

2023 EU-wide Stress Test

Bank Name	BofA Securities Europe SA
LEI Code	549300FH0WJAPEHTIQ77
Country Code	FR



2023 EU-wide Stress Test: Summary

BofA Securities Europe SA

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	-21	656	332	223	-21	-21	-21
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	744	483	483	483	-487	362	362
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0	0	0
Profit or (-) loss for the year	222	482	251	179	-1,969	-238	-218
Coverage ratio: non-performing exposure (%)	-	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Common Equity Tier 1 capital	7,803	8,140	8,316	8,441	5,402	5,165	4,947
Total Risk exposure amount (all transitional adjustments included)	35,549	35,549	35,549	35,549	39,579	39,735	40,311
Common Equity Tier 1 ratio, %	21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
Fully loaded Common Equity Tier 1 ratio, %	21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
Tier 1 capital	7,803	8,140	8,316	8,441	5,402	5,165	4,947
Total leverage ratio exposures	87,836	87,836	87,836	87,836	87,836	87,836	87,836
Leverage ratio, %	8.88%	9.27%	9.47%	9.61%	6.15%	5.88%	5.63%
Fully loaded leverage ratio, %	8.88%	9.27%	9.47%	9.61%	6.15%	5.88%	5.63%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	21.95%						

IFRS 9 transitional arrangements?

No

2023 EU-wide Stress Test: Credit risk IRB

BofA Securities Europe SA

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F-	IRB	A-I	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- و
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- د
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- د
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
BofA Securities Europe SA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- د
boin securities Europe sa	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- د
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- 6
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- د
	Eaulty	0	0			0	0			0	0	0	0	0	0	- 0
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	J -

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	RB	F-I	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	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	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation								1							
	Other non-credit obligation assets	0	0			0	0		1	0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

									Actual							
									31/12/2022×							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	P.	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	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	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0		0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retall	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0		0	0	0	0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	(0	0	0	0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Retail - Oualifving Revolving	0	0	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	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA EUROPEAN BANKING AUTHORITY EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

BofA Securities Europe SA

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min E.R., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0	0	0	1 -
	Central governments	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0	0	0	J -
	Institutions	0	0	0	0 0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	, -
	Corporates	0	0	0	0 0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	, -
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0	0	0	<i>i</i> -
	Corporates - Of Which: SME	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0 0	0	0	/ -
	Retail	0	0	0	0 0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	, -
	Retail - Secured on real estate property	0	0	0	0 0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	, -
BofA Securities Europe SA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	-	0	0	0	0	0	0		(0	0	0	0	0	1 -
boin Securities Europe 3A	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0 0	0	0	-	0	0	0	0	0	0	*	0	0	0	0 0	0	0	<i>i</i> -
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	-	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	0	-	(0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0	-	0	0	0	0	0	0		(0	0	0	0	0	<i>i</i> -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-		0	0	0 0	0	0	4-
	Eaulty	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0	0	0	1 -
	Securitisation																					4
	Other non-credit obligation assets	0	0	0	0 0	0	0	-	0	0	0	0	0	0	-	(0	0	0	0	0	1 -
	IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0	-	0	0	0	0	0	0	4-

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(mh EJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 0	0	0	(0		0	0	0	0	(0			0 0	0	0	0	0	-
	Central governments		0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Institutions	(0 0	0	0	(0	-	0	0	0	0 0	(0			0 0	0	0	0	0	-
	Corporates	(0 0	0	0	(0	-	0	0	0	0 0	(0			0 0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	(0 0	0	0	(0	-	0	0	0	0 0	(0			0 0	0	0	0	0	-
	Corporates - Of Which: SME	(0 0	0	0	(0	-	0	0	0	0	(0			0 0	0	0	0	0	-
	Retail		0 0	0	0	(0		0	0	0	0 0		0	-	1	0 0	0	0	0	0	-
	Retail - Secured on real estate property	(0 0	0	0	(0	-	0	0	0	0 0	0	0	-		0 0	0	0	0	0	-
FRANCE	Retail - Secured on real estate property - Of Which: SME	(0 0	0	0	(0	-	0	0	0	0 0	(0			0 0	0	0	0	0	-
TRAILE	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0	0	(0	-	0	0	0	0 0	(0			0 0	0	0	0	0	-
	Retail - Qualifying Revolving	(0 0	0	0	(0	-	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 0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	(0	-	0	0	0	0 0	0	0			0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	(0	-	0	0	0	0 0	0	0			0 0	0	0	0	0	-
	Equity	(0 0	0	0	(0	-	0	0	0	0 0	0	0	-		0 0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	IRB TOTAL	0	0 0	0	0	0	0	-	0	0	0	0	0	0	-	1 0	0 0	0	0	0	0	4-

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks	(0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	(0 0		0 0	1	1 0) -
	Central governments	0	0 0		0 0	0	0 0) -	0	0		0 0	0 0	0 0) -	(0 0	_	0 0	1 1	3 (1) -
	Institutions		0 0	_	0 0)	0 0) -	0	0	-	0 0) (0 0	-	0	0 0	_	0 0	1	3 1) -
	Corporates		0 0		0 0)	0 0	-	0	0		0 0) (0 0	· ·	(0 0		0 0	1 0) (-
	Corporates - Of Which: Specialised Lending		0 0		0 0)	0 0	-	0	0		0 0) (0 0	· ·	(0 0		0 0	1 0) (-
	Corporates - Of Which: SME	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
	Retail	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
	Retail - Secured on real estate property	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
	Retail - Qualifying Revolving	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
	Retail - Other Retail	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0	_	0 0	J (1) -
	Retail - Other Retail - Of Which: SME	(0 0		0 0		0 0) -	0	0		0 0) (0 0		(0 0		0 0	J /	a r) -
	Retail - Other Retail - Of Which: non-SME	(0 0)	0 0)	0 0) -	0	0	1	0 0) (0 0) -	(0 0		0 0	J (1) -
	Equity	(0 0		0 0)	0 0	-	0	0		0 0	0 0	0 0) -	(0 0		0 0	J (3 (1) -
	Securitisation																					
	Other non-credit obligation assets	0	0 0		0 0)	0 0) -	0	0		0 0) (0 0) -	0	0 0		0 0	J (1 () -
	TRR TOTAL							-	0	0					1 -		0			1		

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	0	0 0		0 0				0	0 0	0	0	0 0	(0	0	0	0		J 0	-
	Central governments	0	0 0		0 0) ()		0	0 0	0	0 0	0 0	(0	0	0	0		0 0	-
	Institutions	0	0 0		0 0	() -	0	0	0	0	0 0	(-	0	0	0	0		J 0	
	Corporates	0	0 0		0 0) ()		0	0 0	0	0 0	0 0	(0	0	0	0		0 0	-
	Corporates - Of Which: Specialised Lending	0	0 0		0 0) ()		0	0 0	0	0 0	0 0	(0	0	0	0		0 0	-
	Corporates - Of Which: SME	0	0 0		0 0			-	0	0	0	0	0 0	(-	0	0	0	0		J 0	-
	Retail	0	0 0		0 0) ()		0	0 0	0	0 0	0 0	(0	0	0	0		0 0	-
	Retail - Secured on real estate property	0	0 0		0 0	() -	0	0	0	0	0 0	(-	0	0	0	0		J 0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0		0 0	() -	0	0	0	0	0 0	(-	0	0	0	0		J 0	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	0	0 0		0 0			-	0	0	0	0	0 0	(-	0	0	0	0		J 0	-
	Retail - Oualifying Revolving	0	0 0		0 0			-	0	0 0	0	0	0 0	0	-	0	0	0	0		3 0	-
	Retail - Other Retail	0	0 0	_	0 0) ()		0	0 0	0	0	0 0	(0	0	0	0		3 0	
	Retail - Other Retail - Of Which: SME	0	0 0		0 0	0		-	0	0 0	0	0	0 0	(-	0	0	0	0		3 0	-
	Retail - Other Retail - Of Which: non-SME	0	0 0		0 0	0		-	0	0 0	0	0 0	0 0	(-	0	0	0	0		J 0	-
	Equity	0	0 0	_	0 0) ()		0	0 0	0	0	0 0	(0	0	0	0		3 0	
	Securitisation																				4	
	Other non-credit obligation assets	0	0 0	_	0 0) ()		0	0 0	0	0	0 0	(0	0	0	0		3 0	
	TPR TOTAL																					

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

BofA Securities Europe SA

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		(0	0	0 0	0	0	•	·	0 0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
	Institutions	0	0	0	0	0	0		(0	0	0 0	0	0			0 0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	(0	0	0 0	0	0			0 0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	-		0	0	0 0	0	0	-		0 0	0	0	0	0	-
	Retail	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	-		0	0	0 0	0	0	-		0 0	0	0	0	0	-
BofA Securities Europe SA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
boin securities Europe SA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-		0 0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	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	-	(0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0 0	0	0		·	0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
	Equity	0	0	0	0	0	0		(0	0	0 0	0	0	-		0 0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	(0	0	0 0	0	0	-	(0 0	0	0	0	0	-
	IRB TOTAL	0	0	0	0	0	0	-		0	0	0	0	0	-		0 0	0	0	0	0	-

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(0 0	0	0	(0	-	0	0	0	0	(0			0 0	C	0	0	0	
	Central governments	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Institutions	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Corporates	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Corporates - Of Which: SME	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Retail	0	0 0	0	0		0	-	0	0	0	0	0	0	-		0 0	C	0	0	0	-
	Retail - Secured on real estate property	0	0 0	0	0		0	-	0	0	0	0	0	0	-		0 0	C	0	0	0	-
FRANCE	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
TRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Retail - Qualifying Revolving	(0 0	0	0	(0	-	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 0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Equity	(0 0	0	0	(0	-	0	0	0	0	0	0	-		0 0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0 0	0	0	(0		0	0	0	0	(0			0 0	C	0	0	0	-
	IRB TOTAL	0	0 0	0	0	0	0		0	0	0	0	0	0	-		0 0	0	0	0	0	-

												Adverse Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks		0 0	0		1) -	0	0	(0 1	0 0) (-	0	(0	0	0	(0 -
	Central governments		0 0	0 0				D -	0	0	0	0	0 0	0 0	-	0	0	0	0	0	(0 -
	Institutions		0 0		(1)		0	0	(0	0 0) (-	0	(0	0	0	(0 -
	Corporates		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Corporates - Of Which: Specialised Lending		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Corporates - Of Which: SME		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Retail		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Retail - Secured on real estate property		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Retail - Qualifying Revolving		0 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	() () () () () () () () () ()	0 -
	Retail - Other Retail - Of Which: SME		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Retail - Other Retail - Of Which: non-SME		0 0)	0)) -	0	0	(0	0 0) (-	0	(0	0	0	() () () () () () () () () ()	0 -
	Equity	-	0 0	0	0) ()	-	0	0	(0	0 0	0 0	-	0	0	0	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets		0 0) ()	· ·	0	0		0 1	0 0) (-	0		0	0	0	1 0	0 -
	IPR TOTAL	_	0 0												1-							o -

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0 0	0				-	(0 0		0 0	0	0) -	0	(0	0	1	J 0	
	Central governments	0) (0 0	0			-		0 0		0 0	0	0) -	0	(0 0	0		ە د	j -
	Institutions	(0 0	0		(1	-	(0		0 0	0	0		0	(0	0	(/	3 0	1 -
	Corporates	0) (0 0	0			-		0 0		0 0	0	0) -	0	(0 0	0		ە د	, -
	Corporates - Of Which: Specialised Lending	0) (0 0	0			-		0 0		0 0	0	0) -	0	(0 0	0		ە د	, -
	Corporates - Of Which: SME	(0 0	0		(1	-	(0		0 0	0	0		0	(0	0	(/	3 0	j -
	Retail	0) (0 0	0			-		0 0		0 0	0	0) -	0	(0 0	0		ە د	, -
	Retail - Secured on real estate property	(0 0	0		(1	-	(0		0 0	0	0		0	(0	0	(/	3 0	1 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0) (0 0	0			-		0 0		0 0	0	0) -	0	(0 0	0		ە د	, -
	Retail - Secured on real estate property - Of Which: non-SME	(0 0	0		(1	-	(0		0 0	0	0		0	(0	0	(/	3 0	j -
	Retail - Qualifying Revolving	() (0				-	(0		0 0	0	0) -	0	(0	0	1	J 0	<i>i</i> -
	Retail - Other Retail	0) (0			_		(0 0		0 0	0	0		0	(0	0	1	3 0	j -
	Retail - Other Retail - Of Which: SME	0	0 0	0				-	(0 0		0 0	0	0	-	0	0	0	0	1 1	a e	j -
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0		-	(0 0		0 0	0	0		0	(0	0	· · · · · · · · · · · · · · · · · · ·	1 0	j -
	Equity	0) (0			_		(0 0		0 0	0	0		0	(0	0	1	3 0	j -
	Securitisation																				4	1
	Other non-credit obligation assets	0) (0			_		(0 0		0 0	0	0		0	(0	0	1	3 0	j -
	100 70741																			4		

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA BofA Securities Europe SA

 Balance
 State operation
 State operation</t

							Actual					
							31/12/202	2*				
		Exposure	values	Risk expos	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	7.553	(353	0	4,703	a		0	0	0	0.00%
	Central oovernments	135	0	91	0	36	0	(0	0	0	0.00%
	Regional governments or local authorities	0	(0 0	0	0	0	0	0	0	0	0.00%
	Public sector entities	9	0	0	0	0	0	(0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0	(0 0	0	0	0	0	0	0	0	0.00%
	Institutions	2,670	(223	0	14	0	(0	0	0	0.00%
	Corporates	1.435		1.257	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	0	(0	0	0	0	(0	0	0	0.00%
FRANCE	of which: SME	0	(0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0	(0	0	0	0	(0	0	0	0.00%
	Items associated with particularly high risk	0	(0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	656		354	0	12	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	(0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0	(0	0	0	0		0	0	0	0.00%
	Standardised Total	12,459		2.279	0	4.766	0		0	0	0	0.00%

							Actual					
							31/12/2023					
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
		Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)						0					0.003
	Central banks Central governments	0	0	0	0	0	0		0	0	0	0.00
		0	0	0	0	0	0		0	0	0	0.009
	Regional governments or local authorities		0	0	0	0	0		0	0	0	0.009
	Public sector entities		0	0	0	0	0		0	0	0	0.009
	Multilateral Development Banks		0	0	0	0	0		0	0	0	0.009
	International Organisations	1.630	0	345	0	0	0		0	0	0	0.009
	Institutions	1,630	0	345	0	252	0		0	0	0	0.009
	Corporates	503	0	502	0	0	0		0	0	0	0.009
	of which: SME	0	0	0	0	U	0		0	0	0	
UNITED STATES	Retail	0	0	0	0	0	0	6	0	0	0	0.009
UNITED STATES	of which: SME	0	0	0	0	0	0	6	0	0	0	0.009
	Secured by mortgages on immovable property	0	0	0	0	0	0	6	0	0	0	0.009
	of which: SME	0	0	0	0	0	0	6	0	0	0	0.009
	Items associated with particularly high risk	0	0	0	0	0	0	6	0	0	0	0.009
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	3,316	0	1,155	0	402	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.009
	Equity	0	0	0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.009
	Standardised Total	5,449	0	2,002	0	653	0	0	0	0	0	0.00%

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposu	are amounts				Stock of	Stock of	Stock of	
		Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EJR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00*
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00
	Institutions	790	0	16	0	24	0	0	0	0	0	0.00
	Corporates	2.013	0	1.041	0	0	0	0	0	0	0	0.00*
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00*
	Retail	0	0	0	0	0	0	0	0	0	0	0.00*
UNITED KINGDOM	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00*
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.009
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.003
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	2.018	0	1.010	0	57	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.009
	Equity	0	0	0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00*
	Standardised Total	4.821	0	2.066	0	80	0	0	ő	0		0.009

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA BofA Securities Europe SA

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4,702	0	1	0	(0 0	0.00%	4,701	1	1		1	0 0	0.00%	4,701		1 1			1	0.00%
	Central oovernments	36	0	-	0	0	0 0	0.00%	36	0	0) ()		0 0	0.00%	36		0 0	0		1	0.00%
	Regional governments or local authorities	0	0	-	0	() ()	0.00%	0	0	0) ()		0 0	0.00%	0		0	0	(1	0.00%
	Public sector entities	0	0	-	0)	0.00%	0	0)		0 0	0.00%	0) (()	0.00%
	Multilateral Development Banks	0	0		0			0.00%	0	0) (0	0.00%	0		0			1	0.00%
	International Organisations	0	0		0			0.00%	0	0) (0	0.00%	0					1	0.00%
	Institutions	295	0		0			0.00%	296	0) (0	0.00%	296					1	0.00%
	Corporates	0	0		0		0 0	0.00%	0	0		0		0 0	0.00%	0		0 0				0.00%
	of which: SHE	0	0		0		0	0.00%	0	0) (0 0	0.00%	0		0 0				0.00%
	Retail	0	0		0	() (0.00%	0	0	0) (1	0 0	0.00%		1) (0	(0.00%
BofA Securities Europe SA	of which: SHE	0	0		0		0 0	0.00%	0	0	0	0 0	1	0 0	0.00%		1	0 0				0.00%
	Secured by mortgages on immovable property	0	0		0	() (0.00%	0	0	0) (1	0 0	0.00%		1) (0	(0.00%
	of which: SHE	0	0		0	() (0.00%	0	0	0) (1	0 0	0.00%		1) (0	(0.00%
	Items associated with particularly high risk	0	0		0	() (0.00%	0	0	0) (1	0 0	0.00%	0	1) (0	(0.00%
	Covered bonds	0	0		0	() (0.00%	0	0	0) (1	0 0	0.00%	0	1) (0	(0.00%
	Claims on institutions and corporates with a ST credit assessment	522	0		0		0 0	0.00%	522	0	0	0 0	1	0 0	0.00%	522		0 0		0	4/	0.00%
	Collective investments undertakings (CIU)	0	0		0		0 0	0.00%	0	0	0	0 0	1	0 0	0.00%	0	1	0 0		0	4/	0 0.00%
	Eaulty	0	0		0		0 0	0.00%	0	0	0	0 0	1	0 0	0.00%	0	1	0 0		0	4/	0.00%
	Securitisation																				-	
	Other exposures	0	0		0		0 0	0.00%	0	0	0	0 0	1	0 0	0.00%	0	1	0 0		0	4/	0 0.00%
	Standardised Total	5,557	1	1				0.00%	5,556	1	1	0		0	0.00%	5,555	2	2	0			J 0.00%

												baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	4,702	2 0	(1	0 0		0.00%	4,701	1	1	0	0	0	0.00%	4,701	1	1	0	0	0	0.00%
	Central oovernments	36	5 0	(1	0 0	1	0.00%	36	0	0	0	0	0	0.00%	36	0	(0	0	0	0.009
	Regional governments or local authorities	0	0 0	(1	0 0	-	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	Public sector entities	0	0 0	()	0 0	-	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	Multilateral Development Banks	0	0 0	(1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	International Organisations	0	0 0	(1	0 0	-	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	Institutions	14	0	(1	0 0	_	0.00%	14	0	0	0	0	0	0.00%	14	0	(0	0	0	0.00%
	Corporates	0	0) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%
	of which: SME	0	0 0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0 0	(1	0 0	_	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
FRANCE	of which: SME	0	0 0	(1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortpages on immovable property	0	0 0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0 0	(1	0 0	_	0.00%	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%
	Items associated with particularly high risk	0	0 0	(1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	12	0		1	0 0	1	0.00%	12	0	0	0	0	0	0.00%	12	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0 0	(1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0 0	(1	0 0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0 0			0 0		0.00%	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%
	Standardised Total	4,765	i 0	0		0 0		0.00%	4,764	1	1	0	0	0	0.00%	4,763	1	1	0	0	0	0.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage exposu
	Central banks	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	,	0
	Central governments	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 (
	Regional governments or local authorities	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 1
	Public sector entities	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 0
	Multilateral Development Banks	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 0
	International Organisations	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 0
	Institutions	252	0	Ţ	0 0	0	0	0.00%	252	0	0	0	0	0	0.00%	251	0	0	0	0	1	0 0
	Corporates	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0
	of which: SME	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0
	Retail	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0
UNITED STATES	of which: SME	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0
	Secured by mortgages on immovable property	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.
	of which: SME	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.
	Items associated with particularly high risk	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.
	Covered bonds	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.
	Claims on institutions and corporates with a ST credit assessment	402	0		0 0	0 0	0	0.00%	401	0	0	0	0	0	0.00%	401	0	0	0	0	/	0.0.
	Collective investments undertakings (CIU)		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0 0.1
	Equity		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0.0.
	Securitisation																				1	
	Other exposures		0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0 0.

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0 0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Central governments	0		0 0	0)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.0
	Regional governments or local authorities	0		0 0	0)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Public sector entities	0		0 0	0)	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Multilateral Development Banks	Ö) (0)	0.00%	0	0	0	0	0	0	0.00%	Ö	0	0	0	0	(0.00
	International Organisations	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Institutions	24		0 0	0)	0.00%	24	0	0	0	0	0	0.00%	24	0	0	0	0	(0.00
	Corporates	Ö) (0)	0.00%	0	0	0	0	0	0	0.00%	Ö	0	0	0	0	(0.00
	of which: SME	Ö) (0)	0.00%	0	0	0	0	0	0	0.00%	Ö	0	0	0	0	(0.00
	Retail	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0 0.00
UNITED KINGDOM	of which: SME	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		J 0.00
	Secured by mortgages on immovable property	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	of which: SME	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Items associated with particularly high risk	Ö) (0)	0.00%	0	0	0	0	0	0	0.00%	Ö	0	0	0	0	(0.00
	Covered bonds	Ö) (0)	0.00%	0	0	0	0	0	0	0.00%	Ö	0	0	0	0	(0.00
	Claims on institutions and corporates with a ST credit assessment	57		0 0	0	1	0	0.00%	57	0	0	0	0	0	0.00%	57	0	0	0	0		0.00
	Collective investments undertakings (CIU)	0	-	0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Eaulty	0		0 0	0	1	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.009
	Securitisation			1			1															
	Other exposures	0		0 0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.009

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA BofA Securities Europe SA

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4,702	0	1	0	0	(0.00%	4,701	1	1	0	0 0	0	0.00%	4,701	1	1	0	0	0	0.00%
	Central governments	36	0		0	0	0	0.00%	36	0	0	0	0	0	0.00%	36	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0		0	0	(0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0		0	0	(0.00%	0	0	0	0) ()	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	295	0		0	0		0.00%	296	0	0	0	0	0	0.00%	296	0	0	0	0	0	0.00%
	Corporates	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	of which: SME	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
BofA Securities Europe SA	of which: SME	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
	Secured by mortgages on immovable property	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
	of which: SME	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
	Items associated with particularly high risk	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
	Covered bonds	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	. 0	0.00%
	Claims on institutions and corporates with a ST credit assessment	522	0		0	0	(0.00%	522	0	0	0		0	0.00%	522	0	0	0	0	. 0	0.00%
	Collective investments undertakings (CIU)	0	0		0	0	(0.00%	0	0	0	0		0	0.00%	0	0	0	0	0	. 0	0.00%
	Equity	0	0		0	0	(0.00%	0	0	0	0		0	0.00%	0	0	0	0	0	. 0	0.00%
	Securitisation																				1	
	Other exposures	0	0		0	0	(0.00%	0	0	0	0		0	0.00%	0	0	0	0	0	. 0	0.00%
	Standardised Total	5.557	1	1	0	0		0.00%	5.556	1	1	0		0	0.00%	5,555	2	2	0	0	0	0.00%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 5 exposure e	Stage 2 xposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	4,702	0	1	0 0	0		0.00%	4,701	1	1	0	0	0	0.00%	4,701	1	1	0		0	0.009
	Central oovernments	36	0	-	0 0	0	1	0.00%	36	0	0	0	0	0	0.00%	36	0	0	0	0	0	0.00
	Regional governments or local authorities	0	0	-	0 0	0	-	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Public sector entities	0	0	-	0 0	0	-	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	International Organisations	0	0	Ţ	0 0	0	_	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	Institutions	14	0		0 0	0	1	0.00%	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	0.009
	Corporates	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	of which: SME	0	0		0 0	0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Retail	0	0		0 0	0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
FRANCE	of which: SME	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Secured by mortgages on immovable property	0	0		0 0	0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	of which: SME	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	0) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.009
	Claims on institutions and corporates with a ST credit assessment	12	0		0 0	0		0.00%	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0		0 0	0	1	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Standardised Total	4,765	0			0		0.00%	4,764	1	1	0	0	0	0.00%	4,763	1	1	0	0	0	0.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks	0	0		(0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	,	0 (
	Central governments	0	0	-	(0	0	0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0		0 0
	Regional governments or local authorities	0	0	Ţ		0		0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0	1	0 0.
	Public sector entities	0	0	Ţ		0		0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0	1	0.0.
	Multilateral Development Banks	0	0	Ţ		0		0.00%	0	0	0	0	0	0	0.00%	(0	0	0	0	1	0.0.
	International Organisations	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.
	Institutions	252	0			0	0	0.00%	252	0	0	0	0	0	0.00%	251	0	0	0	0	/	0.0.
	Corporates	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.
	of which: SME	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.
	Retail	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.
UNITED STATES	of which: SME	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.
	Secured by mortgages on immovable property	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.1
	of which: SME	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.1
	Items associated with particularly high risk	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0.0.1
	Covered bonds	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	(0 0	0	0	0	/	0 0.1
	Claims on institutions and corporates with a ST credit assessment	402	0			0	0	0.00%	401	0	0	0	0	0	0.00%	401	0	0	0	0	/	0.0
	Collective investments undertakings (CIU)		0			0		0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0.0
	Equity		0			0		0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0.0
	Securitisation																				1	
	Other exposures		0			0		0.00%	0	0	0	0	0	0	0.00%		0	0	0	0		0 0.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1	Central banks	0	(0 0	(0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00
	Central governments	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00
	Regional governments or local authorities	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.009
	Public sector entities	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Multilateral Development Banks	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	International Organisations	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Institutions	24	() ((0	0.00%	24	0	0	0	0	0	0.00%	24	0	0	0	0	1	0.00%
	Corporates	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	of which: SME	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Retail	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
UNITED KINGDOM	of which: SME	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Secured by mortgages on immovable property	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	of which: SME	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Items associated with particularly high risk	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Covered bonds	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Claims on institutions and corporates with a ST credit assessment	57) ((0	0.00%	57	0	0	0	0	0	0.00%	57	0	0	0	0	1	0.00%
	Collective investments undertakings (CIU)	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Equity	0	() ((0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Securitisation			1	1																(
	Other exposures	0	(0 0	(0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB BofA Securities Europe SA

Public maranteas - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														1
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Connectes - Of Whith: Spatialized Lending	0	0	0	Ó	0	0	0	0	0	0	Ó	Ó	0	1 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	J -
BofA Securities	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
Europe SA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
Editope bit	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	E
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	toutv														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	J -

									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-credit obligation assets		-										-		
	IRS TOTAL	0	0	0			0		0	0	0	0	0		-

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB		F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exboance 20156 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Landing														
	Concentes - Of Which: SNE													<u> </u>	
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-													<u> </u>	
	Retail - Secured on real values proverty - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	°	
	Retail - Obariving Revoluing													-	
	Retail - Other Retail - Of Which: SME													-	
	Retail - Other Retail - Of White non-SME Retail - Other Retail - Of White non-SME														
	Coulty														-
	Securitiation														-
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	Ó Ó	

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB		F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Testitutions														
	Corporates	0	Ó	0	0	0	0	0	0	Ô.	Ô.	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	Ó	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity Securitization														
	Other non-credit obligation assets														
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0				0	0		0	0	



2023 EU-wide Stress Test: Credit risk COVID-19 IRB BofA Securities Europe SA

															ecurities Eur														
															Public guarantees	Baseline Scenari	0												
						31/1	12/2023								31/12										31/1	2/2025			
			Stage 1		Stage 2 errosure of		Stage 3	Stock of	Stock of	Stock of Cove	erage Ratio - Sta	Stag	1 m.d.	Stage 2		Stage 3 errorsure_of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 errosure_of		Stage 3 errosure of	Stock of	Stock of	Stock of
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3		ege 1 exposu osure guaran	re, of Stage ch exposu	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	(min BUR, %)	»)	amount		amount		amount	exposure	exposure	exposure		amo	ant	amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure
	Central banks Central oovernments																												
	Institutions				0	0				0.		0	0			0	0	0	0		0		0	0	0			0 0	0
	Convestes - Of Which: Sourialised Leading			Ĭ	, in the second s	, i i i i i i i i i i i i i i i i i i i			, in the second s				Ť			v		, in the second s	, i		, ,			,					
	Corporates - Of Which: SME Retail	0	0 0	0	0	0			0	0 -		0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0
ities	Retail - Secured on real estate property		-																								-		
SA	Ratal - Secured on real estate property - Of Which: SME Ratal - Secured on real estate property - Of Which: ron-																												
	Retail - Oualifving Revolving Retail - Other Retail																												
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		_																										
	Equity																												
	Securitisation Other non-credit obligation assets																												
	IRB TOTAL	0	0 0		0	0	0 0	• •		0 -		0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	• •	0
						35./5	12/2023								Public guarantees		•								31/1	2/2025			
			Stage 1	<u> </u>	Stage 2		Store 3	Stock of	Stock of	Stock of		Stag	1	Stage 2		Stare 3	Stock of	Stock of	Stock of			Stage 1		Steps 2	31/1	Steen 3	Stock of	they bed	Stock of
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	stage Ratio - Stage 3 expo exposure	ege 1 exposu osure guaran	re, of Stage ch exposu	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min BJR, %)	exposure	guaranteed	езровате	guaranteed	exposure	guaranteed	exposure	exposure	exposure "	exposure expo	guarar	teed exposu	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure
	Central banks																												
	Central overnments Institutions																												
	Corporates Commotos - Of Whith: Stanialised Lendon	0	0 0	0	0	0	o o	•	0	0 -		0	0	o 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	¢.
	Corporates - Of Which: SME																												
	Retail	0	0 0	2 0	0	0		•		0 -		0	0	• •	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0
CE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0 0	° °	0	0			0	0 -		0	0	0 0	0	0	0	0	0		0	0	0	0	0	0	0	0 0	0
	Retail - Oualfrinn Revolving Retail - Other Retail Butail - Other Retail - Of Which: SME Butail - Other Retail - Of Which: non-SME																												
	Rutal - Other Ratal - Of Which: SME Rutal - Other Ratal - Of Which: non-SME																												
	Equity Providentian		_																										
	Other non-credit obligation assets																												
		Stage 1 exposure		exposure	which	Stage 3 exposure	exposure, of which	Stock of provisions for State 1	Stock of provisions for State 2	Stock of provisions for States 3	stage 3 expo	ege 1 exposu osure whi	e1 re, of Stage ch exposu	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for State 1	Stock of provisions for State 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 excosure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for State 2	Stock of provisions for State 3
STATES	Retail - Qualifying Revolving	exposure 0	exposure, of which guaranteed emount	Stage 2 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0	Stage 3 exposure 0	expoure, of which gue acted arrount 2 0 0 0 0 0 0 0	2 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0			ege 1 exposu osure whi guara arros	e t exposu theed exposu of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed arrount	Stape 3 exposure 0 0	exposure, of which guaranteed amount 0	BOOK OF Stage 1 Stage 1 exposure 0 0	Stock of provisions for Stape 2 exposure 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure	Stege 1 exposure 0 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0	original and a second and a second a se	Stage 3 exposure 0 0	exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0
STATES	Series in a series of the seri	exposure 0	guaranteed emount 0 0 0 0 0 0 0	3486 2 exposure 2 2 2 2 0 0 0 0 0 0	which guaranteed amount 0 0	Stage 3 exposure 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0	stock or	provisions for Shape 2 exposure exposure 0 0 0 0	previsions for Stape 3 exposure	Stage 3 exposure spo	ege 1 exposu osure guar guar errice 0 0	exposu exposu of the exposu of the exposut of the exposu of t	expours of guaranteed arrount 0 0 0 0 0 0	Stage 3 exposure 0 0	exposure, of which guaranteed amount 0 0	provision for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Steps 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 	Stege 1 exposure 0 0	Stage 1 which gueratted amount 0 0	52age 2 exposure 0 0	original exposure, of which guaranteed amount 0	Stage 3 exposure 0 0	exposize, of which guaranteed amount 0	Stock of provisions for exposure 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0
STATES	Central community Central community Central community Centralized Centralized of Mathie Standards Lendres Centralized of Mathie Standard Lendres Real Real Scienced on real central consols : Of Mathie Real Centralized Standard on and and property. Of Mathie Standard Real Centralized Standard on and and property. Of Mathie Standard	exposure 0	suran bed guaran bed senson	3 dage 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 0 2 2 2 0 0	which guarantead amsunt	Stage 3 exposure 0 0	explosure, of which guaranteed amount 2 2 2 0 0	provisions for Skapa 1 exposure 2 0 0 2 0 2 0 2 0	ресуйств бо Зовде 2 естровите 2 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure exposure	exposure osure 0 0 0 0	c, of Stage exposu cracket exposu control of the exposu control of the exposu control of the exposu control of the exposure of the ex	espoors, et and espoors, et an espoo	Stage 3 exposure 0 0	exposure, of which guaranteed amount 0 0	provision of for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Steps 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0	Stage 1 which guesatted amount 0 0	52age 2 exposure 0 0	experts experts, di which and guaranteed emount 0 0 0	Stape 3 exposure 0 0	original and a second a secon	Stock of provisions for exposure 0 0	Stock of provisions for Stoge 2 exposure 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0
TATES	Control toxics Control and Control and Co	exposure 0	guarantead amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		which guarantead amsunt 0 0	Stage 3 exposure 0 0	exposure, of which amount 2 0 0 2 0 2 0 2 0 2 0 2 0 2 0 2 0 2 0 2	2 0	provisions for Stope 2 exposure 2 0 0 0 0	provisions for Rapa 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erage kons - Sta Stage 3 exposure exposure expo	exposure osure 0 0 0 0	exposu nnt 0 0 0	C C C C C C C C C C C C C C C C C C C	Stage 3 exposure 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0	provision or provision for stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure	Stage 1 which guaranteed amount 0 0	52age 2 exposure 0 0	experience of which experience of which even of the ev	Stage 3 exposure 0 0	0 esposare, of which esposare, of which esposare, of announced esposare, of announced esposare, or announced espos	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stogs 2 esposare 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0
TATES	Control toxics Control and any office of the second secon	exposure 0	guaranteed emount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		which guaranteed amount on	Stage 3 exposure	explosine, of which gue antibiate at a state of the state	provisions for 22-pg 1 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provisions for Stage 2 stage 2 stopsure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erage kosts - Sta sugars - erage sugars - erage 	expose exposes amounta amount a amount a amount a amount a amount a a amount a a a a a a a a a a a a	C C	support of the second sec	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0	provision or provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure - - -	Stage 1 exposure 0 0	Stage 1 septements, of which guarantead amount 0 0	52age 2 exposure 0 0	ecpeners of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0	0 esposars of espo	Stock of provisions for Stage 1 exposure	Stack of provisions for strings 2 exposure expos	Stock of provisions for Stage 3 exposure 0 0
TATES	Control toxics Control and Control and Co	exposure 0	guarantasd guarantast gu	3/25/2 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	which guaranteed amount on	Stage 3 exposure 0 0	explosine, of which gue antoined arround 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for 22-pg 1 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	provisions for Stage 2 steps 2 steps 2 o c c c c c c c c c c c c c c c c c c	provisions for Stage 3 exposure 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 stage	expose expose and expose expose and expose and expose and expose and expose and expose and expose and expose expo	test	e appoore, ef watch yu / antised sinourit 0	0 0 0	exposure, of which guaranteed amount 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stope 2 exposer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 explosure	Stage 1 exposure 0 0	Stapp 1 exposure, of which is guaranteed arround 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5tage 2 exposure 0 0	ecoperans at sense and sense pairs antest amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Зtаре 3 ехрозияе 0 0 0 0	ange e off ange e off ange e off gaaranteed amcont 0 0 0 0 0	Stock of provisions for provisions for stops 1 exposure 0 of the stops	Stock of provisions for strage 2 Stock of provisions for strage 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0
TATES	Control toxics Control and Control and Co	exposure 0	guarantsad gu	2 0 0 2 0 0 2 0 0 2 0 0 2 0 0 2 0 2 0 2	amsunt	0	explosive, of gualitation gualitation gualitation gualitation armount	provisions for Shape 1 screen of the screen	provident for Shape 2 exposure 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 acpostor 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	standing and a second s	espoint espoin	o ol stage exposu ol control c	espoore, et weich gu / / / / / / / / / / / / / / / / /	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposing, of which guaranteed amount 0 0 0 0 0 0 8 8 8 8 8 8 8 8 8 8 8 8 8	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of a special star of a s	Stock of provisions for Steps 3 exponence 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio	Stage 1 expensive 0 0 0	Bagel : espont, of which ad anound 0 0 0 0	Stage 2 exposure 0 0 0	experience, of which gearanteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0	acque o di Mich, pazzanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Special of provision of Stage 1 exposure of the second stage 1	Stock of provisions for Stops 2 arcsions for Stops 2 arcsions are stops and the stop of th	Stock of provisions for a stock of Rege 3 exposure of the stock of the
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB BofA Securities Europe SA

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	1														Public guarantees	- Adverse Scenari	lo -												
						31/12									31/1										31/1	1/2025			
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of Co	overage Ratio - the	age 1 Stag	e 1 re, of Stane	Stage 2 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stane 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2 exposure	Stock of Co
	(min BJR, %)	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 Sta exposure expo	age 1 exposu sosure guaran	re, of Stage the exposi- theed	2 exposure, of re guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 excosure	Stage 3 exposure	Stage 3 exposure	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
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			Stage 1		Stage 2	31/12						240		Stage 2	31/1	/2024 Stage 3						Steet 1		Stege 2	31/1	t/2025 Stage 3	-		
		Stage 1 exposure		Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio - Stage 3 expo exposure	age 1 exposu cosure guaran	re, of Stage		Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for
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2023 EU-wide Stress Test: Credit risk COVID-19 STA BofA Securities Europe SA

								ntees - Actual					
					Stage 1		31/1 Stage 2	/2022	Stage 3	Stock of	Stock of	Stock of	1
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage R Stage 3 exposur
2	(min ELR, 9 Central banks)								esposure	exposure	exposure	
	Central opvernments Replonal opvernments or local authorities												
-	Public sector entities Multilateral Development Banks												-
	International Organisations												
2	Institutions Corporates	0	0	0		0	0	0	0	0	0	0	
BofA Securities	ad which come	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SHE Secured by monthanes on immersible amounty	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME Stems associated with particularly high risk	0	0	0		0	0	0	0	0	0	0	
<u>c</u>	Claims on Institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												-
-	Cosity Securitization												
-	Other exposures Standardized Total			0			0			0			
	STANDARDING LODA		0	0	0	0			0	0	0	0	
							Public guara 31/1	ntees - Actual					
					Stage 1				Stage 3	Stock of	Stock of	Stock of	<u> </u>
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage I Stage exposi
	(min ELR, 9)	amounta	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure exposure	exposi
,	Centrel Nanka Centrel governmente												
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	Multilateral Development Banks International Organisations												
	Institutions												
	Corporates of which: SMC	0	0	0	0	0	0	0	0	0	0	0	<u>t</u>
FRANCE	er mittele area Retail of which: SMC	0	0	0		0	0		ė	0		ė	
	Secured by mortoanes on immersible property	0	0	0		0	0	0	0	0	0	0	-
	of which: non-SME Sterms associated with carticularly high risk	0	0	0	0	0	0	0	0	0	0	0	-
-	Covered bonds Claims on institutions and corporates with a ST credit assessment												
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	Coulty Securitization												
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3	na z postania Conducidad Total	•	0			0	Public guara 31/1	ntees - Actual 1/2022			0 Rock of	0 Stock of	
		C Exposure values	Risk exposure amounts	0 Stage 1 exposure		0 Stage 2 exposure	Public guara 31/1	ntees - Actual			Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I Stage expose
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	(vin 184, s control horans control integration		Risk exposure			0 Stage 2 exposure	Public guara 31/1	ntees - Actual 1/2022			0 Stock of provisions for Staps 2 esposure	0 Stock of provisions for Stage 3 exposure	Coverage Stage expos
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EBA SUBCOLAN BARCHE

2023 EU-wide Stress Test: Credit risk COVID-19 STA BofA Securities Europe SA

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| | Covered bonds
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2023 EU-wide Stress Test: Credit risk COVID-19 STA BofA Securities Europe SA

						31/12/2023								Public guarantee	n - Adverse Scenar 12/2024	b								11/12	12025				
		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 sposure, of	Stage 3	ge 3 Stock a	of Stock of a for provisions for 1 Stage 2 are exposure	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 opcosure, of Stag which expo guaranteed	e 2 which	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	which guaranteed	exposure	which e	Stage 3 expos exposure guar	ich Stage inteed exposu	1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which expo	sure which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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/	Autorna coverenanta er ista autorisen Public sector entitian Multisteral Development Banka																												
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BofA Securities	of which: ORP		0			0					0	0	0	0			0	0		0	9	0	0		0		0		
Europe SA	of which: SHE Secured by mothemes on immovable monerty	0	0	0	0	0	0	0 0	a a .		0	0	0	0			0	0		0	0	0	0	0	0		0 0	0	
	of which: non-SME Items associated with particularly Noh risk																												
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collection invastments undertakings (CIII)													-															
/	Coulty Securitiantion																												
	Other excosures Standardised Total	0	0	0	0	0	0	0 0			0	0	0	0	, a		0	ø		0	0	0	0	0	0		0	0	-
															s - Adverse Scenar 12/2024	b													
			Stage 1		Stage 2	31/12/2023 Sta	ge 3 Stock	of Stock of	Stock of			Stage 1	Stage 2			Stock of	Stock of	Stock of		I	Stage 1		Stage 2	31/12		Stock of	Stock of	Stock of	
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which summer and summer	Stage 3 with suposure guard	ge 3 Stock i ure, of provision itch Stage	of Stock of a for provisions for 1 Stage 2 are exposure	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 oposure, of Stag which Stag guaranteed expo	e 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central asvenmente		trant		arrow the		exposu	exposure	exposure			troom	anount .		tracers	ехрозите	exposure	exposure			trant				trucere	exposure	exposure	exposure	
-	Central ocvernmente Resional ocvernmente er local asthorities Relike wetne entities																												
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/	Items associated with particularly high risk Covered bonds																												
	Cairs on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																												
	Securitation Other exposures																												
/	Standardised Total	0	0	0	0	0	٥	0 0	a .		0	0	0	0	a a	0	0	0		0	0	0	0	¢	0	0	0	0	
						31/12/2023								11/1	n - Adverse Scenar 12/2024									31/12	/2025				
		Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 sposure, of	31/12/2023 Stage 3	ge 3 Stock (ure, of provision	of Stock of a for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 opposure, of Stag	stage 2 e 2 which	11/1	12/2024		Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	31/12 Stage 3	/2025 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min DJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 es esposure g	Stage 2 imposure, of which guaranteed	31/12/2023 Stage 3 stope 4 sposure guar	ge 3 Stock (sre, of provision itch Stage inteed exposu	of Stock of a for provisions for 1 Stage 2 re exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 opcosure, of Stag which expo guaranteed	e 2 Stage 2 e 2 which guaranteed	11/1	12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central overments Central overments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 et exposure 9	Stage 2 supposers, of which guaranteed	31/12/2023 Stage 3 stage 3 suposure guar	ge 3 Stock ; ure, of provision ich Stage exposu	of Stock of a for provisions for 1 Stage 2 re exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 opours, of Stag which expo currenteed	stage 2 e 2 sure which guaranteed	11/1	12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rabio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overnments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposume g	Stage 2 appaune, of which guaranteed	31/12/2023 Stage 3 wi sposen guar	pe 3 Stock ere, of provision ikh Stage exposu	of Stock of provisions for 1 Stock of a store provisions for 1 Stock of a store stor	Stock of provisions for exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stape 1 appears, of which stap unranteed second	Stage 2 e 2 expesses, or which guaranteed	11/1	12/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposum, of which guaranteed	31/12 Stage 3 exposure	/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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3	Central overments Central overments	Stage 1 exposure	Stage 1 exposure, of which guaranted constant of 0	Stage 2 exposure g	Stage 2 sposure, of which contact a contact a	31/12/2023 Stage J stage J wapoware game game game game game game game gam	ge 3 Stock wre, of provision lich stage exposus content stage content stage content stage stage content stage stag	of Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 appound, of which stage amount a mount 0	s 2 e3Dp04urs, p 0 guaranteed guaranteed c	11/1	12/2024		Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure exposure 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0	Stage 1 exposure, of guaranteed 	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2025 Stage 3 exposery, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of providens for stage 3 exposure	Coverage Ratio - Stage 3 exposure -
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario	1
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	17,811	17,811	17,811	17,811	18,714	19,046	19,604
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	17,811	17,811	17,811	17,811	18,714	19,046	19,604
Risk exposure amount for market risk	16,272	16,272	16,272	16,272	19,399	19,223	19,241
Risk exposure amount for operational risk	1,277	1,277	1,277	1,277	1,277	1,277	1,277
Other risk exposure amounts	188	188	188	188	188	188	188
Total risk exposure amount	35,549	35,549	35,549	35,549	39,579	39,735	40,311
Total Risk exposure amount (transitional)	35,549	35,549	35,549	35,549	39,579	39,735	40,311
Total Risk exposure amount (fully loaded)	35,549	35,549	35,549	35,549	39,579	39,735	40,311



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		8,723	9,060	9,236	9,361	6,322	6,085	5,867
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		7,803	8,140	8,316	8,441	5,402	5,165	4,947
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		7,976	7,976	7,976	7,976	7,976	7,976	7,976
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		33	370	546	671	-1,936	-2,174	-2,391
A.1.3	Accumulated other comprehensive income		0	0	0	0	0	0	0
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	0	0
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-206	-206	-206	-206	-638	-638	-638
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-165	-165	-165	-165	-597	-597	-597
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-41	-41	-41	-41	-41	-41	-41
A.1.8	(-) Intangible assets (including Goodwill)		0	0	0	0	0	0	0
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	0	0	0	0	0
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		7,803	8,140	8,316	8,441	5,402	5,165	4,947
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		920	920	920	920	920	920	920
	A.4.1	Tier 2 Capital instruments		920	920	920	920	920	920	920
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	C
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	C
	в	TOTAL RISK EXPOSURE AMOUNT		35,549	35,549	35,549	35,549	39,579	39,735	40,311
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	C
	В.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	O
	C.1	Common Equity Tier 1 Capital ratio		21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
	C.3	Total Capital ratio		24.54%	25.49%	25.98%	26.33%	15.97%	15.31%	14.56%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		7,803	8,140	8,316	8,441	5,402	5,165	4,947
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		7,803	8,140	8,316	8,441	5,402	5,165	4,947
	D.3	TOTAL CAPITAL (fully loaded)		8,723	9,060	9,236	9,361	6,322	6,085	5,867



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mìn EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.95%	22.90%	23.39%	23.75%	13.65%	13.00%	12.27%
	E.3	Total Capital ratio		24.54%	25.49%	25.98%	26.33%	15.97%	15.31%	14.56%
	H.1	Total leverage ratio exposures (transitional)		87,836	87,836	87836	87836	87836	87836	87836
	H.2	Total leverage ratio exposures (fully loaded)		87,836	87,836	87836	87836	87836	87836	87836
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		8.88%	9.27%	9.47%	9.61%	6.15%	5.88%	5.63%
	H.4	Leverage ratio (fully loaded)		8.88%	9.27%	9.47%	9.61%	6.15%	5.88%	5.63%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.22%	0.56%	0.61%	0.61%	0.56%	0.61%	0.61%
Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.72%	3.06%	3.11%	3.11%	3.06%	3.11%	3.11%
	R.1	Pillar 2 capital requirement		3.69%	3.69%	3.69%	3.69%	3.69%	3.69%	3.69%
	R.1.1	of which: CET1		2.08%	2.08%	2.08%	2.08%	2.08%	2.08%	2.08%
	R.1.2	of which: AT1		0.69%	0.69%	0.69%	0.69%	0.69%	0.69%	0.69%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.69%	11.69%	11.69%	11.69%	11.69%	11.69%	11.69%
	R.2.1	of which: CET1		6.58%	6.58%	6.58%	6.58%	6.58%	6.58%	6.58%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.41%	14.75%	14.80%	14.80%	14.75%	14.80%	14.80%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.30%	9.64%	9.69%	9.69%	9.64%	9.69%	9.69%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		7,803						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		35,549						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		21.95%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	-21	656	332	223	-21	-21	-21
Interest income	318	1,492	1,664	1,537	2,254	2,898	2,576
Interest expense	-339	-836	-1,333	-1,314	-1,400	-2,264	-2,132
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	139	125	125	125	97	97	97
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	744	483	483	483	-487	362	362
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	-239	-237	-237	-237	-327	-327	-327
Total operating income, net	623	1,027	702	594	-738	111	111
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0	0	0
Other income and expenses not listed above, net	-323	-338	-344	-339	-1,231	-349	-329
Profit or (-) loss before tax from continuing operations	300	688	358	255	-1,969	-238	-218
Tax expenses or (-) income related to profit or loss from continuing operations	-78	-206	-108	-77	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	222	482	251	179	-1,969	-238	-218
Amount of dividends paid and minority interests after MDA-related adjustments	0	145	75	54	0	0	0
Attributable to owners of the parent net of estimated dividends	222	337	176	125	-1,969	-238	-218
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	21
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUF)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023					
Realised fines/litigation costs (net of provisions) (-)	0				
Other material losses and provisions (-)	0				