



2023 EU-wide Transparency Exercise

Bank Name	All other banks
LEI Code	XXXXXXXXXXXXXXXXXXXX
Country Code	OT

2023 EU-wide Transparency Exercise

Key Metrics

All other banks

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	65,905	17,778	67,851	15,811	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,836	17,733	67,839	15,811	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	72,055	18,117	74,155	15,940	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	71,986	18,072	74,143	15,940	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	81,493	18,949	83,041	16,837	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	81,423	18,904	83,030	16,837	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	364,035	69,811	345,900	48,466	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	363,979	69,780	345,889	48,466	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.10%	25.47%	19.62%	32.62%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.09%	25.41%	19.61%	32.62%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.79%	25.95%	21.44%	32.89%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.78%	25.90%	21.44%	32.89%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.39%	27.14%	24.01%	34.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.37%	27.09%	24.00%	34.74%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,114,001	177,751	1,026,387	128,958	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.35%	10.07%	7.20%	12.19%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

All other banks

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	70,771	17,893	73,900	15,716	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	71,775	17,826	73,888	15,716	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,114,001	177,751	1,026,387	128,958	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,113,976	177,752	1,026,375	128,958	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.35%	10.07%	7.20%	12.19%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.44%	10.03%	7.20%	12.19%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	81,493	18,949	83,041	16,837	C 01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	65,905	17,778	67,851	15,811	C 01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	27,182	15,035	23,682	9,762	C 01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	59,231	20,087	66,825	22,423	C 01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-856	-508	-1,876	-488	C 01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-14,684	-14,116	-14,175	-13,869	C 01.00 (0200,0050)	Articles 4(117) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	7	0	0	0	C 01.00 (0210,0050)	Articles 4(112), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-146	36	-82	146	C 01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,511	-901	-2,849	-1,719	C 01.00 (0280,0050) + C 01.00 (0290,0050)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs	-388	-71	-296	-91	C 01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-267	-22	-660	-10	C 01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-91	-48	-67	-65	C 01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0050)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-16	0	-11	0	C 01.00 (0460,0050) + C 01.00 (0460,0050) + C 01.00 (0470,0050) + C 01.00 (0470,0050) + C 01.00 (0471,0050) + C 01.00 (0472,0050)	Articles 4(3), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-16	0	-11	0	C 01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0050)	Articles 4(21), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0050)	Articles 4(21), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-8	0	0	0	C 01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-359	-12	-180	-9	C 01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1,866	-1,589	-2,006	-84	C 01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-468	-158	-464	-184	C 01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	65	43	11	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 48(1) to (3) and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	65	43	11	0	C 01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,150	338	6,304	129	C 01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,150	338	6,304	129	C 01.00 (0540,0050) + C 01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0600,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050) + C 01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0050) + C 01.00 (0660,0050) + C 01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	72,055	18,117	74,155	15,940	C 01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,438	832	8,886	896	C 01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	9,253	747	8,801	810	C 01.00 (0670,0050) + C 01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	1	C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	85	85	85	85	C 01.00 (0680,0050) + C 01.00 (0690,0050) + C 01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	364,035	69,811	345,900	48,466	C 02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	56	31	11	0	C 05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.10%	25.47%	19.62%	32.62%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.79%	25.95%	21.44%	32.89%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.39%	27.14%	24.01%	34.74%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	65,840	17,736	67,839	15,811	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13(A.1)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.09%	25.42%	19.61%	32.62%	(B.1)/(E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	70	45	11	0	C 05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	56	31	11	0	C 05.01 (0040,0040)	-

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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

All other banks

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	265,260	54,824	260,331	30,891	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	74,940	33,488	57,835	19,020	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	9,603	7,924	11,204	9,365	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	147,536	1,811	154,430	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	10,015	275	10,929	1,070	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	7,741	2,307	8,278	2,082	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	4,894	1,196	4,613	1,040	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	4,260	753	4,208	840	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	8,359	2,056	6,474	1,638	C 02.00 (r0520, c0010)
Of which the standardised approach	3,846	1,503	2,419	982	C 02.00 (r0530, c0010)
Of which IMA	4,513	554	4,054	656	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	42,851	6,637	42,860	9,970	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,659	1,640	2,165	2,177	C 02.00 (r0600, c0010)
Of which standardised approach	8,046	4,998	7,613	2,016	C 02.00 (r0610, c0010)
Of which advanced measurement approach	33,146	0	33,082	5,777	C 02.00 (r0620, c0010)
Other risk exposure amounts	30,670	2,038	19,136	2,004	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	364,035	69,811	345,900	48,466	

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

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

2023 EU-wide Transparency Exercise

P&L All other banks

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	32,956	4,379	10,302	5,171
Of which debt securities income	1,046	406	386	368
Of which loans and advances income	22,319	1,092	6,562	2,941
Interest expenses	17,815	3,376	5,926	2,869
(Of which deposits expenses)	3,142	382	1,870	540
(Of which debt securities issued expenses)	6,084	668	1,962	413
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	75	2	6	9
Net Fee and commission income	3,856	675	1,087	1,013
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	713	546	189	-17
Gains or (-) losses on financial assets and liabilities held for trading, net	441	487	270	204
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	-18	25	4
Gains or (-) losses from hedge accounting, net	871	255	-57	-27
Exchange differences (gain or (-) loss), net	267	16	9	-2
Net other operating income /(-)expenses	2,511	1,269	474	11
TOTAL OPERATING INCOME, NET	23,877	4,235	6,378	3,498
(Administrative expenses)	12,052	1,897	2,702	1,033
(Cash contributions to resolution funds and deposit guarantee schemes)	1,177	96	409	39
(Depreciation)	785	223	166	94
Modification gains or (-) losses, net	35	0	23	0
(Provisions or (-) reversal of provisions)	231	5	70	5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	65	0
(Commitments and guarantees given)	5	-4	-1	-1
(Other provisions)	226	10	6	6
Of which pending legal issues and tax litigation ¹⁾	0	-40	0	0
Of which restructuring ²⁾	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	128	29	-38	30
(Financial assets at fair value through other comprehensive income)	1	-7	1	-4
(Financial assets at amortised cost)	127	36	-39	34
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-45	-35	-1	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	177	7	60	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-261	13	-11	-8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	9,501	2,039	3,142	2,284
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,999	1,575	2,294	1,712
Profit or (-) loss after tax from discontinued operations	129	545	14	0
PROFIT OR (-) LOSS FOR THE YEAR	7,128	2,120	2,308	1,712
Of which attributable to owners of the parent	6,969	2,083	2,274	1,712

¹⁾ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

All other banks

(m EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	279,778				30,155				325,472				122,909				IAS 1.54 (f)	
Financial assets held for trading	44,320	2,621	40,194	1,504	3,475	59	1,925	1,491	30,607	3,258	25,271	2,078	2,503	86	905	1,511	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	4,281	248	1,247	2,786	1,530	243	714	573	3,914	254	1,038	2,622	1,295	188	572	535	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	1,000	61	940	0	0	0	0	0	882	59	823	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	26,228	20,270	5,189	769	2,863	613	1,722	528	36,530	32,062	3,685	782	13,795	12,163	1,110	522	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	722,349				76,459				719,291				96,182				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	11,607	0	11,551	55	1,766	0	1,707	59	8,283	0	8,000	283	1,526	0	1,274	251	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-23,033				249				-22,250				-105				IAS 39.89A(g); IFRS 9.6.5.8	
Other assets ⁽¹⁾	47,525				24,548				44,673				4,220					
TOTAL ASSETS	1,114,055				141,045				1,147,402				242,325				IAS 1.9(a), I.G 6	

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

(m EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	24,648	0	0	-8	0	0	1,727	0	0	0	0	0	0	0	0	0	0	11,953	0	0	-1	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	640	709	28	0	-8	-3	574	505	28	0	-5	-3	506	544	28	0	-5	-3	504	524	29	0	-4	0	Annex V.Part 1.32, 44(e)
Financial assets at amortised cost	Debt securities	34,955	4,834	127	-12	-47	-61	26,286	5,273	118	-15	-66	-57	36,304	5,401	115	-18	-52	-55	24,282	5,150	105	-6	-119	-50	Annex V.Part 1.31, 44(b)
	Loans and advances	630,419	45,687	10,282	-476	-1,167	-2,280	39,663	4,877	631	-38	-79	-214	623,253	47,144	10,407	-463	-713	-2,117	62,402	4,132	405	-3	-44	-139	Annex V.Part 1.32, 44(e)

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	39,479	4,817	25,730	3,498	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,652	456	3,358	452	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	974,085	105,268	1,013,382	211,539	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	16,831	8,738	16,175	8,094	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-3,158	-1	-2,380	-1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	2,279	851	1,894	248	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,437	666	1,815	160	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,439	2,194	9,641	2,541	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,732	512	533	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,041,775	123,501	1,070,148	226,531	IAS 1.9(b);IG 6
TOTAL EQUITY	72,280	17,544	77,254	15,794	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,114,055	141,045	1,147,402	242,325	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

All other banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		52,548	13,555	37,683	11,592	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,543	0	4,222	0	Annex V.Part 1.31
Deposits	Central banks	91,173	0	125,274	101,784	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	3,731	0	94,222	101,784	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,257	670	8,044	755	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,696	120	3,058	191	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	45,174	7,940	62,672	26,858	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	12,296	1,604	32,448	24,854	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	112,649	22,086	109,468	33,513	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	60,509	16,260	66,319	27,169	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	138,209	3,491	132,718	1,858	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	84,623	2,868	72,862	1,306	ECB/2013/33 Annex 2.Part 2.9.1
	Households	275,010	22,601	265,517	4,987	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	60,239	10,049	47,235	2,908	Annex V.Part 1.42(f), 44(c)
Debt securities issued		306,911	47,862	311,408	42,061	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		11,636	600	11,129	494	Annex V.Part 1.37
Other financial liabilities		1,572	1,076	1,639	174	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,034,046	119,279	1,058,645	223,584	

2023 EU-wide Transparency Exercise
Market Risk
All other banks

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	227	36	90	19	232	79						11	2	33	4							
Of which: General risk	227	36	13	2	34	7						11	2	33	4							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	19	0	0	0	0	0						0	0	0	0							
Of which: General risk	10	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	10	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	1,924	1,449	5	1	10	2						0	0	0	0							
Commodities risk	1,777	18	5	2	8	1						0	0	0	0							
Total	3,846	1,503	87	20	225	78	49	48	0	0	0	4,513	11	2	33	4	0	0	0	0	0	554
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	176	6	80	24	190	30						10	2	42	5							
Of which: General risk	176	6	13	2	45	4						10	2	42	5							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	1,668	961	5	2	7	2						0	0	0	0							
Commodities risk	376	16	10	5	7	4						0	0	0	0							
Total	2,419	982	80	25	187	28	53	57	0	0	0	4,054	10	2	42	5	0	0	0	0	0	656

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

All other banks

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	164,044	254,394	2,707		78,031	79,299	359	
	Regional governments or local authorities	67,259	69,601	3,088		15,242	16,003	2,841	
	Public sector entities	49,930	9,746	2,094		5,218	4,766	1,478	
	Multilateral Development Banks	1,183	1,182	1		344	344	1	
	International Organisations	1,723	1,704	0		180	141	0	
	Institutions	40,623	37,238	8,526		20,053	9,424	2,893	
	Corporates	119,747	46,633	39,132		23,254	18,526	13,957	
	of which: SME	26,273	5,556	4,520		1,197	864	734	
	Retail	11,375	8,591	5,994		5,635	4,136	2,788	
	of which: SME	4,446	3,796	2,288		2,252	1,889	1,111	
	Secured by mortgages on immovable property	23,860	22,070	9,152		11,769	11,368	4,800	
	of which: SME	2,588	2,203	1,160		696	604	364	
	Exposures in default	3,217	1,861	2,145	803	1,465	951	1,152	339
	Items associated with particular high risk	538	447	670		204	170	255	
	Covered bonds	2,339	2,369	237		634	632	84	
	Claims on institutions and corporates with a CT credit assessment	548	541	169		386	369	75	
Claims on institutions and corporates with a ST credit assessment	189	189	194		189	189	139		
Equity	248	248	209		186	186	186		
Other exposures	26	856	293		856	788	462		
Standardised Total ²		591,839	462,200	79,570	1,696	172,988	154,472	58,591	1,112

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2021 reform.

³ Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparties.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	2,721	2,896	1		2,181	2,181	0	
	Regional governments or local authorities	89	89	0		0	0	0	
	Public sector entities	2	2	0		3	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	166	165	52		230	229	76	
	Corporates	982	645	570		43	99	84	
	of which: SME	3	3	2		0	0	0	
	Retail	36	31	31		184	183	63	
	of which: SME	36	36	16		100	100	60	
	Secured by mortgages on immovable property	1	1	1		1	1	0	
	of which: SME	1	1	1		0	0	0	
	Exposures in default	0	0	4	1	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	4	4	0		3	3	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	0		8	8	0	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	248	248	115		334	334	153		
Standardised Total ²		248	248	115	121	334	334	153	127

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	130	600	56		162	162	90	
	Regional governments or local authorities	4,424	4,424	960		4,460	4,460	967	
	Public sector entities	802	783	289		741	732	272	
	Multilateral Development Banks	12	12	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,334	2,429	839		1,712	1,712	791	
	Corporates	7,840	7,047	4,497		4,693	4,730	3,062	
	of which: SME	44	44	48		4	4	4	
	Retail	207	83	53		128	22	13	
	of which: SME	79	78	49		59	58	30	
	Secured by mortgages on immovable property	70	70	70		60	58	50	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	60	34	35	23	27	16	17	10
	Items associated with particular high risk	1	0	1		1	0	1	
	Covered bonds	279	279	27		1	1	1	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		1	1	0	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	11	11	11		12	12	12		
Other exposures	857	857	539		281	281	179		
Standardised Total ²		857	857	539	58	281	281	179	44

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	6,091	7,136	2		4,130	4,274	2	
	Regional governments or local authorities	1,393	1,771	354		1,264	1,636	327	
	Public sector entities	2,389	2,223	263		1,460	1,365	165	
	Multilateral Development Banks	10	10	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,289	3,959	755		11,271	1,288	190	
	Corporates	3,964	2,786	2,316		3,027	2,289	1,929	
	of which: SME	14	12	10		11	9	7	
	Retail	104	103	66		127	126	75	
	of which: SME	88	86	62		101	101	71	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	117	4	138	23	117	90	136	24
	Items associated with particular high risk	4	4	4		4	4	4	
	Covered bonds	639	638	64		452	452	45	
	Claims on institutions and corporates with a ST credit assessment	60	60	52		53	46	30	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	15	15	15		17	17	17		
Other exposures	282	282	282		282	282	486		
Standardised Total ²		282	282	282	28	282	282	282	28

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	800	836	0		101	122	0	
	Regional governments or local authorities	184	194	0		171	171	0	
	Public sector entities	1,311	1,311	46		46	43	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,626	2,349	627		1,319	790	148	
	Corporates	1,271	905	721		455	417	115	
	of which: SME	68	68	52		0	0	0	
	Retail	196	176	120		180	77	49	
	of which: SME	111	111	65		73	73	46	
	Secured by mortgages on immovable property	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	5	0	0	0	2
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	99	99	10		26	26	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Equity	11	11	11		11	11	11		
Other exposures	371	371	229		309	309	226		
Standardised Total ²		371	371	229	13	309	309	226	11

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

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

All other banks

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWEDEN	Central governments or central banks	39	39	0	0	3	3	0	0
	Regional governments or local authorities	24	24	0	0	20	20	0	0
	Public sector entities	10	10	0	0	11	11	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	205	205	52	0	111	111	23	23
	Corporates	254	155	140	0	169	153	42	42
	of which: SME	26	15	11	0	17	6	4	4
	Retail	28	23	15	0	26	26	10	10
	of which: SME	17	15	10	0	13	11	6	6
	Secured by mortgages on immovable property	7	7	7	0	6	6	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	91	91	9	0	90	90	9	9
	Claims on institutions and corporates with a ST credit assessment	1	1	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	13	13	27	0	16	16	26	26	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	5,793	5,793	3	0	5,370	5,370	2	2
	Regional governments or local authorities	105	108	11	0	98	91	1	1
	Public sector entities	12	12	2	0	12	12	0	0
	Multilateral Development Banks	4	4	0	0	4	4	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,941	6,938	1,450	0	3,291	3,280	297	297
	Corporates	1,022	533	499	0	1,045	630	560	560
	of which: SME	1	1	0	0	1	1	0	0
	Retail	141	138	101	0	70	27	19	19
	Secured by mortgages on immovable property	109	108	78	0	6	6	3	3
	of which: SME	1,284	1,317	537	0	1,337	1,228	486	486
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	127	127	12	0	124	124	12	12
	Claims on institutions and corporates with a ST credit assessment	19	19	4	0	1	1	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	59	59	62	0	62	62	62	62	
Other exposures	23	20	12	0	20	18	23	23	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	6,051	6,051	9	0	10,175	10,175	5	5
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	153	153	0	0	41	41	0	0
	International Organisations	1,293	1,293	0	0	0	0	0	0
	Institutions	652	499	154	0	182	182	61	61
	Corporates	3,046	2,524	2,497	0	1,989	1,507	1,474	1,474
	of which: SME	0	0	0	0	0	0	0	0
	Retail	22	22	15	0	20	20	20	20
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	1	1	0	0	0	0	0	0
	Exposures in default	10	6	6	0	10	6	6	6
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	27	27	27	0	28	28	60	60
Equity	70	70	71	0	8	8	8	8	
Other exposures	70	70	71	0	70	70	73	73	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	2,359	2,356	102	0	2,359	2,350	79	79
	Regional governments or local authorities	5,695	5,693	1,182	0	5,393	5,687	1,139	1,139
	Public sector entities	184	142	135	0	179	138	138	138
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	140	127	63	0	99	99	40	40
	Corporates	1,209	800	631	0	81	297	269	269
	of which: SME	39	39	46	0	42	42	36	36
	Retail	107	126	105	0	105	126	107	107
	Secured by mortgages on immovable property	101	100	66	0	101	101	187	187
	of which: SME	8	8	8	0	10	10	17	17
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	10	6	6	0	10	6	6	6
	Items associated with particularly high risk	27	27	46	0	27	27	40	40
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	0	1	1	1	1	
Other exposures	1,435	1,435	832	0	1,438	1,428	814	814	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	823	877	17	0	519	521	1	1
	Regional governments or local authorities	1,117	1,014	429	0	1,014	1,014	389	389
	Public sector entities	137	133	32	0	138	137	29	29
	Multilateral Development Banks	52	52	0	0	12	12	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,309	1,174	387	0	894	839	334	334
	Corporates	8,199	4,011	2,580	0	2,143	2,311	1,074	1,074
	of which: SME	14	14	12	0	0	0	0	0
	Retail	887	853	639	0	639	639	0	0
	Secured by mortgages on immovable property	23	23	23	0	20	20	13	13
	of which: SME	255	255	125	0	20	20	13	13
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	2	0	1	1	1	1
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	9	9	9	0	9	9	9	9	
Other exposures	65	65	23	0	2	2	2	2	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
IRELAND	Central governments or central banks	1,682	1,700	5	0	1,170	1,187	1	1
	Regional governments or local authorities	27	15	9	0	2	2	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	498	404	185	0	438	438	215	215
	Corporates	2,889	1,881	1,759	0	2,014	1,291	1,189	1,189
	of which: SME	597	438	362	0	510	356	306	306
	Retail	1,144	799	429	0	797	361	304	304
	Secured by mortgages on immovable property	570	514	334	0	261	211	122	122
	of which: SME	12,694	12,549	5,179	0	6,991	6,871	2,979	2,979
	of which: SME	65	542	362	0	495	342	265	265
	Exposures in default	68	41	41	0	583	474	514	514
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	5	5	5	0	5	5	5	5	
Equity	0	0	0	0	0	0	0	0	
Other exposures	45	45	20	0	50	50	16	16	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	139,765	229,082	2,261		59,248	59,379	117	
	Regional governments or local authorities	66,527	68,858	3,039		14,521	14,981	2,295	
	Public sector entities	48,853	9,420	1,951		4,618	4,272	1,339	
	Multilateral Development Banks	944	943	3		205	204	4	
	International Organisations	2,720	2,719	0		0	0	0	
	Institutions	31,520	21,775	6,501		8,120	8,100	2,415	
	Corporates	111,285	38,927	31,129		15,633	12,692	8,547	
	of which: SME	19,963	5,065	4,172		464	251	298	
	Retail	7,907	6,463	4,381		490	188	135	
	of which: SME	4,257	3,965	2,555		67	30	17	
	Secured by mortgages on immovable property	13,014	13,061	5,226		8,685	8,233	3,135	
	of which: SME	1,979	1,718	903		71	51	32	
	Exposures in default	2,022	1,330	1,275		1,112	720	834	
	Items associated with particularly high risk	176	165	248		84	73	110	
	Claims on institutions and corporates with a ST credit assessment	4,445	4,423	442		953	951	96	
	Covered bonds	1,979	1,718	903	63	71	51	32	318
Claims on institutions and corporates with a ST credit assessment	489	469	95		137	135	136		
Collective investments undertakings (CIU)	52	52	98		45	45	82		
Equity	212	209	211		135	135	136		
Other exposures	2,022	1,330	1,275		1,112	720	834		
Standardised Total ²	438,373	404,566	61,684	1,243	114,953	113,329	26,762	820	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation portfolio unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
BELGIUM	Central governments or central banks	2,775	2,951	0		2,163	2,163	0	
	Regional governments or local authorities	222	222	0		0	0	0	
	Public sector entities	3	3	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	145	144	39		211	211	51	
	Corporates	566	560	492		22	90	46	
	of which: SME	0	0	0		0	0	0	
	Retail	123	120	73		0	0	0	
	of which: SME	115	114	69		0	0	0	
	Secured by mortgages on immovable property	1	1	1		0	0	0	
	of which: SME	1	1	1		0	0	0	
	Exposures in default	8	6	8	1	0	0	0	0
	Items associated with particularly high risk	10	10	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	10	10	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		0	0	0		
Other exposures	413	413	273		12	12	12		
Standardised Total ²				12				12	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	78	58	12		0	0	0	
	Regional governments or local authorities	4,572	4,572	93		4,211	4,211	857	
	Public sector entities	694	689	234		682	661	224	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,412	2,402	1,452		1,623	1,620	771	
	Corporates	7,657	6,894	4,191		4,326	4,380	2,804	
	of which: SME	78	68	84		0	0	0	
	Retail	136	74	48		24	24	0	
	of which: SME	71	70	46		0	0	0	
	Secured by mortgages on immovable property	53	53	25		0	0	0	
	of which: SME	42	42	20	13	0	0	0	4
	Exposures in default	42	29	29		165	111	111	
	Items associated with particularly high risk	316	316	12		0	0	0	
	Covered bonds	2	2	1		1	1	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	12	12	12		12	12	12		
Equity	159	159	88		0	0	0		
Other exposures									
Standardised Total ²				47				27	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	3,747	4,130	-1		3,311	4,130	-1	
	Regional governments or local authorities	1,252	1,515	303		1,136	1,397	279	
	Public sector entities	2,158	2,121	164		1,287	1,234	121	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,454	2,318	563		10,779	1,094	133	
	Corporates	3,812	2,518	2,024		2,036	1,486	1,140	
	of which: SME	17	15	12		0	0	0	
	Retail	224	223	135		0	0	0	
	Secured by mortgages on immovable property	17	17	17		2	2	2	
	of which: SME	112	85	117	23	102	73	101	20
	Exposures in default	43	43	43		43	43	43	
	Items associated with particularly high risk	857	857	86		439	438	44	
	Covered bonds	66	58	12		16	16	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	18	18	18		18	18	18	
Equity	714	714	57		50	50	66		
Other exposures									
Standardised Total ²				28				31	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	470	470	3		24	23	2	
	Regional governments or local authorities	141	210	10		10	10	10	
	Public sector entities	1,284	1,218	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,960	2,160	508		751	751	12	
	Corporates	1,563	860	711		217	202	111	
	of which: SME	102	101	80		0	0	0	
	Retail	248	243	161		0	0	0	
	Secured by mortgages on immovable property	150	239	158		0	0	0	
	of which: SME	45	45	45		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	4	0	0	0	2
	Covered bonds	130	130	11		22	22	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	125	125	125		125	125	125		
Other exposures	362	362	212		0	0	0		
Standardised Total ²				12				4	

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

All other banks

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN		33	33	0	0	0	0	0	0
Central governments or central banks		19	19	0	0	18	18	0	0
Regional governments or local authorities		2	2	0	0	17	17	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		115	115	26	26	143	142	29	29
Institutions		283	126	129	62	62	65	36	31
Corporates		25	13	19	3	15	4	3	3
of which: SME		43	25	22	4	4	2	1	1
of which: SNE		30	29	18	2	2	1	0	0
of which: SNE		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		6	6	2	6	6	6	0	0
of which: SME		3	3	2	1	2	2	1	0
Exposures in default		0	0	0	1	0	0	0	0
Items associated with particularly high risk		96	95	10	89	89	89	9	9
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ²		63	63	26	2	2	2	1	1

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

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

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND		4,942	4,942	1	0	2,441	2,441	1	0
Central governments or central banks		344	347	51	0	61	64	0	0
Regional governments or local authorities		11	11	0	0	8	8	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		2	2	0	0	2	2	0	0
International Organisations		4,420	4,408	882	0	1,632	1,629	311	0
Institutions		900	581	494	0	849	589	492	0
Corporates		4	2	0	0	4	0	0	0
of which: SME		164	125	90	0	52	14	11	0
of which: SNE		111	110	79	0	51	0	0	0
of which: SNE		1,405	1,246	492	0	1,443	1,274	512	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which: SME		0	0	0	0	0	0	0	0
of which: SNE		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		195	195	115	0	195	195	115	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		67	67	67	0	67	67	67	0
Equity		20	20	15	0	11	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ²		25	25	15	0	25	25	15	0

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

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

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG		6,897	6,905	5	0	11,942	11,942	1	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		344	347	51	0	61	64	0	0
Public sector entities		245	244	0	0	144	143	0	0
Multilateral Development Banks		2,122	2,122	0	0	0	0	0	0
International Organisations		307	307	105	0	300	300	84	0
Institutions		1,851	1,375	1,347	0	917	458	437	0
Corporates		52	33	21	0	13	7	4	0
of which: SME		32	28	18	0	10	6	4	0
of which: SNE		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which: SME		11	7	8	0	11	6	7	0
of which: SNE		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		27	27	27	0	28	28	28	0
Collective Investments Undertakings (CIU)		8	8	8	0	8	8	8	0
Equity		3	3	3	0	3	3	3	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ²		15	15	15	0	15	15	15	0

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

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

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY		2,192	2,192	79	0	2,118	2,118	72	0
Central governments or central banks		1,474	1,474	1,474	0	1,474	1,474	1,474	0
Regional governments or local authorities		177	136	127	0	145	108	108	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		86	92	45	0	85	94	54	0
Institutions		1,007	300	285	0	744	244	244	0
Corporates		91	54	45	0	68	38	32	0
of which: SME		402	404	248	0	1	1	1	0
of which: SNE		380	379	229	0	0	0	0	0
of which: SNE		181	181	181	0	181	181	181	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which: SME		86	45	45	0	86	45	45	0
of which: SNE		27	27	27	0	27	27	27	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		27	27	46	35	27	27	26	35
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		17	17	17	0	17	17	17	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ²		1,453	1,453	895	45	1,453	1,453	1,453	45

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

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

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES		520	520	41	0	270	270	0	0
Central governments or central banks		1,015	1,015	391	0	969	969	375	0
Regional governments or local authorities		143	140	29	0	131	130	27	0
Public sector entities		72	71	0	0	72	72	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		1,235	1,202	443	0	963	959	293	0
Institutions		2,234	2,974	1,864	0	1,580	1,887	723	0
Corporates		12	12	14	0	0	0	0	0
of which: SME		599	589	440	0	0	0	0	0
of which: SNE		42	42	38	0	42	42	38	0
of which: SNE		88	88	42	0	27	26	11	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which: SME		12	12	15	0	12	12	15	0
of which: SNE		0	0	0	0	0	0	0	0
Exposures in default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		1	1	2	0	8	8	12	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		17	17	17	0	17	17	17	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ²		0	0	0	0	0	0	0	0

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

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

	(in EUR, %)	Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IRELAND		117	130	0	0	57	59	0	0
Central governments or central banks		2	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		575	562	261	0	503	495	248	0
Institutions		2,895	1,161	1,161	0	2,089	821	821	0
Corporates		413	325	281	0	268	243	221	0
of which: SME		612	481	391	0	424	386	344	0
of which: SNE		323	323	225	0	203	203	81	0
of which: SNE		535	6,482	2,748	0	5,067	4,963	1,969	0
of which: SNE		78							

All other banks

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Consolidated data	Central banks and central governments	226,854	254	228,288	2,236	46	13	12,225	879	21,814	991	0	0
	Institutions	18,494	0	13,161	3,335	0	0	3,000	0	2,994	371	0	0
	Corporates	290,244	7,244	289,255	116,873	2,217	2,030	28,973	239	17,546	8,027	135	22
	Corporates - Of Which: Specialised Lending	23,770	280	23,021	3,576	111	120	1,355	0	550	397	0	1
	Corporates - Of Which: SME	79,954	2,128	81,818	23,263	611	661	923	10	923	225	25	2
	Retail	306,216	2,220	296,694	38,623	1,655	1,301	669	6	669	298	11	10
	Retail - Secured on real estate property	289,841	1,454	284,052	29,600	1,252	371	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	18,379	207	17,991	4,687	101	139	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	251,462	1,220	246,041	24,913	1,225	232	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	34,375	786	32,062	9,602	330	309	669	6	669	298	11	10
	Retail - Other Retail - Of Which: SME	29,197	717	28,305	9,766	298	289	6	6	6	234	10	8
	Retail - Other Retail - Of Which: non-SME	3,438	70	3,758	1,137	46	29	151	1	151	63	2	1
	Equity	3,030	0	3,030	8,716	0	0	0	0	0	0	0	0
Other non credit-obligation assets										11,326			
IRB Total ³				182,978							21,242		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
BELGIUM	Central banks and central governments	553	0	565	11	0	0	0	0	0	0	0
	Institutions	27	0	137	48	0	0	27	0	79	11	0
	Corporates	3,297	73	2,852	1,862	37	22	342	1	508	109	4
	Corporates - Of Which: Specialised Lending	362	0	336	189	0	0	0	0	0	0	0
	Corporates - Of Which: SME	237	60	230	81	12	14	64	0	64	10	2
	Retail	812	16	779	187	20	8	0	0	0	0	0
	Retail - Secured on real estate property	551	15	551	189	17	5	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	23	1	23	7	2	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	528	8	528	182	16	4	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	261	7	228	77	2	3	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	281	7	228	77	2	3	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
UNITED KINGDOM	Central banks and central governments	10,941	0	11,239	0	0	0	372	0	372	26	0
	Institutions	22	0	137	48	0	0	27	0	79	11	0
	Corporates	11,448	248	10,266	5,927	124	51	1,243	111	894	396	34
	Corporates - Of Which: Specialised Lending	1,247	0	672	465	0	1	607	0	280	182	0
	Corporates - Of Which: SME	229	0	230	81	12	14	64	0	64	10	2
	Retail	1,627	22	1,552	328	10	13	461	4	461	218	8
	Retail - Secured on real estate property	367	0	301	97	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	47	0	47	8	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,577	22	1,502	320	10	13	461	4	461	218	8
	Retail - Other Retail - Of Which: SME	1,426	21	1,351	228	8	11	310	3	310	155	7
	Retail - Other Retail - Of Which: non-SME	151	1	151	92	1	3	151	1	151	63	2
	Equity	14	0	14	27	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
FRANCE	Central banks and central governments	489	0	888	47	0	0	506	0	802	55	0
	Institutions	495	0	500	117	0	0	219	0	305	49	0
	Corporates	4,603	288	4,277	2,971	121	71	486	8	571	179	25
	Corporates - Of Which: Specialised Lending	229	0	137	122	0	0	0	0	61	0	0
	Corporates - Of Which: SME	170	0	161	47	1	0	48	0	48	14	2
	Retail	2,136	59	1,816	403	21	40	0	0	0	0	0
	Retail - Secured on real estate property	24	0	24	3	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	2	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,112	59	1,792	400	21	40	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,112	59	1,792	400	21	40	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	41	0	41	120	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
GERMANY	Central banks and central governments	2,292	0	1,506	70	0	0	944	0	594	36	0
	Institutions	774	0	914	99	0	0	58	0	155	32	0
	Corporates	6,042	23	5,613	2,348	25	9	643	9	754	147	17
	Corporates - Of Which: Specialised Lending	332	0	273	127	0	0	0	0	0	0	0
	Corporates - Of Which: SME	395	8	359	102	3	2	93	0	59	16	0
	Retail	2,475	52	2,493	546	24	28	0	0	0	0	0
	Retail - Secured on real estate property	188	2	187	34	6	1	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	6	0	6	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	182	2	182	32	6	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,488	49	2,306	513	19	27	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,488	49	2,306	513	19	27	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	11	0	11	27	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ³												

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

All other banks

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWEDEN	Central banks and central governments	1,716	0	18,134	799	0	0	2,074	0	17,474	714	0	0
	Institutions	1,727	0	16,616	246	0	0	1,475	0	14,837	233	0	0
	Corporates	11,492	10	9,521	5,308	2	12	10,655	6	8,857	4,855	0	0
	Corporates - Of Which: Specialised Lending	371	0	292	186	0	0	117	0	77	65	0	0
	Corporates - Of Which: SME	27	0	25	17	0	0	19	0	19	4	0	0
	Retail	622	5	589	140	2	2	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	619	5	586	139	2	2	0	0	0	0	0	0
	Retail - Other Retail	649	5	586	139	2	2	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments	7,117	0	7,222	0	0	0	0	0	0	0	0	0
	Institutions	134	0	159	20	0	0	0	0	0	0	0	0
	Corporates	4,070	35	3,585	1,726	26	10	58	4	85	31	7	0
	Corporates - Of Which: Specialised Lending	16	0	16	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11	0	11	5	0	0	29	2	29	6	3	1
	Retail	27	0	27	4	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	22	0	22	4	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26	0	26	4	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	3	0	3	11	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments	352	0	423	18	0	0	348	0	416	18	0	0
	Institutions	288	0	298	49	0	0	0	0	0	0	0	0
	Corporates	3,331	32	3,340	1,270	5	9	22	0	519	76	0	0
	Corporates - Of Which: Specialised Lending	168	0	169	95	0	0	0	0	219	0	0	0
	Corporates - Of Which: SME	18	1	18	3	0	0	9	0	9	2	0	0
	Retail	11	1	11	2	0	0	11	2	0	0	0	0
	Retail - Secured on real estate property	7	1	7	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	1	7	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	227	0	237	489	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3	0	3	0	0	0	0	0	0	0	0	0
	Corporates	1,829	27	1,895	636	43	15	407	3	438	218	2	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	137	6	139	87	3	0	36	1	30	27	1	0
	Retail	1,286	50	1,330	517	19	42	0	0	0	0	0	0
	Retail - Secured on real estate property	8	0	8	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1,278	50	1,322	516	19	42	0	0	0	0	0	0
	Retail - Other Retail	1,378	50	1,322	516	19	42	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	10	0	10	24	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	36,596	0	37,010	5	0	0	99	0	37,109	5	0	0
	Institutions	1,377	0	1,372	381	0	0	38	0	72	28	0	0
	Corporates	60,714	1,173	51,453	22,785	284	166	6,414	73	437	187	0	0
	Corporates - Of Which: Specialised Lending	1,650	14	1,565	1,777	5	2	0	0	0	0	0	0
	Corporates - Of Which: SME	11,548	32	11,524	1,838	19	19	62	0	0	0	0	0
	Retail	10,909	293	9,989	2,622	108	94	0	0	0	0	0	0
	Retail - Secured on real estate property	34	1	33	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	1	34	2	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,875	292	9,955	2,598	108	94	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	9,624	266	8,655	2,232	93	86	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	1,451	37	1,450	366	15	9	0	0	0	0	0	0	
Equity	727	0	717	1,813	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2022				As of 31/12/2022							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	64	0	58	23	0	0	27	0	30	4	0	0
	Corporates	2,024	0	1,926	873	1	2	97	0	200	43	1	0
	Corporates - Of Which: Specialised Lending	127	0	119	70	0	0	1	0	0	0	0	0
	Corporates - Of Which: SME	21	0	21	4	0	0	23	0	23	6	0	0
	Retail	37	0	35	20	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	85	1	83	19	0	1	0	0	0	0	0	0
Retail -													

All other banks

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
	(in EUR, %)	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	294,453	0	395,037	3,485	41	8	136,594	0	194,539	1,790	0	1
	Institutions	80,324	0	79,263	4,582	0	1	70,498	0	71,228	1,193	0	1
	Corporates	295,682	7,415	276,256	131,756	1,862	1,864	36,942	297	27,156	6,678	0	35
	Corporates - Of Which: Specialised Lending	28,193	560	26,949	8,704	146	293	1,229	44	527	363	0	23
	Corporates - Of Which: SME	77,598	2,148	80,389	27,717	626	657	0	0	0	0	0	0
	Retail	300,460	2,232	295,518	40,081	1,721	950	0	0	0	0	0	0
	Retail - Secured on real estate property	286,760	1,456	283,952	31,659	1,394	297	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	17,736	212	17,372	4,470	136	127	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	240,024	1,245	246,580	26,389	1,258	269	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,379	816	31,999	9,022	327	583	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	36,273	768	28,334	8,074	310	683	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3,146	67	3,459	948	17	50	0	0	0	0	0	0
	Equity	4,237	0	4,237	10,820	0	0	352	0	352	1,070	0	0
Other non credit-obligation assets				25,033						1,436			
IRB Total				296,458						12,167			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal-quarter.

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
	(in EUR, %)	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
BELGIUM	Central banks and central governments	86,229	0	86,213	220	0	0	90,064	0	90,054	117	0	0
	Institutions	399	0	399	48	0	0	476	63	480	27	0	0
	Corporates	3,243	69	2,824	1,445	25	21	58	0	219	66	0	0
	Corporates - Of Which: Specialised Lending	341	0	316	151	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	279	35	271	89	12	17	0	0	0	0	0	0
	Retail	787	16	741	176	16	7	0	0	0	0	0	0
	Retail - Secured on real estate property	522	8	522	102	13	3	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	20	0	20	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	502	8	502	97	13	3	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	245	8	218	75	3	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8	8	218	75	3	4	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	56	0	56	207	0	0	53	0	53	195	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
	(in EUR, %)	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	26,923	0	27,226	277	0	0	13,220	0	13,220	261	0	0
	Institutions	23	0	23	48	0	0	17	0	24	35	0	0
	Corporates	26,216	22	25,470	7,084	18	41	15,049	0	14,986	263	0	0
	Corporates - Of Which: Specialised Lending	1,476	0	823	650	0	0	605	0	274	174	0	0
	Corporates - Of Which: SME	526	4	329	119	4	2	0	0	0	0	0	0
	Retail	1,814	21	1,846	508	17	16	0	0	0	0	0	0
	Retail - Secured on real estate property	47	0	47	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	44	0	44	7	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,867	21	1,800	500	17	15	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,717	20	1,649	432	16	14	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	151	1	151	67	2	1	0	0	0	0	0	1
	Equity	16	0	16	31	0	0	5	0	5	18	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
	(in EUR, %)	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
FRANCE	Central banks and central governments	2,291	0	2,559	321	0	0	1,895	0	2,139	199	0	0
	Institutions	19,745	0	19,894	222	0	0	21,261	0	21,536	127	0	0
	Corporates	4,747	238	4,702	3,155	91	122	126	0	227	40	0	0
	Corporates - Of Which: Specialised Lending	267	0	269	181	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	236	0	217	60	1	0	0	0	0	0	0	0
	Retail	2,170	54	1,827	406	19	31	0	0	0	0	0	0
	Retail - Secured on real estate property	24	0	24	3	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	2	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,146	54	1,803	403	19	31	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,146	54	1,803	403	19	31	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	41	0	41	117	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
	(in EUR, %)	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	2,824	0	2,525	152	0	0	1,911	0	1,558	102	0	0
	Institutions	17,783	0	18,142	245	0	0	17,981	0	18,403	117	0	0
	Corporates	6,188	17	5,905	2,227	14	0	20	0	138	31	0	0
	Corporates - Of Which: Specialised Lending	402	0	325	146	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	494	7	454	118	2	3	0	0	0	0	0	0
	Retail	2,699	51	2,322	560	23	29	0	0	0	0	0	0
	Retail - Secured on real estate property	180	2	180	32	5	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	175	2	175	31	5	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,518	49	2,342	528	19	28	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,518	49	2,342	528	19	28	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	11	0	11	37	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

All other banks

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWEDEN	Central banks and central governments	1,978	0	17,110	699	0	2,294	0	16,468	674	0	0	
	Institutions	2,395	0	2,366	400	0	1,860	0	1,822	260	0	0	
	Corporates	11,896	112	9,568	5,206	22	12	10,499	3	8,624	5,051	10	
	Corporates - Of Which: Specialised Lending	409	115	275	167	21	1	115	0	78	67	0	
	Corporates - Of Which: SME	60	0	38	20	0	0	0	0	0	0	0	
	Retail	606	5	573	137	2	3	0	0	0	0	0	
	Retail - Secured on real estate property	3	0	3	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	603	5	571	137	2	3	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	603	5	571	137	2	3	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	2	0	2	4	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
SWITZERLAND	Central banks and central governments	1,183	0	1,198	0	0	0	0	0	0	0	0	
	Institutions	8,792	0	8,993	127	0	8,023	0	8,342	0	0	0	
	Corporates	4,029	29	3,579	1,687	12	10	4	26	11	0	0	
	Corporates - Of Which: Specialised Lending	14	0	14	1	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	23	1	33	9	0	0	0	0	0	0	0	
	Retail	23	0	23	3	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	3	0	3	11	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
LUXEMBOURG	Central banks and central governments	1,111	0	1,211	63	0	1,274	0	1,269	61	0	0	
	Institutions	507	0	502	103	0	191	0	185	72	0	0	
	Corporates	4,311	0	4,392	1,857	3	2	0	501	9	0	0	
	Corporates - Of Which: Specialised Lending	209	0	212	175	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	21	0	21	4	0	0	0	0	0	0	0	
	Retail	13	0	12	3	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	9	0	9	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4	0	3	2	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	4	0	3	2	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	
Equity	22	0	22	42	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	15	0	16	14	0	0	0	7	2	0	0	
	Corporates	2,269	11	2,023	1,474	10	7	1,469	8	8	0	0	
	Corporates - Of Which: Specialised Lending	139	0	149	163	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	60	0	216	139	5	1	0	0	0	0	0	
	Retail	1,407	45	1,390	533	18	33	0	0	0	0	0	
	Retail - Secured on real estate property	8	0	8	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,439	45	1,382	550	18	33	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1,439	45	1,382	550	18	33	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	13	0	13	38	0	4	4	14	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	29,592	0	29,653	195	0	1,819	0	1,880	166	0	0	
	Institutions	3,576	0	3,653	667	0	2,663	0	2,787	96	0	0	
	Corporates	53,720	1,122	46,366	24,807	281	203	5,464	63	391	165	0	
	Corporates - Of Which: Specialised Lending	1,894	2	1,623	1,293	0	2	0	0	0	0	0	
	Corporates - Of Which: SME	11,331	70	11,307	6,247	23	65	0	0	0	0	0	
	Retail	9,994	330	9,186	2,398	123	84	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	9,994	329	9,182	2,398	123	84	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,262	38	1,262	321	15	12	0	0	0	0	0	
Equity	740	0	740	1,861	0	0	0	1	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount		Value adjustments and provisions		
(m EUR, %)	Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
IRELAND	Central banks and central governments	2	0	2	0	0	0	0	0	0	0	0	
	Institutions	95	0	91	65	0	68	0	60	8	0	0	
	Corporates	2,112	0	2,099	964	0	1	24	0	117	18	0	
	Corporates - Of Which: Specialised Lending	192	0	191	92	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	46	0	43	11	0	0	0	0	0	0	0	
	Retail	86	1	84	20	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	2	0	2	2	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	84	1	82	18	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	84	1	82	18	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	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Non-derivative financial assets by accounting portfolio							Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
	Finland	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	373 10 2 13 16 0 0	373 10 2 13 16 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 10 2 0 0 0 0	1 0 0 13 16 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	France	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	428 169 50 78 234 1,817 1,180	428 168 50 78 233 1,815 1,155	0 0 0 0 0 0 0	0 42 13 3 23 54 166	0 31 33 65 200 1,681 954	0 0 0 0 0 17 8	0 0 0 0 0 2 2	0 0 0 0 0 31 102	0 2 1 77 0 0 0	0 1 0 18 13 25 102	0 1 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Germany	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	659 191 21 83 94 17 0	659 191 21 83 94 16 0	0 0 0 0 0 0 0	0 1 1 1 1 8 0	0 0 20 82 93 8 0	0 1 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Croatia	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	7 0 0 11 0 0 0	7 0 0 11 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Greece	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	3 0 3 7 0 0 0	3 0 3 7 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 3 7 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Hungary	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	0 0 0 28 16 0 0	0 0 0 27 16 0 0	0 0 0 0 0 0 0	0 0 0 12 16 0 0	0 0 0 14 16 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Ireland	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	23 0 0 0 36 0 0	23 0 0 0 36 0 0	0 0 0 0 0 0 0	0 21 0 0 0 0 0	0 0 0 0 36 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Italy	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	220 1,412 860 293 894 4,421 4,351	220 1,410 858 292 894 4,415 4,346	0 0 0 0 0 0 0	0 99 9 4 12 6 6	0 210 838 294 813 4,400 4,346	3 34 22 30 70 484 63	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 39 6 12 0 0	0 6 0 0 0 0 0	0 0 0 0 0 0 0	0		
	Latvia	10 - 3M f 13M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 15Y - 10Y f 10Y+ more	0 0 5 12 0 0 0	0 0 5 12 0 0 0	0 0 0 0 0 0 0	0 0 2 12 0 0 0	0 0 3 7 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	
	Total		12,410	12,395	0	130	12,141	111	1,486	1	78	6	0	1,293	6	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
Residual Maturity	Country / Region																
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	9	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0
	Total	163	148	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	198	198	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	351	351	0	0	0	6	0	0	0	0	0	0	0	0	0	25
	Total	82	82	0	0	2	30	0	0	0	0	0	0	0	0	0	0
	Total	252	251	0	0	27	173	0	0	0	0	0	0	0	0	0	112
	Total	459	459	0	0	16	443	0	0	0	0	0	0	0	0	0	91
	Total	2,350	2,346	0	0	45	2,275	0	0	0	0	0	0	0	0	0	62
	Total	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2
	Total	78	77	0	0	58	19	0	0	0	0	0	0	0	0	0	0
	Total	332	316	0	0	182	134	0	0	0	0	0	3	0	0	0	15

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

All other banks

As of 31/12/2022

(min EUR)		Direct exposures													Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal		Provisions					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount								
Residual Maturity	Country / Region																
	Africa	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	0 0 12 43 60 182 818 1,115	0 0 0 0 0 0 0 1,115	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1,115	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 916	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2
	Others	f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	22,754 208 126 171 561 195 0 34,025	101 208 126 171 561 0 0 1,365	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 2	101 175 126 171 561 195 0 1,332	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 25	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 34	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 113		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Luxembourg	12,222	12,222	0	0	353	11,555	0	0	0	0	0	0	0	0	0
	Malta															
	Netherlands	199	199	0	0	199	0	0	0	0	0	0	0	0	0	0
	Poland	407	407	0	0	407	0	0	0	0	0	0	0	0	0	0
	Portugal	2,132	2,170	0	0	41	2,193	0	0	0	0	0	0	0	0	0
	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	12,756	12,756	0	0	726	11,682	0	0	0	0	2	0	0	0	72

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2023

		Direct exposures														Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 - 3M f		63	63	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		43	43	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		2,101	2,101	0	0	0	0	2,101	0	0	0	0	0	0	0	0
Total		2,207	2,207	0	0	0	0	2,101	0	0	0	0	0	0	0	0
	Japan															905
10 - 3M f		629	629	0	0	821	0	581	0	0	0	0	0	0	0	0
3M - 1Y f		73	73	0	0	73	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		7	7	0	0	7	0	7	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		1,117	1,117	0	0	1,117	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		602	599	0	0	596	0	1	31	0	0	0	0	0	0	0
10Y - more		351	355	0	0	355	0	1	151	0	0	0	0	0	0	0
Total		3,034	3,030	0	0	2,011	0	1,017	17	182	0	0	0	0	0	568
	U.S.															
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	China															
10 - 3M f		505	505	0	0	0	0	505	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		505	505	0	0	0	0	505	0	0	0	0	0	0	0	0
	Switzerland															1
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Other advanced economies non EEA															1
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
	Other Central and eastern Europe countries non EEA															0
10 - 3M f		136	136	0	0	0	0	136	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		121	121	0	0	0	0	121	0	0	0	0	0	0	0	0
Total		136	136	0	0	0	0	136	0	0	0	0	0	0	0	0
	Middle East															1
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
3Y - 5Y f		63	63	0	0	0	0	63	0	0	0	0	0	0	0	0
5Y - 10Y f		9	9	0	0	0	0	9	0	0	0	0	0	21	0	0
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		81	81	0	0	0	0	81	0	0	0	0	0	21	0	1
	Latin America and the Caribbean															6
10 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y - more		1,933	1,933	0	0	0	0	1,933	0	0	0	0	0	0	0	0
Total		1,933	1,933	0	0	0	0	1,933	0	0	0	0	0	1,684	0	6

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

All other banks

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		62	62	0	0	0	0	62	0	0	0	0	0	0	0	0	0
		50	50	0	0	0	0	50	0	0	0	0	0	0	0	0	0
		203	203	0	0	0	0	203	0	0	0	0	0	0	0	0	0
		911	911	0	0	0	0	911	0	0	0	0	0	0	0	0	0
		1,234	1,234	0	0	0	0	1,234	0	0	0	0	0	738	0	0	1
		215	215	0	0	0	0	402	0	0	0	0	0	0	0	0	0
		342	342	0	0	0	0	162	0	0	0	0	0	0	0	0	0
		653	653	0	0	0	0	653	0	0	0	0	0	0	0	0	0
		125	125	0	0	0	0	125	0	0	0	0	0	0	0	0	0
		449	449	0	0	0	0	449	0	0	0	0	0	0	0	0	0
		186	186	0	0	0	0	186	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
		1,536	1,535	0	0	0	0	1,172	0	0	0	0	0	1	0	0	111

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
All other banks

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				
			Of which: defaulted		Of which Stage 3 ⁽⁴⁾						Of which: defaulted		Of which Stage 3 ⁽⁴⁾							
Cash balances at central banks and other demand deposits	279,124	0	0	0	0	1	0	0	0	29,951	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	65,239	0	129	129	127	66	61	61	17	33,417	0	118	118	118	81	57	57	17		
Central banks	488	0	98	98	98	0	56	56	0	106	0	95	95	95	0	55	55	0		
General governments	38,668	0	0	0	0	17	0	0	0	21,631	0	0	0	0	18	0	0	0		
Credit institutions	9,103	0	0	0	0	3	0	0	0	2,356	0	0	0	0	1	0	0	0		
Other financial corporations	7,044	0	0	0	0	5	0	0	0	1,269	0	0	0	0	1	0	0	0		
Non-financial corporations	9,338	0	30	30	29	41	4	4	17	6,055	0	22	22	22	61	2	2	13		
Loans and advances (including at amortised cost and fair value)	689,342	1,215	10,461	10,376	10,310	1,648	2,295	2,283	6,157	47,609	173	704	704	659	120	229	217	142		
Central banks	471	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	47,674	118	224	224	204	23	26	26	174	11,465	66	39	39	29	17	18	11	3		
Credit institutions	43,707	1	1	1	1	10	0	0	0	8,035	0	1	1	1	1	0	0	0		
Other financial corporations	39,504	15	185	185	174	36	64	64	56	11,302	1	33	33	33	14	9	9	9		
Non-financial corporations	292,319	641	8,071	8,041	8,021	1,381	1,929	1,926	4,304	10,992	65	492	492	466	71	148	144	109		
of which: small and medium-sized enterprises	124,562	353	3,720	3,701	3,699	940	665	663	2,772	1,894	22	113	113	109	13	47	47	31		
of which: Loans collateralised by commercial immovable property	87,186	114	2,641	2,602	2,602	176	238	238	2,188	1,511	7	42	42	42	7	17	17	21		
Households	246,642	438	1,978	1,917	1,907	199	277	273	1,625	5,935	41	139	139	134	17	53	52	28		
of which: Loans collateralised by residential immovable property	248,057	375	1,394	1,337	1,329	145	140	137	1,291	2,691	15	36	36	34	4	14	13	22		
of which: Credit for consumption	2,722	20	115	114	114	20	47	47	36	595	3	15	15	15	6	7	7	9		
DEBT INSTRUMENTS other than MPT	1,034,765	1,215	10,591	10,500	10,438	1,715	2,356	2,344	6,174	110,978	173	822	822	777	201	286	274	159		
OFF-BALANCE SHEET EXPOSURES	136,445		1,202	1,199	1,199	86	75	75	391	10,502		30	30	30	6	9	9	1		

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

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
All other banks

	As of 31/03/2023											As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾									
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which: defaulted	Of which Stage 3 ⁽⁴⁾							
Cash balances at central banks and other demand deposits	325,035	0	0	0	0	2	0	0	0	122,888	0	0	0	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	76,900	0	115	115	115	79	55	55	17	41,509	0	105	105	105	125	50	50	50	12	12		
Central banks	227	0	93	93	93	0	53	53	0	86	0	86	86	86	0	49	49	49	0	0		
General governments	48,964	0	0	0	0	26	0	0	0	30,887	0	0	0	0	11	0	0	0	0	0		
Credit institutions	10,476	0	0	0	0	3	0	0	0	1,698	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	7,122	0	0	0	0	4	0	0	0	960	0	0	0	0	1	0	0	0	0	0		
Non-financial corporations	10,112	0	22	22	22	46	2	2	57	7,878	0	19	19	19	115	2	2	2	12	12		
Loans and advances (including at amortised cost and fair value)	684,822	1,499	10,854	10,500	10,435	1,171	2,144	2,120	6,954	69,168	105	470	470	434	51	156	140	140	187	187		
Central banks	3,290	0	0	0	0	0	0	0	0	3,157	0	0	0	0	0	0	0	0	0	0		
General governments	46,280	194	209	209	185	17	24	14	166	10,661	2	34	34	13	10	17	8	8	0	0		
Credit institutions	56,113	44	1	1	1	7	0	0	0	33,651	0	0	0	0	1	0	0	0	0	0		
Other financial corporations	38,850	37	130	124	110	19	37	37	72	12,741	0	34	34	34	2	11	11	11	3	3		
Non-financial corporations	280,123	870	8,743	8,430	8,397	910	1,853	1,840	5,261	6,054	71	300	300	336	38	109	103	103	95	95		
of which: small and medium-sized enterprises	119,602	546	3,664	3,498	3,498	598	642	636	2,803	299	2	46	46	46	1	22	22	22	15	15		
of which: Loans collateralised by commercial immovable property	97,286	271	3,280	3,038	3,037	340	492	485	2,616	707	5	11	11	11	0	4	4	4	4	4		
Households	259,566	354	1,772	1,747	1,741	219	229	228	1,455	2,904	31	52	52	52	0	19	19	19	0	0		
of which: Loans collateralised by residential immovable property	243,943	317	1,302	1,287	1,281	171	114	112	1,180	1,634	3	20	20	20	0	1	1	1	8	8		
of which: Credit for consumption	1,900	15	76	75	75	17	34	34	19	55	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	1,085,957	1,499	10,970	10,615	10,551	1,252	2,200	2,175	6,971	233,565	105	576	575	540	177	206	190	190	119	119		
OFF-BALANCE SHEET EXPOSURES	141,183		1,210	1,176	1,176	88	88	88	299	11,300		24	24	24	1	8	8	8	0	0		

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3	3	2	2	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	3	3	2	2	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,467	5,083	1,038	980	6,544	2,849	413	220	90	83	166	55
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	92	32	12	12	55	0	31	31	14	14	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	128	82	20	18	37	20	42	5	2	2	35	3
Non-financial corporations	6,781	4,120	895	857	4,138	2,095	312	165	68	62	113	40
of which: small and medium-sized enterprises	3,547	1,780	164	143	2,977		85	34	12	11	48	
Households	2,466	849	111	93	2,313	734	27	18	6	5	17	12
DEBT INSTRUMENTS other than HFT	9,470	5,086	1,040	982	6,544		413	220	90	83	166	
Loan commitments given	421	184	10	10	71	42	1	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						29					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						19					

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

All other banks

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,425	5,664	1,189	1,131	6,551	3,626	335	185	81	77	125	49
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	58	35	18	18	23	1	33	33	17	17	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	78	32	8	8	55	19	49	5	2	2	34	3
Non-financial corporations	7,169	4,811	1,064	1,026	4,483	2,913	240	138	60	57	79	39
of which: small and medium-sized enterprises	3,153	1,937	148	136	2,507		39	17	9	9	29	
Households	2,119	786	99	79	1,990	692	13	9	2	2	11	8
DEBT INSTRUMENTS other than HFT	9,425	5,664	1,189	1,131	6,551		335	185	81	77	125	
Loan commitments given	441	144	10	9	54	27	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	28						27					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	18						17					

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 All other banks

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	74.233	2.528	2.517	74.189	780	0	43	8	8	43	4	0	70.130	2.572	2.523	70.085	551	0	16	7	7	16	3	0
B Mining and quarrying	1.074	19	19	1.074	10	0	21	1	1	21	1	0	1.330	7	7	1.330	7	0	4	1	1	4	1	0
C Manufacturing	40.912	1.283	1.283	40.674	823	0	1.231	26	26	1.231	24	0	39.238	1.239	1.191	39.210	696	0	253	10	10	253	11	0
D Electricity, gas, steam and air conditioning supply	7.805	192	192	7.791	88	0	217	62	62	205	30	0	7.712	203	203	7.700	117	0	127	60	60	118	29	0
E Water supply	2.207	22	22	2.203	14	0	149	10	10	145	2	0	2.150	38	38	2.147	18	0	97	8	8	94	0	0
F Construction	9.258	507	507	9.107	253	0	1.210	19	19	1.071	15	0	10.424	570	552	10.277	193	0	691	4	4	520	6	0
G Wholesale and retail trade	41.122	1.286	1.191	41.072	456	0	1.166	25	25	1.166	18	0	37.031	1.412	1.376	37.011	447	0	128	10	10	128	4	0
H Transport and storage	8.494	484	484	8.466	172	0	861	98	98	837	15	0	8.341	588	587	8.322	124	0	226	21	21	210	7	0
I Accommodation and food service activities	5.301	150	149	5.300	87	0	156	15	15	156	10	0	5.203	204	162	5.203	58	0	67	5	5	67	3	0
J Information and communication	2.814	39	39	2.814	66	0	181	5	5	181	4	0	2.753	70	64	2.747	36	0	103	3	3	93	2	0
K Financial and insurance activities	2.321	113	113	2.321	42	0	404	61	61	404	19	0	2.359	108	108	2.359	38	0	348	61	61	348	24	0
L Real estate activities	66.648	544	543	66.138	102	1	2.078	53	53	1.885	15	3	64.392	600	543	64.037	109	3	1.936	45	45	1.806	13	1
M Professional, scientific and technical activities	7.511	280	280	7.442	120	0	766	14	14	764	17	0	7.055	339	332	7.045	127	0	485	12	12	484	11	0
N Administrative and support service activities	7.030	225	224	6.894	98	0	1.230	20	20	1.124	7	0	6.945	251	235	6.838	96	0	622	0	0	548	1	0
O Public administration and defence, compulsory social security	130	38	38	129	12	0	138	37	37	137	15	0	139	37	37	138	15	0	130	36	36	129	14	0
P Education	278	17	17	278	11	0	13	2	2	13	1	0	231	24	24	231	10	0	3	2	2	3	1	0
Q Human health services and social work activities	10.082	207	207	9.773	80	0	551	41	41	503	16	0	9.339	294	271	9.285	69	0	473	38	38	431	13	0
R Arts, entertainment and recreation	1.400	100	100	1.400	39	0	84	2	2	84	1	0	1.413	98	97	1.413	31	0	59	1	1	58	1	0
S Other services	2.693	117	117	2.578	63	0	540	32	32	536	3	1	2.529	71	71	2.593	20	1	265	26	26	262	7	0
Loans and advances	292.310	8.071	8.041	290.858	3.308	1	10.392	492	492	10.448	215	4	280.121	8.743	8.420	279.078	2.769	4	6.064	350	350	5.593	146	1

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 All other banks

(m€ EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	Of which past due > 30days <= 90 days	Of which past due > 30days <= 90 days	Of which past due > 90 days	Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	7,363	7,276	53	87	58	7,193	7,072	19	121	51	36,131	36,029	42	102	34	40,943	40,810	40	134	40
Of which secured	7,263	7,276	53	87	58	7,144	7,037	19	106	51	35,462	35,376	42	87	34	40,021	39,903	39	118	39
Of which secured with immovable property	3,462	3,385	21	16	12	3,379	3,330	13	49	14	3,340	3,302	41	37	18	3,412	3,348	17	64	27
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0	0	0	0	10	10	0	0	0	11	11	0	0	0	30	30	0	1	0
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0	0	0	0	26	26	0	0	0	27	27	0	0	0	38	27	0	11	10
Of which instruments with LTV higher than 100%	0	0	0	0	0	48	18	0	30	10	43	16	0	27	10	21	12	0	9	0
Accumulated impairment for secured assets	18	1	0	17	11	37	2	0	35	17	37	3	0	35	13	42	3	0	39	10
Collateral																				
Of which value capped at the value of exposure	5,937	5,937	0	0	0	5,948	5,920	0	27	13	34,175	34,150	1	25	12	38,740	38,716	2	24	10
Of which immovable property	3,351	3,351	0	0	0	3,311	3,294	0	16	9	3,276	3,261	0	15	9	3,358	3,345	1	13	9
Of which value above the cap	16,673	16,673	0	0	0	18,249	18,244	0	5	2	2,506,778	2,506,773	0	5	1	2,618,438	2,618,427	1	11	3
Of which immovable property	3,609	3,609	0	0	0	3,566	3,551	0	15	6	3,538	3,524	1	14	5	3,546	3,526	3	20	4
Financial guarantees received	34	34	0	0	0	24	23	0	1	0	28	26	0	1	0	33	31	0	1	0
Accumulated partial write-off	0	0	0	0	0	-53	0	0	-53	-5	-53	0	0	-53	-4	-53	0	0	-53	-4

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