	0	0	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		104,641	1,469	104,762	42,123	455	247	7,708	50	7,901	368	0	0

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
CANADA		IRB EUR, %											
Central banks and central governments		2,352	0	2,350	57	0	0	2,791	0	2,791	59	0	0
Institutions		4,820	0	4,838	159	0	0	4,807	0	4,825	48	0	0
Corporates		5,642	29	5,097	2,226	0	14	125	0	0	0	0	0
	Corporate - Of which: Specialised Lending	80	0	81	59	0	0	0	0	0	0	0	0
	Corporate - Of which: SME	512	0	499	141	0	0	0	0	0	0	0	0
	Corporate - Of which: Other	1,887	29	1,787	1,026	0	14	125	0	0	0	0	0
	Retail - Secured on real estate property	6	2	6	4	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	6	2	6	4	3	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	1,880	30	1,791	497	16	14	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	1,873	30	1,893	496	16	14	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	7	0	7	1	0	0	0	0	0	0	0	0
Equity		41	0	41	78	0	0	0	0	0	0	0	0
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total		13,693	29	13,702	2,947	16	18	13,916	0	13,921	165	0	0

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
NETHERLANDS		IRB EUR, %											
Central banks and central governments		104,641	0	104,762	217	0	0	57	0	74	2	0	0
Institutions		13,880	0	8,717	1,805	0	0	3,088	0	3,100	26	0	0
Corporates		104,921											

All other banks

Table for Consolidated data showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

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

(2) IRB Total does not include the Securitisation portion unlike in the tables prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country pair covering up to 5% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for BELGIUM showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

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

Table for GERMANY showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

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

Table for FRANCE showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

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

Table for UNITED KINGDOM showing IRB Approach metrics for 31/03/2024 and 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

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

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

All other banks

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Finland	482	482	0	0	43	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		49	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		61	61	0	0	52	9	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		54	54	0	0	0	54	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	650	650	0	0	94	67	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	France	26,617	2,169	0	0	1,709	39	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		102	152	0	0	1	6	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		109	109	0	0	77	27	1	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		99	99	0	0	54	42	11	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		346	243	0	0	17	207	0	0	0	26	35	0	0	0	0	0
[5Y - 10Y]		2,003	2,052	0	0	301	1,711	0	0	15	0	21	0	0	0	0	0
[10Y - more]	1,109	1,104	0	0	143	960	0	0	84	0	122	0	0	0	0	0	
Total	30,284	5,840	0	0	2,286	2,823	12	83	25	116	0	0	0	0	0	0	
[0 - 3M]	Germany	686	586	0	0	267	6	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		91	91	0	0	69	22	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		644	544	0	0	415	29	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		341	241	0	0	236	5	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		343	343	0	0	302	40	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		176	176	0	0	165	8	0	0	0	0	0	0	0	0	0	0
[10Y - more]	47	47	0	0	0	47	0	0	0	0	0	0	0	0	0	0	
Total	2,022	2,022	0	0	1,564	154	0	0	0	0	1	0	0	0	0	0	
[0 - 3M]	Croatia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Greece	3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hungary																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		64	64	0	0	0	64	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	85	85	0	0	0	84	21	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	11	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		660	660	0	0	395	464	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		163	163	0	0	105	59	27	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		213	213	0	0	0	213	82	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		464	464	0	0	139	724	1	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,530	2,530	0	0	92	2,340	0	0	515	0	0	0	0	0	0	0
[10Y - more]	7,383	7,383	0	0	123	7,259	0	0	1,208	0	18	0	0	0	0	0	
Total	11,820	11,820	0	0	643	11,040	121	1,789	0	23	0	0	0	0	0	0	

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

All other banks

As of 31/12/2023

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio												Nominal	Provisions		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		11	11	0	0	0	0	0	11	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	181	181	0	0	0	0	0	181	0	0	0	0	0	0	0	0	0
Total		193	193	0	0	0	0	193	0	0	0	0	0	0	283	0	0
[0 - 3M]	Middle East	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		35	35	0	0	0	0	4	11	0	0	0	0	0	0	0	0
[3Y - 5Y]		74	74	0	0	0	0	8	66	0	0	0	0	0	0	0	0
[5Y - 10Y]	10	10	0	0	0	0	10	10	0	0	0	0	0	0	15	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		139	139	0	0	0	0	27	87	0	0	0	0	0	15	0	2
[0 - 3M]	Latin America and the Caribbean	7	7	0	0	0	0	6	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		6	6	0	0	0	0	5	1	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	2,215	2,215	0	0	0	0	2,215	0	0	0	0	0	0	0	1,620	0	
Total		2,263	2,263	0	0	0	43	2,220	0	0	0	0	0	1,620	0	0	19
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		42	42	0	0	0	0	42	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	207	207	0	0	0	0	207	0	0	0	0	0	0	0	0	0	
[10Y - more]	356	356	0	0	0	0	356	0	0	0	0	0	0	0	616	0	
Total		1,295	1,295	0	0	0	3,290	0	0	0	0	0	0	682	0	0	1
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		66	66	0	0	0	0	50	16	0	0	0	0	0	0	0	0
[2Y - 3Y]		64	64	0	0	0	0	49	14	0	0	0	0	0	0	0	0
[3Y - 5Y]		342	342	0	0	0	0	78	264	0	0	0	0	0	0	0	0
[5Y - 10Y]	46	46	0	0	0	0	45	1	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		516	516	0	0	0	177	339	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

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

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

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

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

All other banks

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Australia	801	801	0	0	801	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	801	801	0	0	801	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	4,248	4,248	0	0	4,040	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		24	24	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		19	19	0	0	0	19	0	0	0	0	0	0	0	
[3Y - 5Y]		18	18	0	0	0	18	0	0	0	0	0	0	0	
[5Y - 10Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	4,335	4,335	0	0	4,040	38	0	0	0	0	0	0	0		
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	U.S.	522	522	0	0	475	47	0	0	0	0	0	0	0	
[3M - 1Y]		204	204	0	0	84	111	0	0	0	0	0	0	0	
[1Y - 2Y]		31	31	0	0	0	31	0	0	0	0	0	0	0	
[2Y - 3Y]		548	548	0	0	518	30	0	0	0	0	0	0	0	
[3Y - 5Y]		657	657	0	0	631	26	0	0	0	0	0	0	0	
[5Y - 10Y]		28	28	0	0	0	28	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	1,988	1,988	0	0	1,717	271	0	0	0	0	0	0	0		
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		9	9	0	0	0	9	0	0	0	0	0	0	0	
[1Y - 2Y]		15	15	0	0	0	15	0	0	0	0	0	0	0	
[2Y - 3Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	
[3Y - 5Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[5Y - 10Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	40	40	0	0	0	40	0	0	0	0	0	0	0		
[0 - 3M]	Other advanced economies non EEA	21	21	0	0	0	21	0	0	0	0	0	0	0	
[3M - 1Y]		80	80	0	0	0	80	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	111	111	0	0	0	111	0	0	0	0	0	0	0		

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

All other banks

As of 30/06/2024

(min EUR)		Direct exposures										Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount		
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		8	8	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	297	257	0	0	0	0	0	0	0	0	0	0	0	208	0
Total	264	264	0	0	0	0	284	0	0	0	0	0	208	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	0	10	0	0	0	0	0	0	0
[2Y - 3Y]		48	48	0	0	0	0	48	0	0	0	0	0	0	0
[3Y - 5Y]		10	10	0	0	0	0	10	0	0	0	0	0	0	0
[5Y - 10Y]	16	16	0	0	0	0	16	0	0	0	0	0	9	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	84	84	0	0	0	0	84	0	0	0	0	0	9	0	2
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	2,188	2,188	0	0	0	0	2,188	0	0	0	0	0	1,703	0	
Total	2,191	2,191	0	0	0	0	2,191	0	0	0	0	0	1,703	0	2
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		40	40	0	0	0	0	40	0	0	0	0	0	0	0
[2Y - 3Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0
[3Y - 5Y]		30	30	0	0	0	0	30	0	0	0	0	0	0	0
[5Y - 10Y]	207	207	0	0	0	0	207	0	0	0	0	0	31	0	
[10Y - more]	972	972	0	0	0	0	972	0	0	0	0	0	447	0	
Total	1,264	1,264	0	0	0	0	1,264	0	0	0	0	0	478	0	1
[0 - 3M]	Others	21,020	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0
[1Y - 2Y]		68	68	0	0	0	0	68	0	0	0	0	0	0	0
[2Y - 3Y]		299	299	0	0	52	0	211	0	0	0	0	0	0	0
[3Y - 5Y]		101	101	0	0	74	0	27	0	0	0	0	0	0	0
[5Y - 10Y]	76	76	0	0	0	0	76	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	22,882	556	0	0	176	0	325	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
All other banks

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			
			Of which: defaulted	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾								
mil EUR																						
Cash balances at central banks and other demand deposits	316,184	0	0	0	0	0	0	0	0	0	0	140,776	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	90,674	0	85	85	85	148	48	48	85	0	54,289	0	85	85	123	48	48	85	0	0	0	
Central banks	213	0	85	85	85	0	48	48	0	85	0	85	85	85	0	48	48	0	0	0	0	
General governments	56,348	0	0	0	0	16	0	0	0	0	36,372	0	0	0	7	0	0	0	0	0	0	
Credit institutions	15,520	0	0	0	0	4	0	0	0	0	6,083	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	8,871	0	0	0	0	3	0	0	0	0	3,566	0	0	0	1	0	0	0	0	0	0	
Non-financial corporations	9,423	0	0	0	0	123	0	0	0	0	8,102	0	0	0	113	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	764,999	1,163	13,390	13,208	12,744	1,964	2,899	2,806	8,570	133,842	327	2,351	2,295	1,787	803	958	856	1,581				
Central banks	3,399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	45,392	21	275	275	256	14	23	18	229	10,111	4	37	36	20	9	13	9	4				
Credit institutions	64,426	1	1	1	1	3	0	0	1	37,446	0	1	1	0	1	0	0	0	0	0	0	
Other financial corporations	46,989	102	169	167	169	31	51	51	88	15,275	1	100	98	62	11	25	14	53				
Non-financial corporations	311,406	659	9,368	9,255	9,034	1,368	2,090	2,036	5,711	13,108	224	1,199	1,173	911	409	456	404	622				
of which: small and medium-sized enterprises	128,998	371	4,267	4,196	4,110	598	804	776	2,987	9,142	28	340	326	263	132	112	94	221				
of which: Loans collateralized by commercial immovable property	102,670	100	3,999	3,927	3,808	233	612	608	2,987	4,198	21	147	132	91	46	30	24	111				
Households	202,487	369	3,577	3,510	3,258	535	722	699	2,544	33,025	97	1,014	988	313	113	458	427	506				
of which: Loans collateralized by residential immovable property	248,351	311	2,288	2,257	2,128	137	209	190	1,979	5,477	40	311	311	192	9	68	48	229				
of which: Credit for consumption	25,992	20	688	662	596	344	356	350	189	21,639	27	505	484	433	292	289	282	190				
DEBT INSTRUMENTS other than HFT	1,170,958	1,163	13,475	13,293	12,829	2,107	2,947	2,854	8,570	328,815	327	2,423	2,380	1,872	927	1,001	906	1,181				
OFF-BALANCE SHEET EXPOSURES	156,466		1,797	1,842	1,804	190	185	184	622	29,211		292	262	382	36	54	64	24				

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

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

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

All other banks

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures				Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures		
		Of which: defaulted	Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾						Of which: defaulted	Of which Stage 3 ⁽⁴⁾							
(in € bn)																					
Cash balances at central banks and other demand deposits	307,813	0	0	0	0	0	0	0	0	0	175,911	2	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	70,817	0	0	0	0	12	0	0	0	0	28,297	0	61	61	0	4	0	0	0	0	0
Central banks	127	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	44,048	0	0	0	0	4	0	0	0	0	20,399	0	61	61	0	1	0	0	0	0	0
Credit institutions	16,502	0	0	0	0	5	0	0	0	0	4,774	0	0	0	0	1	0	0	0	0	0
Other financial corporations	7,088	0	0	0	0	3	0	0	0	0	2,026	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	3,054	0	0	0	0	3	0	0	0	0	1,107	0	0	0	0	1	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	718,146	1,307	12,293	12,258	11,778	2,055	2,809	2,724	8,070	114,978	644	1,966	1,956	1,537	746	933	857	791			
Central banks	6,183	0	0	0	0	0	0	0	0	0	3,644	0	0	0	0	0	0	0	0	0	0
General governments	35,079	0	243	243	243	1	7	7	229	11	0	1	1	1	1	0	0	0	0	0	0
Credit institutions	72,260	0	1	1	1	4	0	0	1	39,062	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	45,532	12	129	129	129	29	42	42	49	9,980	4	34	33	32	11	12	12	12	5		5
Non-financial corporations	310,021	853	9,001	8,969	8,697	1,035	2,126	2,081	5,600	31,047	367	974	968	731	427	458	414	419			
of which: small and medium-sized enterprises	127,388	460	4,728	4,724	4,613	739	885	853	3,422	8,788	90	371	366	273	100	236	204	204			
of which: Loans collateralised by commercial immovable property	102,244	188	4,441	4,441	4,380	268	640	632	3,441	4,293	15	141	141	92	66	31	23	23			
Households	288,212	436	2,919	2,919	2,767	485	634	599	2,099	31,238	173	957	954	773	307	482	431	366			
of which: Loans collateralised by residential immovable property	248,502	247	1,826	1,826	1,709	182	207	192	1,593	4,432	23	262	262	159	10	66	44	44			
of which: Credit for consumption	24,106	151	584	581	514	231	337	328	212	22,488	110	526	524	476	286	296	293	293			
DEBT INSTRUMENTS other than HFT	1,136,596	1,307	12,293	12,258	11,778	2,070	2,809	2,718	8,070	319,187	644	2,026	2,017	1,537	791	933	857	791			
OFF-BALANCE SHEET EXPOSURES	152,886		1,488	1,472	1,446	102	181	181	444	21,740	303	294	294	266	20	41	41	28			

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

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1615 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	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	0	0
General governments	120	120	2	2	75	75	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
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 ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 All other banks

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	73,635	2,613	2,599	73,666	587	0	172	10	10	172	0	0	73,000	3,156	3,156	73,085	611	0	166	10	10	166	6	0
B Mining and quarrying	1,178	18	8	1,178	3	0	16	0	0	16	0	0	892	10	10	892	3	0	18	0	0	18	0	0
C Manufacturing	40,792	1,216	1,201	40,784	593	0	2,096	93	99	2,096	28	0	20,864	1,109	1,108	20,864	542	0	2,192	54	53	2,192	31	0
D Electricity, gas, steam and air conditioning supply	8,690	202	202	8,690	146	0	161	57	57	160	29	0	9,594	202	202	9,592	81	0	85	2	1	85	2	0
E Water supply	1,059	28	25	1,059	18	0	112	1	1	112	1	0	1,570	27	27	1,570	35	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	10,513	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	9,972	596	596	9,972	153	0	1,059	56	56	1,059	62	0	9,469	415	414	9,469	128	0	1,310	136	136	1,310	77	0
I Accommodation and food service activities	6,108	297	295	6,108	68	0	1,925	31	29	1,925	30	0	6,188	298	297	6,188	19	0	1,921	39	39	1,921	39	0
J Information and communication	3,091	71	69	3,092	55	0	289	12	11	271	11	0	3,136	87	87	3,124	76	0	265	10	10	265	11	0
K Financial and insurance activities	2,195	106	106	2,195	43	0	482	61	61	481	25	0	2,522	77	77	2,522	35	0	149	0	0	149	0	0
L Real estate activities	69,954	699	696	69,660	134	0	3,130	193	191	3,036	44	0	67,425	360	360	67,226	93	0	1,680	27	27	1,680	21	0
M Professional, scientific and technical activities	8,556	273	261	8,546	214	0	2,381	47	44	2,380	197	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	117	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	2,767	64	64	2,731	45	0	1,899	36	34	1,869	41	0	2,595	47	47	2,584	45	0	1,117	14	14	1,117	36	0
Loans and advances	311,426	9,368	9,246	310,486	3,458	0	35,108	1,199	1,173	34,701	929	0	310,921	9,001	8,987	310,373	3,682	0	31,047	974	969	31,026	886	0

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

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

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days	if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days		if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	if which past due > 30days <= 90 days	
Gross carrying amount	52,815	52,038	70	569	141	49,852	49,302	69	550	124	59,278	58,797	89	541	121	63,082	62,573	78	569	122
Of which secured	51,088	50,456	86	551	133	48,174	47,867	85	507	117	58,908	58,412	82	496	113	60,042	59,572	72	470	115
Of which secured with immovable property	8,343	7,846	38	497	123	8,452	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 or equal to 80%	859	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 equal to 100%	420	340		71	24	355	292		62	11	364	290		62	14	352	273		60	15
Of which instruments with LTV higher than 100%	413	279		133	34	385	272		117	13	374	255		116	13	367	258		109	13
Accumulated impairment for secured assets	369	-8		143	39	348	7		149	17	153	5		149	19	143	2		141	20
Collateral																				
Of which value capped at the value of exposure	49,283	49,049	21	344	96	46,558	46,249	23	308	83	55,248	54,959	32	288	79	58,776	58,555	24	271	79
Of which immovable property	7,835	7,506	20	328	94	8,007	7,710	22	297	81	7,960	7,704	29	276	75	8,109	7,848	21	261	76
Of which value above the cap	2,659,363	2,659,165	4	188	50	2,708,501	2,708,313	4	188	47	2,802,480	2,802,289	5	191	47	2,881,672	2,881,468	5	186	47
Of which immovable property	4,465	4,292	3	203	47	4,472	4,280	4	191	44	4,327	4,124	5	193	45	4,253	4,087	5	188	44
Financial guarantees received	121	113	0	8	2	106	98	0	8	2	107	100	1	7	2	111	105	0	6	2
Accumulated partial write-off	-277	-4	0	-273	-20	-270	-4	0	-266	-22	-263	-4	0	-259	-20	-278	-4	0	-275	-19

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